FORM 4	4
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. *See* Instruction 1(b).

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL OMB Number: 3235-0287 Estimated average burden hours per response... 0.5

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporti MCGEE LIAM E	2. Issuer Name an BANK OF AM					5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner				
(Last) (First BANK OF AMERICA CC 007 56 18	3. Date of Earliest 11/22/2004	Transactior	n (Mo	nth/Day/Y	ear)	X_Officer (give title below) Other (specify below) President, Consumer Banking				
(Stree CHARLOTTE, NC 28255		4. If Amendment, Date Original Filed(Month/Day/Year)					6. Individual or Joint/Group Filing(Check Applicable Line) _X_Form filed by One Reporting Person Form filed by More than One Reporting Person			
(City) (State	e) (Zip)		Table I -	Non-l	Derivative	e Securi	ities Acqui	red, Disposed of, or Beneficially Ow	ned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transac Code (Instr. 8)	tion	or Dispo	Securities Acquired (A) Disposed of (D) str. 3, 4 and 5)		Owned Following Reported Own Transaction(s) Form (Instr. 3 and 4) Dire		7. Nature of Indirec Beneficial Ownershi (Instr. 4)
			Code	V	Amount	(A) or (D)	Price		(I) (Instr. 4)	
Common Stock	06/25/2004		J <u>(1)</u>	V	224.16	А	(1)	22,692.16 (2)	D	
Common Stock	11/22/2004		M <mark>(3)</mark>		54,316	А	\$ 18.35	77,008.16 (2)	D	
Common Stock	11/22/2004		S <u>(3)</u>		3,000	D	\$ 45.7777	74,008.16 (2)	D	
Common Stock	11/22/2004		S <u>(3)</u>		1,000	D	\$ 45.759	73,008.16 (2)	D	
Common Stock	11/22/2004		S <u>(3)</u>		2,000	D	\$ 45.8065	71,008.16 (2)	D	
Common Stock	11/22/2004		S <mark>(3)</mark>		2,000	D	\$ 45.83	69,008.16 ⁽²⁾	D	
Common Stock	11/22/2004		S ⁽³⁾		5,000	D	\$ 45.8352	64,008.16 ⁽²⁾	D	
Common Stock	11/22/2004		S <mark>(3)</mark>		2,000	D	\$ 45.93	62,008.16 ⁽²⁾	D	
Common Stock	11/22/2004		S ⁽³⁾		3,000	D	\$ 45.8007	59,008.16 ⁽²⁾	D	
Common Stock	11/22/2004		S ⁽³⁾		2,000	D	\$ 45.9	57,008.16 ⁽²⁾	D	
Common Stock	11/22/2004		S <mark>(3)</mark>		2,000	D	\$ 45.91	55,008.16 (<u>2</u>)	D	
Common Stock	11/22/2004		S <mark>(3)</mark>		5,000	D	\$ 45.9142	50,008.16 ⁽²⁾	D	
Common Stock	11/22/2004		S <mark>(3)</mark>		5,000	D	\$ 45.97	45,008.16 (2)	D	
Common Stock	11/22/2004		S <mark>(3)</mark>		200	D	\$ 45.94	44,808.16 (2)	D	
Common Stock	11/22/2004		S <mark>(3)</mark>		641	D	\$ 45.93	44,167.16 (2)	D	
Common Stock	11/22/2004		S <mark>(3)</mark>		2,000	D	\$ 45.68	42,167.16 (2)	D	
Reminder: Report on a separate	line for each class of securities	beneficially owned	directly or	Per in t	sons wh his form	are no	t required	e collection of information conta I to respond unless the form MB control number.	ined SEC	1474 (9-02

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

(e.g., puts, cans, warrants, opnons, convertible securities)										
2.	3. Transaction	3A. Deemed	4.	5. Number	6. Date Exercisable and	7. Title and Amount	8. Price of	9. Number of	10.	11. Nature
Conversion	Date	Execution Date, if	Transaction	of Derivative	Expiration Date	of Underlying	Derivative	Derivative	Ownership	of Indirect
or Exercise	(Month/Day/Year)	any	Code	Securities	(Month/Day/Year)	Securities	Security	Securities	Form of	Beneficial
Price of		(Month/Day/Year)	(Instr. 8)	Acquired (A)		(Instr. 3 and 4)	(Instr. 5)	Beneficially	Derivative	Ownership
Derivative				or Disposed				Owned	Security:	(Instr. 4)
Security				of (D)				Following	Direct (D)	
				(Instr. 3, 4,				Reported	or Indirect	
				and 5)				Transaction(s)	(I)	
								(Instr. 4)	(Instr. 4)	
	Conversion or Exercise Price of Derivative	Conversion Date or Exercise (Month/Day/Year) Price of Derivative	2. 3. Transaction Date 3.A. Deemed Execution Date, if any (Month/Day/Year) Derivative	2. 3. Transaction Conversion Date or Exercise Price of Derivative A. Deemed (Month/Day/Year) 3A. Deemed Execution Date, if (Month/Day/Year) 4. Transaction Code (Month/Day/Year) (Instr. 8)	2. 3. Transaction Date 3. Coerned Execution Date, if Code 1. (Month/Day/Year) 3. Code 1. (Month/Day/Year) 3. Code 1. (Month/Day/Year) 3. (Month/Day/Year) 3. (Month/Day/Year) 3. (Month/Day/Year) 4. (Month/Day/Year) 4. (Month/Day/Year) 5. Number of Derivative Code 2. (Month/Day/Year) 6.	2. 3. Transaction Conversion or Exercise Price of Berivative Security 2. 3. Transaction Date (Month/Day/Year) 3. Leemed Execution Date, if any (Month/Day/Year) 3. Leemed Execution Date, if any (Month/Day/Year) 3. Leemed Execution Date, if any (Month/Day/Year) 3. Number Code (Instr. 8) 3. Number of Derivative Securities 0 Disposed of (D) (Instr. 3, 4,	2. 3. Transaction Date 3.A. Deemed Execution Date, if or Exercise 3.A. Deemed Execution Date, if any (Month/Day/Year) 4. 5. Number of Derivative Securities 6. Date Exercisable and Expiration Date (Month/Day/Year) 7. Title and Amount of Underlying Securities 2. 0. 0. 0. 0. 0. 0. 0. 2. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0.	2. 3. Transaction Date 3. Conversion or Exercise (Month/Day/Year) 3. Conversion or Exercise Price of Derivative Security	2. Conversion Date Price of Security Security 2. Conversion Date Month/Day/Year) 3. Transaction Date (Month/Day/Year) 3. Leemed Execution Date, if Any (Month/Day/Year) Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits Securits S	2. 3. Transaction Date Conversion or Exercise (Month/Day/Year) 3. Leemed Execution Date, if Price of Derivative Securities (Month/Day/Year) (Month/Day/Year) 4. 5. Number of Derivative Securities (Month/Day/Year) (Month/Day/Year) 4. 5. Number of Derivative Securities (Month/Day/Year) 4. 5. Number of Derivative Securities (Month/Day/Year) (Month/Day/Year) (Month/Day/Year) 5. Number of Derivative Securities (Instr. 3 and 4) (Instr. 5) (I

			Code	v	(A)		Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Option, Right to Buy	\$ 18.35	11/22/2004	М			54,316	<u>(4)</u>	08/05/2006	Common Stock	54,316	\$ 18.35	0 <u>(2)</u>	D	

Reporting Owners

	Relationships							
Reporting Owner Name / Address	Director	10% Owner	Officer	Other				
MCGEE LIAM E BANK OF AMERICA CORPORATION NC1 007 56 18 CHARLOTTE, NC 28255			President, Consumer Banking					

Signatures

Liam E. McGee/Roger C. McClary POA	11/23/2004
**Signature of Reporting Person	Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Shares acquired under the Bank of America SharesDirect Plan.
- (2) The securities and exercise prices included in this report and future reports reflect the Company's 2 for 1 stock split on August 27, 2004.
- (3) Option exercise and sale of shares in accordance with a written plan established October 21, 2004 pursuant to the requirements of Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- (4) This option fully vested on September 30, 1998, with the merger between BankAmerica Corporation and NationsBank Corporation.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.