FORM 4

(Print or Type Responses)

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

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

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

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 Reporting Person *- DEMOLINA ALVARO G				2. Issuer Name and Ticker or Trading Symbol BANK OF AMERICA CORP /DE/ [BAC]							5. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
BANK OF AMERICA CORPORATION, NC1-007-25-03			3. Date of Earliest Transaction (Month/Day/Year) 02/15/2005						X	X Officer (give title below) Other (specify below) Pres Glbl Cap Mkts and Inv Bkg					
(Street)				endn	nent, Da	te Origina	l Filed	(Month/Da	ay/Year)	_X_ Fo	rm filed by O	ne Reporting P	erson	oplicable Line)
TTE, NC 2	28255									For	m filed by M	ore than One R	eporting Person		
	(State)	(Zip)				Table I -	Non-E	Derivati	ve Securities	Acquired, I	Disposed o	f, or Benefi	icially Owned		
(Instr. 3) Date		1111	r) any		Date, if	Code	(A) o		Disposed of	D) Owned Following Report Transaction(s)			l (Form:	Beneficial
			(Wont	1/ Da	y/ 1 ear)	Code	V	Amou	nt (A) or (D)	Ì	(Instr. 3 and 4)		(
Stock		02/15/2005				M		4,704			184,600)	
Stock		02/15/2005				F ⁽¹⁾		1,997	/ 11) 1:	1187	182,603)	
Stock		12/31/2004				A	V	243.8	88 A	21,9	21,985.4]		Thrift Trust
eport on a se	parate line for each C		- Deriva	tive	Securiti	es Acquii	Person thin thin a cur	ons whis form rently sposed	are not rec valid OMB of, or Benefi	quired to re control nur cially Owned	spond ui nber.				1474 (9-02)
2. Conversion or Exercise Price of Derivative Security		any	4. 5. Nu Transaction Code Secur (Instr. 8) Acqui		5. Num Derivat Securiti Acquire Dispose (Instr. 3	ber of ive es ed (A) or ed of (D)	6. Date Exercisable and Expiration Date (Month/Day/Year) 7. of Se (II		7. Title and of Underly Securities	Underlying curities				Ownershi (Instr. 4)	
			Code	V	(A)	(D)	Date Exerc			Title	Amount or Number of Shares		Transaction((Instr. 4))
\$ 40.74	02/15/2005		М			4,704	<u>(</u>	(3)	02/15/2005	Common	4,704	\$ 47.06	0	D	
	Stock Stock Stock Stock Conversion or Exercise Price of Derivative Security	Stock	ALVARO G (First) (Middle) FAMERICA CORPORATION, NC1- (Street) TTE, NC 28255 (State) (Zip) curity 2. Transaction Date (Month/Day/Year) Stock 02/15/2005 Stock 12/31/2004 eport on a separate line for each class of securities be an exercise Price of Derivative Security 2. Table II 2. Conversion or Exercise Price of Derivative Security 3. Transaction Date (Month/Day/Year) 3. Transaction Date (Month/Day/Year) (Month/Day/Year)	Stock Stock Conversion or Exercise Price of Derivative Security Standard Corporation Corporation (Street) (Street) (Street) (Street) (State) (Zip) (Zip) (Zip) 2. Transaction Date (Month/Day/Year) (Month/Day/Year) (A. If Am (A. If Am (Month/Day/Year)) (A. If Am (A. If Am (Month/Day/Year)) (A. If Am (Zip) (Zip) (Zip) (A. De Execute (Month/Day/Year)) (A. De II - Deriva (Month/Day/Year))	Stock Stock Conversion or Exercise Price of Derivative Security Stock Conversion of Exercise Price of Derivative Security Stock Code V	Stock 12/31/2004 Stock 12/31/	Stock St	AALVARO G (First) (Middle) FAMERICA CORPORATION, NC1- (Street) (Street) (Street) (Strate) (Zip) (Zip) (Month/Day/Year) 2. Transaction Date (Month/Day/Year) (Month/Day/Year) (Month/Day/Year) Stock (D2/15/2005 (Month/Day/Year) (Month/Day/Year)	BANK OF AMERICA CORP / DE / [First] (Middle) F AMERICA CORPORATION, NC1- (Street) (Street) (Street) 4. If Amendment, Date Original Filed(Month/Day/Y 02/15/2005 Table I - Non-Derivati 2A. Deemed Execution Date, if any (Month/Day/Year) Stock 02/15/2005 Table I - Non-Derivati 2A. Deemed Execution Date, if any (Month/Day/Year) Code V Amou 4,702 Stock 02/15/2005 M 4,702 Stock 02/15/2005 F(II) Table I - Non-Derivati 2A. Deemed Execution Date, if any (Month/Day/Year) Code V Amou 4,702 Table II - Derivative Securities Acquired, Disposed (e.g., puts, calls, warrants, options, conver a currently acquired (Month/Day/Year) Table II - Derivative Securities Acquired, Disposed (e.g., puts, calls, warrants, options, conver 2A. Deemed Execution Date, if any (Month/Day/Year) Table II - Derivative Securities Acquired, Disposed (e.g., puts, calls, warrants, options, conver 2A. Deemed (Month/Day/Year) A Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) Date (Month/Day/Year) Code V (A) (D) Date Exercisable Exercisable	BANK OF AMERICA CORP/DE/ [BAC] (First) (Middle) (Street) 3. Date of Earliest Transaction (Month/Day/Year) (Street) 4. If Amendment, Date Original Filed(Month/Day/Year) (Street) 7. Table 1 - Non-Derivative Securities (State) (Zip) 7. Table 1 - Non-Derivative Securities (Month/Day/Year) 8. Table 1 - Non-Derivative Securities (Month/Day/Year) 9. Code V Amount (A) or Disposed of (Instr. 8) (Instr. 3, 4 and 5) (A) or Disposed of (Instr. 8) 1. 1,997 D 4. Table 1 - Derivative Securities Sec	BANK OF AMERICA CORP / DE/ [BAC] AMERICA CORPORATION, NC1- AMERICA CORPORATION, NC1- (Street) 4. If Amendment, Date Original Filed(Month/Day/Year) (Street) 5. America Code (Month/Day/Year) (Month/Day/Year) (Month/Day/Year) (Month/Day/Year) (Month/Day/Year) (Month/Day/Year) (Month/Day/Year) (A) or Disposed of (D) (Instr. 8) (Month/Day/Year) (Month/Day	BANK OF AMERICA CORP/DE/ [BAC] (First) (Middle) (Street) 3. Date of Earliest Transaction (Month/Day/Year) (02/15/2005 (Street) 4. If Amendment, Date Original Filed(Month/Day/Year) (2/15/2005 (Street) 2. Transaction Date (Month/Day/Year) (Month/Day/Year) (Month/Day/Year) (Month/Day/Year) (Street) 2. Transaction Date (Month/Day/Year) (Month/D	Stock 02/15/2005 Stock	Strock 02/15/2005 Strock 02/15/2005	SAALVARO G

Reporting Owners

		Relationships						
	Reporting Owner Name / Address	Director	10% Owner	Officer	Other			
E N	DEMOLINA ALVARO G BANK OF AMERICA CORPORATION IC1-007-25-03 CHARLOTTE, NC 28255			Pres Glbl Cap Mkts and Inv Bkg				

Signatures

Alvaro G. de Molina/Roger C. McClary POA	02/17/2005
**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) Disposition of shares to the issuer to satisfy the tax withholding obligation associated with the vesting of restricted stock which is exempt under Rule 16b-3(e).
- (2) Shares acquired were exempt acquisitions pursuant to Rule 16b-3(c) under the Bank of America Corporation 401(k) Plan.
- $\textbf{(3)} \ \ \text{These restricted stock units vest in three equal installments commencing February 15, 2002}$
- (4) These restricted stock units, which are exempt under Rule 16b-3(d), vest on the third anniversary of the grant date.

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.