FORM 4

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

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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).

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

	e Responses										<i>E</i> 1	D -1-4:1:	- f Dt'	- D(-) 4	T	
1. Name and Address of Reporting Person* WARD JACKIE M				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) _X_Director					
BUILDING G, SUITE 550, 5775 PEACHTREE- DUNWOODY ROAD				3. Date of Earliest Transaction (Month/Day/Year) 04/27/2005						_	Officer (give	title below)	Otho	er (specify below)	
(Street) ATLANTA, GA 30342			4. If Amendment, Date Original Filed(Month/Day/Year)							6. Individual or Joint/Group Filing(Check Applicable Line) Form filed by One Reporting PersonForm filed by More than One Reporting Person						
(City) (State) (Zip)			Table I - Non-Derivative Securities Acqu						Acquired	ured, Disposed of, or Beneficially Owned						
(Instr. 3) Date		2. Transaction Date (Month/Day/Year			Date, if	3. Trans Code (Instr. 8)	(A) or Dispose		sed of	(D) Ow Tra	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)		i	Ownership Form:	7. Nature of Indirect Beneficial	
				(Month/Day		y/Year)	Code	V Ar) or D) F	(In	str. 3 and 4)				Ownership (Instr. 4)
Common	Stock		03/25/2005				J(1)	V 44	.18 A	(<u>(1)</u> 11	11,790.77			D	
	Report on a s	eparate line for each	class of securities b	eneficia	lly ow	vned dire	ctly or i	Persons in this fo	rm are n	ot req	quired to	respond (ion contain form displa		474 (9-02)
	Renort on a s	enarate line for each	class of securities h	eneficia	lly ox	vned dire	ctly or i	ndirectly	Г							
Reminder: I	Report on a s 2. Conversion	3. Transaction		Deriva (e.g., pu	tive S	ecurities	Acquirants, o	Persons	rm are no ly valid (ed of, or E vertible se rcisable	ot req DMB of Benefic curitie	quired to control a cially Ow es)	respond (number.	8. Price of		f 10.	11. Natur
Reminder: I	2. Conversion	3. Transaction	Table II - 3A. Deemed Execution Date, if	Deriva (e.g., pu 4. Transac Code	tive Suts, ca	ecurities alls, warn	er of ve s l (A) sed of	Persons in this fo a current red, Dispos ptions, con 6. Date Exe	rm are no ly valid (ed of, or E vertible se ercisable ion Date	Senefic curities	quired to control a cially Ow es)	orespond unumber. wned Amount of Securities	8. Price of	9. Number of Derivative Securities Beneficially Owned Following Reported Transactions	f 10. Ownersh Form of Derivativ Security: Direct (E or Indirec	11. Natur of Indirec Beneficia Ownershi (Instr. 4)
Reminder: I	2. Conversion or Exercise Price of Derivative	3. Transaction Date	Table II - 3A. Deemed Execution Date, if any	Deriva (e.g., pu 4. Transac Code	tive Suts, ca	5. Numb Derivativ Securitie Acquirec or Dispo (D) (Instr. 3,	er of ve s l (A) sed of 4, and	Persons in this for a current red, Disposing tions, con 6. Date Executed and Expirate	rm are no ly valid (ed of, or E vertible se vertible	Senefic ccuritie 7. T Une (Ins	cially Owes) Title and aderlying str. 3 and	orespond unumber. wned Amount of Securities	8. Price of Derivative Security	9. Number of Derivative Securities Beneficially Owned Following Reported	f 10. Ownersh Form of Derivativ Security: Direct (E or Indire	11. Natur of Indirec Beneficia Ownershi (Instr. 4)
Reminder: I	2. Conversion or Exercise Price of Derivative	3. Transaction Date	Table II - 3A. Deemed Execution Date, if any	Derival (e.g., pt 4. Transac Code (Instr. 8	tive S uts, ca	5. Numb Derivativ Securitie Acquirec or Dispo (D) (Instr. 3,	a Acquirrants, o er of er s l (A) sed of 4, and	Persons in this for a current red, Dispose ptions, con-	rm are no ly valid (ed of, or E vertible se vertible	Senefic curities 7. 1 Und (Ins	cially Owes) Title and aderlying str. 3 and	Amount of Securities 14) Amount or Number of Shares	8. Price of Derivative Security	9. Number of Derivative Securities Beneficially Owned Following Reported Transactions	f 10. Ownersh Form of Derivativ Security: Direct (I or Indirect (I) (Instr. 4)	11. Naturi of Indirec Beneficia Ownersh (Instr. 4)
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	Table II - 3A. Deemed Execution Date, if any	Derivar (e.g., pu 4. Transac Code (Instr. 8	ttive S cause of the state of t	5. Numb Derivativ Securities Acquirec or Dispo (D) (Instr. 3, 5)	s Acquintrants, of error of the state of the	Persons in this for a current red, Dispose ptions, come 6. Date Exe and Expirat (Month/Date Exercisable	rm are not ly valid (ded of, or Evertible secretible se	courties Titl Cooperation Co	quired to control (cially Ow es) Title and derlying astr. 3 and	Amount of Securities i 4) Amount or Number of Shares	8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction (Instr. 4)	f 10. Ownersh Form of Derivativ Security: Direct (E or Indirect s) (I) (Instr. 4)	11. Natur of Indirec Beneficia Ownershi (Instr. 4)

Reporting Owners

	Relationships					
Reporting Owner Name / Address	Director	10% Owner	Officer	Other		
WARD JACKIE M BUILDING G, SUITE 550 5775 PEACHTREE-DUNWOODY ROAD ATLANTA, GA 30342	X					

Signatures

Jackie M. Ward/Roger C. McClary POA	04/28/2005
**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) Shares acquired under the Bank of America SharesDirect Plan.
- (2) Reinvested Phantom Stock dividends which are exempt under Rule 16b-3. Phantom Stock units may be settled in cash on death or ter mination of service as a director.
- (3) Shares represent payment of the annual retainer fee and an additional award of restricted shares under the Bank of America Corpor ation Directors' Stock Plan in transactions exempt under Rule 16b-3.
- (4) Phantom stock units may be settled in cash upon death or termination of service as a director.

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.