## FORM 4

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

OMB APPROVAL

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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).

(Print or Type Responses)

#### 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* TAYLOR R EUGENE				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) Director 10% Owner				
(Last) (First) (Middle) BANK OF AMERICA CORPORATION, NC1- 007-58-15				3. Date of Earliest Transaction (Month/Day/Year) 05/31/2005						Director 10% Owner  X Officer (give title below) Other (specify below)  Pres Global Bus and Fin Svcs				
(Street)				4. If Amendment, Date Original Filed(Month/Day/Year)						6. Individual o			Applicable Lii	ne)
CHARLO	OTTE, NC	28255								_X_ Form filed by I		Reporting Person		
(City	y)	(State)	(Zip)		Table I -	Non-Do	erivative	Securiti	es Acqui	ired, Disposed	of, or Bene	ficially Owne	d	
1. Title of Security (Instr. 3)  2. Transaction Date (Month/Day/Year)			Execution Date, if Code (Instr. 8)		(A) or Disposed of (Instr. 3, 4 and 5)		of (D)	5. Amount of Owned Follow Transaction(s) (Instr. 3 and 4	ving Reporte	ed (	Ownership Form: Direct (D) or Indirect	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
					Code	V	Amount	(A) or (D)	Price				I) Instr. 4)	
Common	Stock		05/31/2005		M		66,667	A	\$ 24.22	189,993		I	)	
Common	Stock		05/31/2005		S <sup>(1)</sup>		9,000	D	\$ 46.46	180,993		I	)	
Common	Stock		05/31/2005		S <sup>(1)</sup>		1,000	D	\$ 46.47	179,993		I	)	
Common	Stock		05/31/2005		S <sup>(1)</sup>		18,000	D	\$ 46.49	161,993		I	)	
Common	Stock		05/31/2005		S <sup>(1)</sup>		2,000	D	\$ 46.51	159,993		I	)	
Common Stock 05.			05/31/2005		S <sup>(1)</sup>		6,300	D	\$ 46.5	153,693			)	
Common Stock 05/2			05/31/2005		S <sup>(1)</sup>		2,500	D	\$ 46.53	151,193	151,193			
Common Stock			05/31/2005		S <sup>(1)</sup>		7,500	D	\$ 46.54	143,693			)	
Common Stock			05/31/2005		S <sup>(1)</sup>		4,000	D	\$ 46.55	139,693			)	
Common Stock 0:			05/31/2005		S <sup>(1)</sup>		2,500	D	\$ 46.59	137,193			)	
Common Stock 0			05/31/2005		S <sup>(1)</sup>		11,300	D	\$ 46.6	125,893			)	
Common	Stock		05/31/2005		S <sup>(1)</sup>		2,567	D	\$ 46.61	123,326		I	)	
Common	Stock									4,719.41		I		Thrift Trust
Reminder:	Report on a s	eparate line for each	1 class of securities	beneficially owned	directly or	Perso in thi	ons who s form a	re not i	require	e collection of to respond MB control n	unless the		ed SEC	1474 (9-02)
			Table II -	Derivative Securit (e.g., puts, calls, w		,				Owned				
1. Title of Derivative Security (Instr. 3)	Conversion			4. 5. Nu Transaction of De Code Secur (Instr. 8) Acqui	mber frivative ities ired (A) sposed ) . 3, 4,	. Date I	Exercisabl	e and	7. Title of Und Securit	le and Amount derlying bities Security (Instr. 5)  Ile and Amount derlying berivative Security (Instr. 5)  Ile and Amount derlying berivative Securities Securities Beneficially Owned Following Reported Transaction (Instr. 4)			Ownersl Form of Derivati Security Direct (I or Indire	Ownershi (Instr. 4)  Output  O

			Code	V	(A)		Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Option, Right to Buy	\$ 24.22	05/31/2005	M			66,667	<u>(2)</u>	01/03/2010	Common Stock	66,667	\$ 24.22	233,333	D	

### **Reporting Owners**

	Reporting Owner Name / Address		Relationships							
			10% Owner	Officer	Other					
BANK NC1-0	OR R EUGENE C OF AMERICA CORPORATION 007-58-15 RLOTTE, NC 28255			Pres Global Bus and Fin Svcs						

### **Signatures**

R. Eugene Taylor/Roger C. McClary POA	06/01/2005
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).
- Option exercise and sale of shares in accordance with a written plan established April 28, 2005 pursuant to the requirements of R ule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- (2) This option vested in three equal installments commencing January 3, 2001.

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.