FORM 5

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

OMB APPR	OVAL
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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). Form 3 Holdings Reported

Form 4 Transactions

Reported

ANNUAL 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 * Bessant Catherine P			2. Issuer Name an BANK OF AM		~ .		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner					
(Last) (Fit	ĺ	(Middle)	3. Statement for Is (Month/Day/Year) 12/31/2018		ar Ended		X_ Officer (give title below) Other (specify below) Chief Ops & Tech Officer					
(Str	reet)		4. If Amendment, Date Original Filed(Month/Day/Year)					6. Individual or Joint/Group Reporting (check applicable line)				
CHARLOTTE, NC 282					_X_ Form Filed by One Reporting Person Form Filed by More than One Reporting Person							
(City) (Sta	ate)	(Zip)	Ta	ble I - Non-Dei	rivative S	ecuritie	ired, Disposed of, or Beneficially Owned					
1.Title of Security (Instr. 3)			2A. Deemed Execution Date, if any (Month/Day/Year)	Code (Instr. 8)	(A) or Di	(A) or Disposed of (D) Instr. 3, 4 and 5)		5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	Form: Direct (D)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
Common Stock		12/10/2018		G ⁽¹⁾	12,290	D	\$ 0	471,389.52	D			
Common Stock								8,289.95 (2)	I	401(k) Plan		
Common Stock								114,948	I	Revocable Trust		
Common Stock								1,250	I	UTMA Trust 1		
Common Stock								1,250	I	UTMA Trust 2		

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

Security (Instr. 3)	Conversion	Date (Month/Day/Year)	Execution Date, if	Code	5. Numb of Deriv Secur Acqui (A) or Dispo of (D) (Instr.	ative ities ired rosed) . 3,	6. Date Exer and Expirati (Month/Day	on Date /Year)	Amor Unde Secur	unt of rlying	(Instr. 5)	of Derivative Securities Beneficially Owned at	Ownership Form of Derivative Security: Direct (D) or Indirect (I)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
					(A)		Date Exercisable	Expiration Date	Title	Amount or Number of Shares					

Reporting Owners

	Relationships								
Reporting Owner Name / Address	Director	10% Owner	Officer	Other					
Bessant Catherine P 100 NORTH TRYON STREET CHARLOTTE, NC 28255			Chief Ops & Tech Officer						

Signatures Catherine P. Bessant/Amanda D. Daniel POA 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) Represents a charitable gift by the reporting person.
- (2) The share equivalents attributed to the reporting person's 401(k) balance increased 73.77 shares due to dividend reinvestments and changes in the Net Asset Value of the issuer's stock fund.

Note: File three copies of this Form, one of which must be manually signed. If space provided 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.