F	ORM	4
	Check this box	if no

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

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

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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 [*] DESOER BARBARA J	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- 007-57-02	3. Date of Earliest Transaction (Month/Day/Year) 02/05/2004	X Officer (give title below) Other (specify below) President, Consumer Products
(Street) 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) (Zip)	Table I - Non-Derivative Securities Acq	uired, Disposed of, or Beneficially Owned

1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		3. Transac Code (Instr. 8)	tion	or Dispo			5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	Ownership Form:	7. Nature of Indirect Beneficial
		(Month/Day/Year)	Code	v	Amount	(A) or (D)	Price	(Instr. 3 and 4)	Direct (D) or Indirect (I) (Instr. 4)	
Common Stock	02/05/2004		М		19,074		\$ 71.5801	29,594	D	
Common Stock	02/05/2004		S <mark>(1)</mark>		900	D	\$ 81.41	28,694	D	
Common Stock	02/05/2004		S ⁽¹⁾		700	D	\$ 81.44	27,994	D	
Common Stock	02/05/2004		S ⁽¹⁾		1,200	D	\$ 81.47	26,794	D	
Common Stock	02/05/2004		S ⁽¹⁾		100	D	\$ 81.53	26,694	D	
Common Stock	02/05/2004		S ⁽¹⁾		1,000	D	\$ 81.59	25,694	D	
Common Stock	02/05/2004		S ⁽¹⁾		1,700	D	\$ 81.64	23,994	D	
Common Stock	02/05/2004		S ⁽¹⁾		100	D	\$ 81.65	23,894	D	
Common Stock	02/05/2004		S <u>(1)</u>		2,074	D	\$ 81.74	21,820	D	
Common Stock	02/05/2004		S <u>(1)</u>		700	D	\$ 81.71	21,120	D	
Common Stock	02/05/2004		S <mark>(1)</mark>		700	D	\$ 81.73	20,420	D	
Common Stock	02/05/2004		S ⁽¹⁾		800	D	\$ 81.75	19,620	D	
Common Stock	02/05/2004		S <mark>(1)</mark>		400	D	\$ 81.76	19,220	D	
Common Stock	02/05/2004		S ⁽¹⁾		100	D	\$ 81.77	19,120	D	
Common Stock	02/05/2004		S <mark>(1)</mark>		600	D	\$ 81.78	18,520	D	
Common Stock	02/05/2004		S ⁽¹⁾		700	D	\$ 81.79	17,820	D	
Common Stock	02/05/2004		S ⁽¹⁾		700	D	\$ 81.8	17,120	D	
Common Stock	02/05/2004		S ⁽¹⁾		700	D	\$ 81.81	16,420	D	
Common Stock	02/05/2004		S <u>(1)</u>		600	D	\$ 81.82	15,820	D	
Common Stock	02/05/2004		S ⁽¹⁾		1,000	D	\$ 81.83	14,820	D	
Common Stock	02/05/2004		S ⁽¹⁾		500	D	\$ 81.84	14,320	D	
Common Stock	02/05/2004		S ⁽¹⁾		1,000	D	\$ 81.86	13,320	D	
Common Stock	02/05/2004		S <mark>(1)</mark>		1,300	D	\$ 81.87	12,020	D	
Common Stock	02/05/2004		S <mark>(1)</mark>		600	D	\$ 81.88	11,420	D	
Common Stock	02/05/2004		S <mark>(1)</mark>		600	D	\$ 81.89	10,820	D	
Common Stock	02/05/2004		S ⁽¹⁾		300	D	\$ 81.92	10,520	D	
Common Stock								683	Ι	By Spouse
Common Stock								5,666.88	Ι	Thrift Trust
Common Stock								2,889.72	I	Thrift Trust- Spouse

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 $\rm SEC\ 1474\ (9-02)$ in this form are not required to respond unless the form displays a currently valid OMB control number.

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

	(e.g., puts, calls, warrants, options, convertible securities)										
1. Title of	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
Derivative	Conversion	Date	Execution Date, if	Transaction	of Derivative	Expiration Date	of Underlying	Derivative	Derivative	Ownership	of Indirect
Security	or Exercise	(Month/Day/Year)	any	Code	Securities	(Month/Day/Year)	Securities	Security	Securities	Form of	Beneficial
(Instr. 3)	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)	
								4	(Instr. 4)	(Instr. 4)	
										1	

			Code	v	(A)		Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Option, Right to Buy	\$ 71.5801	02/05/2004	М			19,074	<u>(2)</u>	05/22/2007	Common Stock	19,074	\$ 71.5801	9,435	D	

Reporting Owners

	Relationships							
Reporting Owner Name / Address	Director	10% Owner	Officer	Other				
DESOER BARBARA J BANK OF AMERICA CORPORATION NC1-007-57-02 CHARLOTTE, NC 28255			President, Consumer Products					

Signatures

Barbara J. Desoer/Roger C. McClary POA	02/06/2004
**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) Option exercise and sale of shares in accordance with a written plan established July 15, 2003 pursuant to the requirements of Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- (2) 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.