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

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

(Print or Type Respons	,										
1. Name and Address of Reporting Person [*] Montag Thomas K.			2. Issuer Name and BANK OF AME			0,		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner			
(Last) 100 NORTH TRY	(First) YON STREET		3. Date of Earliest T 07/15/2011	ransaction (Mont	th/Day/Ye	ar)	XOfficer (give title below) Other (specify below) Pres, Glbl Bkg & Markets			
CHARLOTTE, N	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 Acquired, Disposed of, or Beneficially Owned								
1.Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	(Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form:	Beneficial
				Code	v	Amount	(A) or (D)	Price	(Instr. 3 and 4)	Direct (D) (or Indirect ((I) (Instr. 4)	
Common Stock		07/15/2011		М		5,144	А	\$ 0 (1)	357,096	D	
Common Stock		07/15/2011		D		5,144	D	\$ 10	351,952	D	
Common Stock									7,556	Ι	Family Trust
Common Stock									144,012	Ι	GRAT II
Common Stock									185,224	Ι	GRAT III
Common Stock									19,875	Ι	GRAT IV
Common Stock									576,919	Ι	GRAT V

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

eneficially owned directly or indirectly.

Persons who respond to the collection of information

SEC 1474 (9-02)

contained 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 Derivative Security (Instr. 3)	Conversion		3A. Deemed Execution Date, if	4. Transact Code	tion	5. N of Der Secu Acq (A) Disp of (I	umber ivative urities uired or posed	6. Date Exer Expiration I (Month/Day	cisable and Date	· /		Derivative Security (Instr. 5)	Derivative Securities Beneficially Owned Following	Derivative Security: Direct (D) or Indirect	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	and (A)	5)	Date Exercisable	Expiration Date		Amount or Number of Shares			< ,	
Stock Units 2011	\$ 0 <u>(1)</u>	07/15/2011		М			5,144	<u>(2)</u>	02/15/2012	Common Stock	5,144	\$ 0 <u>(1)</u>	36,009	D	

Reporting Owners

	Relationships						
Reporting Owner Name / Address	Director	10% Owner	Officer	Other			

Signatures

 Thomas K. Montag/Roger C. McClary POA
 07/18/2011

 **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) Each Stock Unit is the economic equivalent of one share of Bank of America common stock.
- The stock units were awarded on February 15, 2011 pursuant to the terms of a Stock Unit Award Agreement which is exempt under Rule 16b-3(d). These units vest and are payable (2) solely in cash as follows: 1/12th of the stock units will vest and become payable on the 15th day of each month during the twelve month period beginning in March 2011 and ending in February 2012.

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.