FORM 4	FORM	4
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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).

(Duint on Tom o Doors

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 Responses)											
 Name and Address of R Montag Thomas K. 	2. Issuer Name and BANK OF AME			· ·		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director10% Owner					
(Last) 100 NORTH TRYON	(First) STREET		3. Date of Earliest Transaction (Month/Day/Year) 11/30/2011					X Officer (give title below) Other (specify below) Co-chief Operating Officer			
CHARLOTTE, NC 2	(Street)		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)	1	able I - No	n-De	erivative S	Securitie	es Acqu	ired, Disposed of, or Beneficially Ov	vned	
1.Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)		Code (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) (Instr. 3 and 4)	Ownership Form:	7. Nature of Indirect Beneficial Ownership
			(Month/Day/rear)	Code	v	Amount	(A) or (D)	Price	(Inst. 5 and 4)	or Indirect (I) (Instr. 4)	
Common Stock		11/30/2011		М		16,652	А	\$ 0 <u>(1)</u>	368,604	D	
Common Stock		11/30/2011		D		16,652	D	\$ 5.44	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.

SEC 1474 (9-02)

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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)	· · · · · · · · · · · · · · · · · · ·	Code	tion)	of E Secu Acq or E of (I	Derivative urities uired (A) Disposed D) tr. 3, 4,	6. Date Exercisable 7 and Expiration Date 0 (Month/Day/Year) S		6. Date Exercisable and Expiration Date (Month/Day/Year)		Date Exercisable7. Title and Amountnd Expiration Dateof Underlying		Derivative Security (Instr. 5)) Beneficially Owned Following Reported Transaction(s)	Ownership Form of Derivative Security: Direct (D) or Indirect	Beneficial
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		(Instr. 4)	(Instr. 4)			
Stock Units	\$ 0 <u>(1)</u>	11/30/2011		М			16,652	<u>(2)</u>	<u>(2)</u>	Common Stock	16,652	\$ 0 <u>(1)</u>	216,500	D			

Reporting Owners

	Relationships									
Reporting Owner Name / Address	Director	10% Owner	Officer	Other						
Montag Thomas K. 100 NORTH TRYON STREET CHARLOTTE, NC 28255			Co-chief Operating Officer							

Signatures

January 2010.

Thomas K. Montag/Roger C. McClary POA	12/01/2011
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 November 30, 2009 and December 31, 2009 pursuant to a Stock Unit Award Agreement which is exempt under Rule 16b-3(d). These units vested upon grant and are payable solely in cash as follows: in 36 monthly installments beginning January 2011, provided that payments would be accelerated by twelve months upon repayment of our TARP financing. As a result of our repayment of all TARP financing in December 2009, the payment schedule was accelerated to 36 monthly installments beginning

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.