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

OMB APPROVAL OMB Number: 3235-0287 Estimated average burden hours per response... 0.5

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 Powell Donald E	2. Issuer Name and BANK OF AME			c .		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X_Director10% Owner						
(Last) (First) 100 NORTH TRYON STREET		3. Date of Earliest Transaction (Month/Day/Year) 01/26/2012						Officer (give title below)O	ther (specify be	low)		
(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 Acquiration						ired, Disposed of, or Beneficially Owned				
1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)				4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			Reported Transaction(s)	Ownership Form:	Beneficial		
		(Month/Day/Year)	Code	v	Amount	(A) or (D)	Price	(Instr. 3 and 4)	Direct (D) Ov or Indirect (In (I) (Instr. 4)	Ownership (Instr. 4)		
Common Stock	01/26/2012		Р		7,000	А	\$ 7.25	40,122	D			
Depositary shares of 7.25% Series J Preferred Stock								1,425	D			
Common Stock								28	Ι	By spouse IRA		

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

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

 (a.g., puts, calls, warrants, options, convertible securities)

(e.g., puts, calls, warrants, options, convertible securities)															
Security (Instr. 3)	Conversion	Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	Code	tion		ive ies ed ed	and Expiration Date (Month/Day/Year)		Securities		Derivative Security (Instr. 5)	Derivative Securities Beneficially Owned Following Reported Transaction(s)	Ownership Form of Derivative Security: Direct (D) or Indirect	Beneficial
				Code	V	(A)	(D)	Exercisable	Expiration Date		Amount or Number of Shares				
Phantom Stock	\$ 0 <u>(1)</u>	12/31/2011		А	V	113.6		<u>(2)</u>	<u>(2)</u>	Common Stock	113.6	\$ 0 <u>(1)</u>	26,367.62	D	

Reporting Owners

	Relationships						
Reporting Owner Name / Address	Director	10% Owner	Officer	Other			
Powell Donald E 100 NORTH TRYON STREET CHARLOTTE, NC 28255	Х						

Signatures

Donald E. Powell/Roger C. McClary POA	01/27/2012
**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) Phantom stock units may be settled in cash upon death or termination of service as a director.
- (2) Phantom stock units acquired between June 24, 2011 and December 23, 2011 with reinvested dividend equivalents under the Bank of America Director Deferral Plan which is exempt under Rule 16b-3. These units may be settled in cash on death or temination of service as a director.

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.