FORM 4

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 R Montag Thomas K.	2. Issuer Name and BANK OF AME			0.		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director10% Owner					
(Last) 100 NORTH TRYON	3. Date of Earliest Transaction (Month/Day/Year) 06/29/2012						X Officer (give title below) Other (specify below) Co-chief Operating Officer				
CUADLOTTE NC 1	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				
CHARLOTTE, NC 2 (City)	Т	able I - No	on-De	rivative S	ecuritie	ired, Disposed of, or Beneficially Owned					
1.Title of Security 2. Transaction (Instr. 3) Date (Month/Day/Year		2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transac Code (Instr. 8)	tion		ties Acquired isposed of (D) 4 and 5)		5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	Ownership Form: Direct (D)	Beneficial Ownership	
				Code	v	Amount	(A) or (D)	Price		or Indirect (I) (Instr. 4)	(Instr. 4)
Common Stock		06/29/2012		М		16,652	А	\$ 0 (1)	16,652	D	
Common Stock		06/29/2012		D		16,652	D	\$ 8.18	0	D	
Common Stock									7,556	Ι	Family Trust
Common Stock									19,875	Ι	GRAT IV
Common Stock									163,080	I	GRAT V
Common Stock									1,342,338	Ι	GRAT VI

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

	(e.g., puts, calls, warrants, options, convertible securities)														
Security	Conversion	Date (Month/Day/Year)	· · · · · · · · · · · · · · · · · · ·	Code	Transactionof DerivativeCodeSecurities		and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		Derivative Security (Instr. 5)	Securities Beneficially Owned Following	Ownership Form of Derivative Security: Direct (D) or Indirect	Beneficial	
				Code	v	(A)		Date Exercisable	Expiration Date	Title	Amount or Number of Shares		(Instr. 4)	(Instr. 4)	
Stock Units	\$ 0 <u>(1)</u>	06/29/2012		М			16,652	(2)	<u>(2)</u>	Common Stock	16,652	\$ 0 <u>(1)</u>	99,936	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

**Signature of Reporting Person

07/02/2012

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 (2)

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 January 2010.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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