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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).

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

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SEC 1474 (9-02)

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 P Darnell David C.	2. Issuer Name an BANK OF AM			0,		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner					
(Last) (First) 100 NORTH TRYON STREE	(Middle) ET	3. Date of Earliest 09/28/2012	Transaction	(Mo	nth/Day/Y	(ear)	X_Officer (give title below) Other (specify below) Co-chief Operating Officer 0				
(Street) CHARLOTTE, NC 28255		4. If Amendment, Date Original Filed(Month/Day/Year) 6. Individual or Joint/Group Filing(Check									
(City) (State)	(Zip)	Table I - Non-Derivative Securities Acquired, Dis						uired, Disposed of, or Beneficially	d, Disposed of, or Beneficially Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		3. Transaction Code (Instr. 8)		(A) or Disposed of (D) (A)		of (D)	Beneficially Owned Following	Ownership	7. Nature of Indirect Beneficial	
		(Month/Day/Year)	Code	v	Amount	(A) or (D)	Price	(Instr. 3 and 4)	r. 3 and 4) Direct (D) or Indirect (I) (Instr. 4)		
Common Stock	09/28/2012		М		7,695	А	\$ 0 (1)	127,835	D		
Common Stock	09/28/2012		D		7,695	D	\$ 8.83	120,140	D		
Common Stock								38,887		By Spouse Revocable Trust	

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 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,					rrants,	options, con	ptions, convertible securities)								
1. Title of	2.	3. Transaction	3A. Deemed	4.		5. N	umber	6. Date Exer	cisable	7. Title and	Amount	8. Price of	9. Number of	10.	11. Nature
Derivative	Conversion	Date	Execution Date, if	Transact	Transaction of #		and Expiration Date		of Underlying		Derivative	Derivative	Ownership	of Indirect	
Security	or Exercise	(Month/Day/Year)	any	Code	Code Derivative ((Month/Day/Year)		Securities		Security	Securities	Form of	Beneficial	
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8))	Secu	urities			(Instr. 3 and	4)	(Instr. 5)	Beneficially	Derivative	Ownership
	Derivative						uired							Security:	(Instr. 4)
	Security					(A)							0	Direct (D)	
							posed						*	or Indirect	
						of (l	D) tr. 3, 4,						Transaction(s) (Instr. 4)	(1) (Instr. 4)	
						and							(IIIsu. 4)	(IIISU. 4)	
						and	5)		1						
											Amount				
								Date	Expiration	T : 1	or				
								Exercisable	Date	Title	Number of				
				Code	v	(A)	(D)				Shares				
				Coue	v	(A)	(D)				Shares				
Stock	\$ 0 <u>(1)</u>	09/28/2012		М			7,695	<u>(2)</u>	(2)	Common	7,695	\$ 0 <u>(1)</u>	23,109	D	
Units	\$0.	07/20/2012		141			7,075			Stock	1,075	3 U 🛶	25,107	D	

Reporting Owners

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

Signatures

David C. Darnell/Roger C. McClary POA

10/01/2012

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.
- (2) The stock units were awarded on 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 2010 and ending December 2012.

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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