FORM	4
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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

(Print or Type Responses)											
1. Name and Address of Reporting Person- LAUGHLIN TERRENCE P	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 STREET	(Middle)	3. Date of Earliest Transaction (Month/Day/Year) 08/02/2013					X_Officer (give title below) Other (specify below) Chief Risk Officer				
(Street) CHARLOTTE, NC 28255		4. If Amendment, Date Original Filed(Month/Day/Year)				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	Securit	ties Acqu	ired, Disposed of, or Beneficially Owned			
1. Title of Security (Instr. 3)	(Month/Day/Year)		(Instr. 8)					5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	Ownership Form:	Beneficial	
		(Month/Day/Year)	Code	v	Amount	(A) or (D)	Price	(Instr. 3 and 4)	Direct (D) or Indirect (I) (Instr. 4)	Ownership (Instr. 4)	
Common Stock	08/02/2013		М		131,517	А	\$ 0	349,673.23	D		
Common Stock	08/02/2013		F		67,824	D \$14.84		281,849.23	D		
Common Stock							27,158.25		By Revocable Trust		
Common Stock								36	Ι	By spouse IRA	

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, options, convertible securities)														
1. Title of	2.	3. Transaction	3A. Deemed	4.		5. Number of 6. Date Exercis		cisable and	7. Title and Amount		8. Price of	9. Number of	10.	11. Nature	
Derivative	Conversion	Date	Execution Date, if	Transact	tion	Der			of Underlying		Derivative	Derivative	Ownership	of Indirect	
Security	or Exercise	(Month/Day/Year)	any	Code		Secu	Securities (Month/Day/Year) S		Securities S		Security	Securities	Form of	Beneficial	
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8))		uired (A)	(Instr. 3 and		4)	(Instr. 5)	Beneficially	Derivative	Ownership	
	Derivative						bisposed of					2	(Instr. 4)		
	Security					(D)					0	Direct (D)			
							tr. 3, 4,				1	or Indirect			
						and	3)						Transaction(s) (Instr. 4)	(1) (Instr. 4)	
											Amount		(Insu. 4)	(IIIsu: 4)	
									Expiration	Title	or				
				a 1	* *			Exercisable	Date		Number				
				Code	V	(A)	(D)				of Shares				
Restricted										C					
Stock	\$ 0	08/02/2013		М			131,517	<u>(1)</u>	08/02/2013	Common Stock	131.517	\$ 0	0	D	
Units							- ,			Stock	-)	•			
Onito															

Reporting Owners

	Relationships						
Reporting Owner Name / Address	Director	10% Owner	Officer	Other			
LAUGHLIN TERRENCE P 100 NORTH TRYON STREET CHARLOTTE, NC 28255			Chief Risk Officer				

Signatures

Terrence P. Laughlin/Evelyn King POA	08/06/2013
	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) These restricted stock units, which are exempt under Rule 16b-3(d), vest in three equal annual installments commencing on August 2, 2011.

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.