FORM 4

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

OMB APPROVAL

OMB Number: 3235-0287
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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).

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 BRINKLEY AMY WOODS	2. Issuer Name and Ticker or Trading Symbol BANK OF AMERICA CORP /DE/ [BAC]						5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner			
BANK OF AMERICA CORPOR 007-58-04	3. Date of Earliest Transaction (Month/Day/Year) 05/05/2004						X_Officer (give title below) Other (specify below) Chief Risk Executive			
(Street) CHARLOTTE, NC 28255	4. If Amendment, l	Date Origin	al File	ed(Month/Da	ay/Year)	6. Individual or Joint/Group Filing(Check Applicable Line) X_ Form filed by One Reporting PersonForm filed by More than One Reporting Person				
(City) (State)	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned									
1.Title of Security (Instr. 3) 2. Transaction Date (Month/Day/Yea		2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquor Disposed of (D (Instr. 3, 4 and 5)		D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	Ownership Form:	Beneficial Ownership
			Code	V	Amount		Price		(Instr. 4)	
Common Stock	05/05/2004		M		19,000	A	\$ 26.8125	20,161	D	
Common Stock	05/05/2004		S ⁽¹⁾		900	D	\$ 81.21	19,261	D	
Common Stock	05/05/2004		S ⁽¹⁾		100	D	\$ 81.24	19,161	D	
Common Stock	05/05/2004		S ⁽¹⁾		1,000	D	\$ 81.26	18,161	D	
Common Stock	05/05/2004		S ⁽¹⁾		900	D	\$ 81.27	17,261	D	
Common Stock	05/05/2004		S ⁽¹⁾		500	D	\$ 81.29	16,761	D	
Common Stock	05/05/2004		S ⁽¹⁾		100	D	\$ 81.31	16,661	D	
Common Stock	05/05/2004		S ⁽¹⁾		1,800	D	\$ 81.32	14,861	D	
Common Stock	05/05/2004		S ⁽¹⁾		700	D	\$ 81.33	14,161	D	
Common Stock	05/05/2004		S ⁽¹⁾		300	D	\$ 81.35	13,861	D	
Common Stock	05/05/2004		S ⁽¹⁾		800	D	\$ 81.37	13,061	D	
Common Stock	05/05/2004		S ⁽¹⁾		100	D	\$ 81.4	12,961	D	
Common Stock	05/05/2004		S ⁽¹⁾		500	D	\$ 81.42	12,461	D	
Common Stock	05/05/2004		S ⁽¹⁾		2,700	D	\$ 81.43	9,761	D	
Common Stock	05/05/2004		S ⁽¹⁾		800	D	\$ 81.44	8,961	D	
Common Stock	05/05/2004		S ⁽¹⁾		200	D	\$ 81.45	8,761	D	
Common Stock	05/05/2004		S ⁽¹⁾		1,300	D	\$ 81.46	7,461	D	
Common Stock	05/05/2004		S ⁽¹⁾		300	D	\$ 81.47	7,161	D	
Common Stock	05/05/2004		S ⁽¹⁾		1,200	D	\$ 81.49	5,961	D	
Common Stock	05/05/2004		S ⁽¹⁾		1,400	D	\$ 81.5	4,561	D	
Common Stock	05/05/2004		S ⁽¹⁾		1,000	D	\$ 81.51	3,561	D	
Common Stock	05/05/2004		S ⁽¹⁾		400	D	\$ 81.52	3,161	D	
Common Stock	05/05/2004		S ⁽¹⁾		1,300	D	\$ 81.54	1,861	D	
Common Stock	05/05/2004		S ⁽¹⁾		700	D	\$ 81.55	1,161	D	

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

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Security (Instr. 3)	Conversion	Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	Code	tion)	of E Sect Acq or E of (I	Derivative urities uired (A) Disposed D) tr. 3, 4,	6. Date Exercisable and Expiration Date (Month/Day/Year)		of Underlying Securities		Derivative Security (Instr. 5)	Securities Beneficially Owned Following Reported Transaction(s)	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)	
Option, Right to Buy	\$ 26.8125	05/05/2004		M			19,000	(2)	07/01/2005	Common Stock	19,000	\$ 26.8125	0	D	

Reporting Owners

	Relationships							
Reporting Owner Name / Address	Director	10% Owner	Officer	Other				
BRINKLEY AMY WOODS BANK OF AMERICA CORPORATION NC1-007-58-04 CHARLOTTE, NC 28255			Chief Risk Executive					

Signatures

Amy Woods Brinkley/Roger C. McClary POA	05/06/2004
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) Option exercise and sale of shares in accordance with a written plan established July 15, 2003 pursuant to the requirements of Ru le 10b5-1 under the Securities Exchange Act of 1934, as amended
- (2) The option vested in three equal installments commencing July 1, 1996.

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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