

FORM 4

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

OMB APPROVAL	
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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

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * DESOER BARBARA J			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) <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) President, Consumer Products		
(Last) BANK OF AMERICA CORPORATION, NC1-007-57-02	(First) 	(Middle) 	3. Date of Earliest Transaction (Month/Day/Year) 01/05/2004					
(Street) CHARLOTTE, NC 28255			4. If Amendment, Date Original Filed(Month/Day/Year)			6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person		
(City)	(State)	(Zip)	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned					

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	01/05/2004		M		14,201	A	\$63.6267	24,721	D	
Common Stock	01/05/2004		M		4,873	A	\$71.5801	29,594	D	
Common Stock	01/05/2004		S(I)		900	D	\$78.79	28,694	D	
Common Stock	01/05/2004		S(I)		800	D	\$78.86	27,894	D	
Common Stock	01/05/2004		S(I)		100	D	\$78.96	27,794	D	
Common Stock	01/05/2004		S(I)		1,100	D	\$78.97	26,694	D	
Common Stock	01/05/2004		S(I)		1,000	D	\$78.98	25,694	D	
Common Stock	01/05/2004		S(I)		1,200	D	\$79.02	24,494	D	
Common Stock	01/05/2004		S(I)		600	D	\$79.03	23,894	D	
Common Stock	01/05/2004		S(I)		2,100	D	\$79.07	21,794	D	
Common Stock	01/05/2004		S(I)		500	D	\$79.08	21,294	D	
Common Stock	01/05/2004		S(I)		1,200	D	\$79.09	20,094	D	
Common Stock	01/05/2004		S(I)		1,100	D	\$79.1	18,994	D	
Common Stock	01/05/2004		S(I)		1,000	D	\$79.12	17,994	D	
Common Stock	01/05/2004		S(I)		1,200	D	\$79.15	16,794	D	
Common Stock	01/05/2004		S(I)		1,374	D	\$79.32	15,420	D	
Common Stock	01/05/2004		S(I)		1,100	D	\$79.35	14,320	D	
Common Stock	01/05/2004		S(I)		2,200	D	\$79.38	12,120	D	
Common Stock	01/05/2004		S(I)		100	D	\$79.45	12,020	D	
Common Stock	01/05/2004		S(I)		1,400	D	\$79.47	10,620	D	
Common Stock	01/05/2004		S(I)		100	D	\$79.55	10,520	D	
Common Stock								683	I	By Spouse
Common Stock								6,467.47	I	Thrift Trust
Common Stock								2,813.24	I	Thrift Trust-Spouse

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)**

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)				6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Option, Right to Buy	\$71.5801	01/05/2004		M			4,873	(2)	05/22/2007	Common Stock	4,873	\$71.5801	28,509	D	
Option, Right to Buy	\$63.6267	01/05/2004		M			14,201	(2)	05/22/2007	Common Stock	14,201	\$63.6267	0	D	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
DESOER BARBARA J BANK OF AMERICA CORPORATION NC1-007-57-02 CHARLOTTE, NC 28255			President, Consumer Products	

Signatures

Barbara J. Desoer/Roger C. McClary POA	01/06/2004
<small>**Signature of Reporting Person</small>	<small>Date</small>

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 Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- (2) This option fully vested on September 30, 1998, with the merger between BankAmerica Corporation and NationsBank Corporation.

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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