

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

(Print or Type Responses)

1. Name and Address of Reporting Person * LEWIS KENNETH D		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 ☐ Officer (give title below) ☐ Other (specify below) Chairman, CEO and President			
(Last) (First) (Middle) BANK OF AMERICA CORP, 100 NORTH TRYON ST NC1-007-58-01		3. Date of Earliest Transaction (Month/Day/Year) 09/30/2003					
(Street) CHARLOTTE, NC 28255		4. If Amendment, Date Original Filed(Month/Day/Year)		6. Individual or Joint/Group Filing(Check Applicable Line) ☒ Form filed by One Reporting Person ☐ 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)
Common Stock	09/30/2003		F(1)	12,980 D	\$ 78.04 234,028	D	
Common Stock	10/01/2003		M	57,144 A	\$ 26.8125 291,172	D	
Common Stock	10/01/2003		S(2)	4 D	\$ 78.02 291,168	D	
Common Stock	10/01/2003		S(2)	10,611 D	\$ 78.1 280,557	D	
Common Stock	10/01/2003		S(2)	393 D	\$ 78.11 280,164	D	
Common Stock	10/01/2003		S(2)	1,693 D	\$ 78.14 278,471	D	
Common Stock	10/01/2003		S(2)	6,349 D	\$ 78.18 272,122	D	
Common Stock	10/01/2003		S(2)	1,508 D	\$ 78.26 270,614	D	
Common Stock	10/01/2003		S(2)	590 D	\$ 78.27 270,024	D	
Common Stock	10/01/2003		S(2)	1,890 D	\$ 78.28 268,134	D	
Common Stock	10/01/2003		S(2)	2,361 D	\$ 78.3 265,773	D	
Common Stock	10/01/2003		S(2)	328 D	\$ 78.41 265,445	D	
Common Stock	10/01/2003		S(2)	1,508 D	\$ 78.42 263,937	D	
Common Stock	10/01/2003		S(2)	2,820 D	\$ 78.43 261,117	D	
Common Stock	10/01/2003		S(2)	197 D	\$ 78.44 260,920	D	
Common Stock	10/01/2003		S(2)	7,845 D	\$ 78.45 253,075	D	
Common Stock	10/01/2003		S(2)	6,349 D	\$ 78.56 246,726	D	
Common Stock	10/01/2003		S(2)	12,698 D	\$ 78.6 234,028	D	
Common Stock					9,313.05	I	Thrift Trust

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)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	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)
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				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Option, Right to Buy	\$ 26.81	10/01/2003		M			57,144	(3)	07/01/2005	Common Stock	57,144	\$ 26.8125	57,136	D	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
LEWIS KENNETH D BANK OF AMERICA CORP 100 NORTH TRYON ST NC1-007-58-01 CHARLOTTE, NC 28255	X		Chairman, CEO and President	

Signatures

Kenneth D. Lewis/Roger C. McClary POA		10/01/2003
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) Disposition of shares to the issuer to satisfy the tax withholding obligation associated with the vesting of restricted stock which is exempt under Rule 16b-3(e).
- (2) Option exercise and sale of shares in accordance with a written plan established April 15, 2003 pursuant to the requirements of Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- (3) 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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