

(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 X Officer (give title below) Other (specify below) Chief Risk Officer					
(Last) (First) (Middle) BANK OF AMERICA CORP, 100 NORTH TRYON ST NC1-007-58-04			3. Date of Earliest Transaction (Month/Day/Year) 11/05/2003								
(Street) CHARLOTTE, NC 28255			4. If Amendment, Date Original Filed(Month/Day/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 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	11/05/2003		M		19,000	A	\$ 26.8125	20,161	D		
Common Stock	11/05/2003		S(1)		600	D	\$ 75.21	19,561	D		
Common Stock	11/05/2003		S(1)		1,127	D	\$ 75.22	18,434	D		
Common Stock	11/05/2003		S(1)		1,727	D	\$ 75.25	16,707	D		
Common Stock	11/05/2003		S(1)		1,727	D	\$ 75.41	14,980	D		
Common Stock	11/05/2003		S(1)		1,727	D	\$ 75.42	13,253	D		
Common Stock	11/05/2003		S(1)		1,727	D	\$ 75.43	11,526	D		
Common Stock	11/05/2003		S(1)		1,727	D	\$ 75.5	9,799	D		
Common Stock	11/05/2003		S(1)		1,727	D	\$ 75.54	8,072	D		
Common Stock	11/05/2003		S(1)		1,730	D	\$ 75.6	6,342	D		
Common Stock	11/05/2003		S(1)		500	D	\$ 75.7	5,842	D		
Common Stock	11/05/2003		S(1)		1,227	D	\$ 75.71	4,615	D		
Common Stock	11/05/2003		S(1)		3,454	D	\$ 75.87	1,161	D		
Common Stock								5,371.17	I	Thirft 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. SEC 1474 (9-02)

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)
Option, Right to Buy	\$ 26.81	11/05/2003		M			19,000	(2)	07/01/2005	Common Stock	19,000	\$ 26.8125	114,000	D	

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
BRINKLEY AMY WOODS BANK OF AMERICA CORP 100 NORTH TRYON ST NC1-007-58-04 CHARLOTTE, NC 28255			Chief Risk Officer	

Signatures

Amy Woods Brinkley/Roger C. McClary POA		11/06/2003
Signature of Reporting Person		Date

Explanation of Responses:

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If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
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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)

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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