

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 * 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 X Officer (give title below) 10% Owner ____ Other (specify below) Chief Risk Officer		
(Last) (First) (Middle) BANK OF AMERICA CORPORATION, NC1-007-58-04			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) 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	01/05/2004		M		19,000	A	\$ 26.8125	20,161	D	
Common Stock	01/05/2004		S(I)		900	D	\$ 78.79	19,261	D	
Common Stock	01/05/2004		S(I)		800	D	\$ 78.86	18,461	D	
Common Stock	01/05/2004		S(I)		1,100	D	\$ 78.97	17,361	D	
Common Stock	01/05/2004		S(I)		1,000	D	\$ 78.98	16,361	D	
Common Stock	01/05/2004		S(I)		1,300	D	\$ 79.02	15,061	D	
Common Stock	01/05/2004		S(I)		600	D	\$ 79.03	14,461	D	
Common Stock	01/05/2004		S(I)		1,400	D	\$ 79.07	13,061	D	
Common Stock	01/05/2004		S(I)		1,200	D	\$ 79.08	11,861	D	
Common Stock	01/05/2004		S(I)		1,200	D	\$ 79.09	10,661	D	
Common Stock	01/05/2004		S(I)		1,100	D	\$ 79.1	9,561	D	
Common Stock	01/05/2004		S(I)		1,000	D	\$ 79.12	8,561	D	
Common Stock	01/05/2004		S(I)		1,200	D	\$ 79.15	7,361	D	
Common Stock	01/05/2004		S(I)		1,300	D	\$ 79.32	6,061	D	
Common Stock	01/05/2004		S(I)		500	D	\$ 79.34	5,561	D	
Common Stock	01/05/2004		S(I)		1,100	D	\$ 79.35	4,461	D	
Common Stock	01/05/2004		S(I)		1,700	D	\$ 79.38	2,761	D	
Common Stock	01/05/2004		S(I)		100	D	\$ 79.45	2,661	D	
Common Stock	01/05/2004		S(I)		1,400	D	\$ 79.47	1,261	D	
Common Stock	01/05/2004		S(I)		100	D	\$ 79.55	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 SEC 1474 (9-02)
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 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	\$ 26.8125	01/05/2004		M			19,000	(2)	07/01/2005	Common Stock	19,000	\$ 26.8125	76,000	D	

Reporting Owners

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

Signatures

Amy Woods Brinkley/Roger C. McClary POA		01/06/2004
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 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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