

OMB APPROVAL

☐ 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

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(Print or Type Responses)

1. Name and Address of Reporting Person* MCGEE LIAM E			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) President, Consumer Banking			
(Last) (First) (Middle) BANK OF AMERICA CORPORATION, NC1 007 56 18			3. Date of Earliest Transaction (Month/Day/Year) 11/22/2004							
(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)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	06/25/2004		J ⁽¹⁾	V	224.16	A	(1)	22,692.16 ⁽²⁾	D	
Common Stock	11/22/2004		M ⁽³⁾		54,316	A	\$ 18.35	77,008.16 ⁽²⁾	D	
Common Stock	11/22/2004		S ⁽³⁾		3,000	D	\$ 45.7777	74,008.16 ⁽²⁾	D	
Common Stock	11/22/2004		S ⁽³⁾		1,000	D	\$ 45.759	73,008.16 ⁽²⁾	D	
Common Stock	11/22/2004		S ⁽³⁾		2,000	D	\$ 45.8065	71,008.16 ⁽²⁾	D	
Common Stock	11/22/2004		S ⁽³⁾		2,000	D	\$ 45.83	69,008.16 ⁽²⁾	D	
Common Stock	11/22/2004		S ⁽³⁾		5,000	D	\$ 45.8352	64,008.16 ⁽²⁾	D	
Common Stock	11/22/2004		S ⁽³⁾		2,000	D	\$ 45.93	62,008.16 ⁽²⁾	D	
Common Stock	11/22/2004		S ⁽³⁾		3,000	D	\$ 45.8007	59,008.16 ⁽²⁾	D	
Common Stock	11/22/2004		S ⁽³⁾		2,000	D	\$ 45.9	57,008.16 ⁽²⁾	D	
Common Stock	11/22/2004		S ⁽³⁾		2,000	D	\$ 45.91	55,008.16 ⁽²⁾	D	
Common Stock	11/22/2004		S ⁽³⁾		5,000	D	\$ 45.9142	50,008.16 ⁽²⁾	D	
Common Stock	11/22/2004		S ⁽³⁾		5,000	D	\$ 45.97	45,008.16 ⁽²⁾	D	
Common Stock	11/22/2004		S ⁽³⁾		200	D	\$ 45.94	44,808.16 ⁽²⁾	D	
Common Stock	11/22/2004		S ⁽³⁾		641	D	\$ 45.93	44,167.16 ⁽²⁾	D	
Common Stock	11/22/2004		S ⁽³⁾		2,000	D	\$ 45.68	42,167.16 ⁽²⁾	D	

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)

(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)

				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Option, Right to Buy	\$ 18.35	11/22/2004		M			54,316	(4)	08/05/2006	Common Stock	54,316	\$ 18.35	0 (2)	D	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
MCGEE LIAM E BANK OF AMERICA CORPORATION NC1 007 56 18 CHARLOTTE, NC 28255			President, Consumer Banking	

Signatures

Liam E. McGee/Roger C. McClary POA		11/23/2004
 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) Shares acquired under the Bank of America SharesDirect Plan.
- (2) The securities and exercise prices included in this report and future reports reflect the Company's 2 for 1 stock split on August 27, 2004.
- (3) Option exercise and sale of shares in accordance with a written plan established October 21, 2004 pursuant to the requirements of Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- (4) 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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