FORM 4

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

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

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

OMB APPROVAL	
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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 __X__ 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) 12/01/2004	
(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	12/01/2004		M		15,428	A	$ 24.22	57,595.16	D	
Common Stock	12/01/2004		S(1)		500	D	$ 45.8	57,095.16	D	
Common Stock	12/01/2004		S(1)		1,000	D	$ 45.87	56,095.16	D	
Common Stock	12/01/2004		S(1)		1,000	D	$ 46	55,095.16	D	
Common Stock	12/01/2004		S(1)		1,000	D	$ 46.1	54,095.16	D	
Common Stock	12/01/2004		S(1)		1,000	D	$ 46.05	53,095.16	D	
Common Stock	12/01/2004		S(1)		1,000	D	$ 46.12	52,095.16	D	
Common Stock	12/01/2004		S(1)		1,000	D	$ 46.06	51,095.16	D	
Common Stock	12/01/2004		S(1)		1,000	D	$ 46.15	50,095.16	D	
Common Stock	12/01/2004		S(1)		1,000	D	$ 46.19	49,095.16	D	
Common Stock	12/01/2004		S(1)		4,000	D	$ 46.2	45,095.16	D	
Common Stock	12/01/2004		S(1)		2,000	D	$ 46.32	43,095.16	D	
Common Stock	12/01/2004		S(1)		928	D	$ 46.3789	42,167.16	D	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Option, Right to Buy	$ 24.22	12/01/2004		M			15,428	(2)	01/03/2010	Common Stock	15,428	$ 24.22	44,572	D	

Reporting Owners

	Relationships

Reporting Owner Name / Address	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		12/01/2004
**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 October 21, 2004 pursuant to the requirements of Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.
(2)	This option vested in three equal installments commencing January 3, 2001.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.