

(Print or Type Responses)

|                                                                       |                                         |                                                                                  |                                   |                                                                                                                                                                                                                                                                                                                                                                           |                                                                      |                                                                                                  |                                                             |                                                          |   |                        |
|-----------------------------------------------------------------------|-----------------------------------------|----------------------------------------------------------------------------------|-----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------|----------------------------------------------------------|---|------------------------|
| 1. Name and Address of Reporting Person *<br>MCGEE LIAM E             |                                         | 2. Issuer Name and Ticker or Trading Symbol<br>BANK OF AMERICA CORP /DE/ [BAC]   |                                   | 5. Relationship of Reporting Person(s) to Issuer<br>(Check all applicable)<br><div><div><input type="checkbox"/> Director</div><div><input checked="" type="checkbox"/> 10% Owner</div><div><input checked="" type="checkbox"/> Officer (give title below)</div><div><input type="checkbox"/> Other (specify below)</div></div> <div>Pres Glbl Cons and Sml Bus Bkg</div> |                                                                      |                                                                                                  |                                                             |                                                          |   |                        |
| (Last) (First) (Middle)<br>BANK OF AMERICA CORPORATION, NC1 007 56 18 |                                         | 3. Date of Earliest Transaction (Month/Day/Year)<br>02/02/2005                   |                                   |                                                                                                                                                                                                                                                                                                                                                                           |                                                                      |                                                                                                  |                                                             |                                                          |   |                        |
| (Street)<br>CHARLOTTE, NC 28255                                       |                                         | 4. If Amendment, Date Original Filed(Month/Day/Year)                             |                                   | 6. Individual or Joint/Group Filing (Check Applicable Line)<br><div><input checked="" type="checkbox"/> Form filed by One Reporting Person</div> <div><input type="checkbox"/> Form filed by More than One Reporting Person</div>                                                                                                                                         |                                                                      |                                                                                                  |                                                             |                                                          |   |                        |
| (City) (State) (Zip)                                                  |                                         | Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned |                                   |                                                                                                                                                                                                                                                                                                                                                                           |                                                                      |                                                                                                  |                                                             |                                                          |   |                        |
| 1. Title of Security<br>(Instr. 3)                                    | 2. Transaction Date<br>(Month/Day/Year) | 2A. Deemed Execution Date, if any<br>(Month/Day/Year)                            | 3. Transaction Code<br>(Instr. 8) |                                                                                                                                                                                                                                                                                                                                                                           | 4. Securities Acquired (A) or Disposed of (D)<br>(Instr. 3, 4 and 5) | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s)<br>(Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I)<br>(Instr. 4) | 7. Nature of Indirect Beneficial Ownership<br>(Instr. 4) |   |                        |
|                                                                       |                                         |                                                                                  | Code                              | V                                                                                                                                                                                                                                                                                                                                                                         | Amount                                                               | (A) or (D)                                                                                       | Price                                                       |                                                          |   |                        |
| Common Stock                                                          | 02/02/2005                              |                                                                                  | F(1)                              |                                                                                                                                                                                                                                                                                                                                                                           | 779                                                                  | D                                                                                                | \$ 46.73                                                    | 21,913.16 (2)                                            | D |                        |
| Common Stock                                                          |                                         |                                                                                  |                                   |                                                                                                                                                                                                                                                                                                                                                                           |                                                                      |                                                                                                  |                                                             | 24,781 (2)                                               | I | McGee Rev Family Trust |
| Common Stock                                                          |                                         |                                                                                  |                                   |                                                                                                                                                                                                                                                                                                                                                                           |                                                                      |                                                                                                  |                                                             | 929.62                                                   | I | Thrift 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.

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| Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned<br>(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 |                                            |                                                                                                    |                                                                                  |                                                        |

Reporting Owners

| Reporting Owner Name / Address                                                      | Relationships |           |                                |       |
|-------------------------------------------------------------------------------------|---------------|-----------|--------------------------------|-------|
|                                                                                     | Director      | 10% Owner | Officer                        | Other |
| MCGEE LIAM E<br>BANK OF AMERICA CORPORATION<br>NC1 007 56 18<br>CHARLOTTE, NC 28255 |               |           | Pres Glbl Cons and Sml Bus Bkg |       |

Signatures

|                                                                                                                 |  |            |
|-----------------------------------------------------------------------------------------------------------------|--|------------|
| Liam E. McGee/Roger C. McClary POA                                                                              |  | 02/03/2005 |
|  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 whi ch is exempt under Rule 16b-3(e).
- (2) 19,475 shares previously owned directly have been transferred to the reporting person's revocable family trust.

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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