# 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* <br> MAY THOMAS J | 2. Issuer Name **and** Ticker or Trading Symbol <br> BANK OF AMERICA CORP /DE/ [BAC] | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) <br> __X__ Director _____ 10% Owner <br> _____ Officer (give title below) _____ Other (specify below) |
| (Last) (First) (Middle) <br> NSTAR, 800 BOYLSTON STREET | 3. Date of Earliest Transaction (Month/Day/Year) <br> 04/27/2005 | |
| (Street) <br> BOSTON, MA 02199 | 4. If Amendment, Date Original Filed (Month/Day/Year) | 6. Individual or Joint/Group Filing (Check Applicable Line) <br> _X_ Form filed by One Reporting Person <br> ___ 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 | | | |

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) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Code | V | (A) | (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares | | | | |
| Phantom Stock | $ 0 | 04/27/2005 | | A [(1)](#) | | 4,022.73 | | [(2)](#) | [(2)](#) | Common Stock | 4,022.73 | [(2)](#) | 9,322.65 | D | |
| Phantom Stock | $ 0 | 04/27/2005 | | A | | 66.86 | | [(2)](#) | [(2)](#) | Common Stock | 66.86 | [(2)](#) | 9,389.51 | D | |
| Director Stock Unit Plan | $ 0 | 03/25/2005 | | A | V | 181.85 | | [(3)](#) | [(3)](#) | Common Stock | 181.85 | [(3)](#) | 17,861.1 | D | |
| Fleet BKB Director Stock Award Unit Plan | $ 0 | 03/25/2005 | | A | V | 44.35 | | [(3)](#) | [(3)](#) | Common Stock | 44.35 | [(3)](#) | 4,356.55 | D | |
| Fleet BKB Director Retirement Ben Ex Program | $ 0 | 03/25/2005 | | A | V | 25.24 | | [(3)](#) | [(3)](#) | Common Stock | 25.24 | [(3)](#) | 2,479.95 | D | |
| Stock Unit Plan | $ 0 | 03/25/2005 | | A | V | 13.64 | | [(3)](#) | [(3)](#) | Common Stock | 0 | [(3)](#) | 1,306.64 | D | |

# Reporting Owners

| Reporting Owner Name / Address | Relationships | | | |
|---|---|---|---|---|
| | Director | 10% Owner | Officer | Other |
| MAY THOMAS J <br> NSTAR <br> 800 BOYLSTON STREET <br> BOSTON, MA 02199 | X | | | |

## Signatures

| Thomas J. May/Roger C. McClary POA | | 04/28/2005 |
|---|---|---|
| **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)** Shares represent payment of the annual retainer fee and an additional award of restricted shares under the Bank of America Corpor ation Directors' Stock Plan in transactions exempt under Rule 16b-3.

**( 2)** Phantom stock units may be settled in cash upon death or termination of service as a director.

**( 3)** Reinvested Phantom Stock dividends which are exempt under Rule 16b-3. Phantom Stock units may be settled in stock on death or te rmination of service as a director.

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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