

(Print or Type Responses)

1. Name and Address of Reporting Person * MASSEY WALTER 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)				
(Last) (First) (Middle) 830 WESTVIEW DRIVE SW			3. Date of Earliest Transaction (Month/Day/Year) 04/27/2005							
(Street) ATLANTA, GA 30314			4. If Amendment, Date Original Filed(Month/Day/Year) 04/27/2005			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									1,706.07 (1) (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)

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 (3)		2,685.54		(4)	(4)	Common Stock	2,685.54	(4)	26,571.51 (1) (5)	D	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
MASSEY WALTER E 830 WESTVIEW DRIVE SW ATLANTA, GA 30314	X			

Signatures

Walter E. Massey/Roger C. McClary POA		04/29/2005
**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) The securities included in this report and future reports reflect the Company's 2 for 1 stock split on August 27, 2004.

(2) Includes 3.46 shares acquired with reinvested dividends between September 24, 2004 and March 25, 2005 under the Bank of America S haresDirect dividend reinvestment plan.

Shares represent payment of a portion of the annual retainer fee and an additional award of restricted shares under the Bank of A merica Corporation Directors' Stock Plan in transactions

(3) exempt under Rule 16b-3.

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

(5) Includes 705.52 units acquired with reinvested dividend equivalents between September 24, 2004 and March 25, 2005 under the Bank of America Director stock Deferral Plan.

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.