

(Print or Type Responses)

1. Name and Address of Reporting Person * NEIL COTTY			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) Chief Accounting Officer					
(Last) (First) (Middle) BANK OF AMERICA CORPORATION, NC1-007-19-12			3. Date of Earliest Transaction (Month/Day/Year) 05/25/2005									
(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)
				CodeV		Amount(A) or (D)Price						
Common Stock		05/25/2005		M		10,000A\$ 30.38			18,912		D	
Common Stock		05/25/2005		M		15,000A\$ 30.25			33,912		D	
Common Stock		05/25/2005		M		10,000A\$ 30.68			43,912		D	
Common Stock		05/25/2005		S(1)		35,000D\$ 46.36			8,912		D	
Common Stock									2,384.43		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. 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				
Option, Right to Buy	\$ 30.68	05/25/2005		M			10,000	(2)	02/01/2012	Common Stock	10,000	\$ 30.68	90,000	D	
Option, Right to Buy	\$ 30.38	05/25/2005		M			10,000	(3)	01/02/2008	Common Stock	10,000	\$ 30.38	5,000	D	
Option, Right to Buy	\$ 30.25	05/25/2005		M			15,000	(4)	01/04/2009	Common Stock	15,000	\$ 30.25	12,000	D	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other

NEIL COTTY BANK OF AMERICA CORPORATION NC1-007-19-12 CHARLOTTE, NC 28255			Chief Accounting Officer	
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Signatures

Neil Cotty/Roger C. McClary POA		05/26/2005
 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) Option exercise and sale of shares in accordance with a written plan established December 10, 2004 pursuant to the requirements o f Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- (2) The option vested 50% on June 23, 2003, and 50% on November 17, 2004.
- (3) These options vested in three equal installments commencing January 2, 1999.
- (4) These options vested in three equal installments commencing January 4, 2000.

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.