

(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<br>(Check all applicable)<br><input checked="" type="checkbox"/> Director <input type="checkbox"/> 10% Owner<br><input type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) |                                                                                                  |  |                                                             |                                                          |
| (Last) (First) (Middle)<br>NSTAR, 800 BOYLSTON STREET     |  |                                         | 3. Date of Earliest Transaction (Month/Day/Year)<br>07/13/2005                   |                                   |  |                                                                      |                                                                                                                                                                                                                                                                     |                                                                                                  |  |                                                             |                                                          |
| (Street)<br>BOSTON, MA 02199                              |  |                                         | 4. If Amendment, Date Original Filed(Month/Day/Year)                             |                                   |  |                                                                      | 6. Individual or Joint/Group Filing(Check Applicable Line)<br><input checked="" type="checkbox"/> Form filed by One Reporting Person<br><input type="checkbox"/> 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<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) |
|                                                           |  |                                         |                                                                                  |                                   |  |                                                                      |                                                                                                                                                                                                                                                                     |                                                                                                  |  |                                                             |                                                          |
| Common Stock                                              |  |                                         |                                                                                  |                                   |  |                                                                      |                                                                                                                                                                                                                                                                     | 2,294                                                                                            |  | 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<br>(e.g., puts, calls, warrants, options, convertible securities) |                                                        |                                         |                                                       |                                   |   |                                                                                            |  |                                                             |     |                                                                  |        |                                               |                                                                                                       |                                                                                     |                                                           |
|-------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------|-----------------------------------------|-------------------------------------------------------|-----------------------------------|---|--------------------------------------------------------------------------------------------|--|-------------------------------------------------------------|-----|------------------------------------------------------------------|--------|-----------------------------------------------|-------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-----------------------------------------------------------|
| 1. Title of Derivative Security<br>(Instr. 3)                                                                                                   | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date<br>(Month/Day/Year) | 3A. Deemed Execution Date, if any<br>(Month/Day/Year) | 4. Transaction Code<br>(Instr. 8) |   | 5. Number of Derivative Securities Acquired (A) or Disposed of (D)<br>(Instr. 3, 4, and 5) |  | 6. Date Exercisable and Expiration Date<br>(Month/Day/Year) |     | 7. Title and Amount of Underlying Securities<br>(Instr. 3 and 4) |        | 8. Price of Derivative Security<br>(Instr. 5) | 9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s)<br>(Instr. 4) | 10. Ownership Form of Derivative Security: Direct (D) or Indirect (I)<br>(Instr. 4) | 11. Nature of Indirect Beneficial Ownership<br>(Instr. 4) |
|                                                                                                                                                 |                                                        |                                         |                                                       |                                   |   |                                                                                            |  |                                                             |     |                                                                  |        |                                               |                                                                                                       |                                                                                     |                                                           |
| Phantom Stock                                                                                                                                   | \$ 0                                                   | 07/13/2005                              |                                                       | A                                 |   | 32.79                                                                                      |  | (1)                                                         | (1) | Common Stock                                                     | 32.79  | (1)                                           | 9,641.02                                                                                              | D                                                                                   |                                                           |
| Director Stock Unit Plan                                                                                                                        | \$ 0                                                   | 06/24/2005                              |                                                       | A                                 | V | 171.92                                                                                     |  | (2)                                                         | (2) | Common Stock                                                     | 171.92 | (2)                                           | 18,033.02                                                                                             | D                                                                                   |                                                           |
| Fleet BKB Director Stock Award Unit Plan                                                                                                        | \$ 0                                                   | 06/24/2005                              |                                                       | A                                 | V | 41.92                                                                                      |  | (3)                                                         | (3) | Common Stock                                                     | 41.92  | (3)                                           | 4,398.47                                                                                              | D                                                                                   |                                                           |
| Fleet BKB Director Retirement Ben Ex Program                                                                                                    | \$ 0                                                   | 06/24/2005                              |                                                       | A                                 | V | 23.89                                                                                      |  | (4)                                                         | (4) | Common Stock                                                     | 23.89  | (4)                                           | 2,503.84                                                                                              | D                                                                                   |                                                           |
| Stock Unit Plan                                                                                                                                 | \$ 0                                                   | 06/24/2005                              |                                                       | A                                 | V | 12.49                                                                                      |  | (5)                                                         | (5) | Common Stock                                                     | 12.49  | (5)                                           | 1,319.13                                                                                              | 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             |  | 07/14/2005          |
| <small>**Signature of Reporting Person</small> |  | <small>Date</small> |

## 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) Phantom stock units may be settled in cash upon death or termination of service as a director.
- (2) Reinvested Director Deferred Compensation and Stock Unit Plan dividend Equivalents. Director Deferred Compensation and Stock Unit Plan units may be settled in stock upon death or termination of service as a director.
- (3) Reinvested Fleet BKB Director Stock Award Unit Plan dividend equivalents. Fleet BKB Director Stock Award Unit Plan units may be settled in stock upon death or termination of service as a director.
- (4) Reinvested Fleet BKB Director Retirement Benefit Exchange Program dividend equivalents. Fleet BKB Director Retirement Benefit Exchange Program units may be settled in stock upon death or termination of service as a director.
- (5) Reinvested Phantom Stock dividends which are exempt under Rule 16b-3. Phantom Stock units may be settled in stock on death or termination 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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