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* BROWN III EDWARD J (Last) (First) (Middle) BANK OF AMERICA CORPORATION, NC1-007-58-11 (Street) CHARLOTTE, NC 28255 (City) (State) (Zip)	2. Issuer Name **and** Ticker or Trading Symbol BANK OF AMERICA CORP /DE/ [BAC] 3. Date of Earliest Transaction (Month/Day/Year) 01/02/2004 4. If Amendment, Date Original Filed(Month/Day/Year)	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) _____ Director _____ 10% Owner __X__ Officer (give title below) _____ Other (specify below) Pres Global Corp and Inv Bkg 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person ___ Form filed by More than One Reporting Person

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	01/02/2004		M		30,000	A	$26.8125	130,595	D	
Common Stock	01/02/2004		S(1)		2,000	D	$79.75	128,595	D	
Common Stock	01/02/2004		S(1)		1,200	D	$79.83	127,395	D	
Common Stock	01/02/2004		S(1)		400	D	$79.8899	126,995	D	
Common Stock	01/02/2004		S(1)		600	D	$79.9	126,395	D	
Common Stock	01/02/2004		S(1)		900	D	$79.91	125,495	D	
Common Stock	01/02/2004		S(1)		1,800	D	$80	123,695	D	
Common Stock	01/02/2004		S(1)		900	D	$80.01	122,795	D	
Common Stock	01/02/2004		S(1)		300	D	$80.0199	122,495	D	
Common Stock	01/02/2004		S(1)		600	D	$80.0299	121,895	D	
Common Stock	01/02/2004		S(1)		700	D	$80.0999	121,195	D	
Common Stock	01/02/2004		S(1)		1,200	D	$80.15	119,995	D	
Common Stock	01/02/2004		S(1)		1,200	D	$80.16	118,795	D	
Common Stock	01/02/2004		S(1)		1,900	D	$80.18	116,895	D	
Common Stock	01/02/2004		S(1)		2,700	D	$80.19	114,195	D	
Common Stock	01/02/2004		S(1)		1,200	D	$80.2099	112,995	D	
Common Stock	01/02/2004		S(1)		1,700	D	$80.22	111,295	D	
Common Stock	01/02/2004		S(1)		800	D	$80.2799	110,495	D	
Common Stock	01/02/2004		S(1)		1,500	D	$80.29	108,995	D	
Common Stock	01/02/2004		S(1)		1,000	D	$80.3	107,995	D	
Common Stock	01/02/2004		S(1)		900	D	$80.3099	107,095	D	
Common Stock	01/02/2004		S(1)		3,400	D	$80.32	103,695	D	
Common Stock	01/02/2004		S(1)		2,200	D	$80.3899	101,495	D	
Common Stock	01/02/2004		S(1)		900	D	$80.4	100,595	D	
Common Stock								16,059.76	I	Thrift Trust

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				
Options, Right to Buy	$26.8125	01/02/2004		M			30,000	(2)	07/01/2005	Common Stock	30,000	$26.8125	20,000	D	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
BROWN III EDWARD J BANK OF AMERICA CORPORATION NC1-007-58-11 CHARLOTTE, NC 28255			Pres Global Corp and Inv Bkg	

Signatures

Edward J. Brown,III/Roger C. McClary POA		01/05/2004
**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 July 15, 2003 pursuant to the requirements of Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- (2) The option vested in three equal installments commencing July 1, 1996.

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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