

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

☐ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * DESOER BARBARA J	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) President, Consumer Products
(Last) (First) (Middle) BANK OF AMERICA CORPORATION, NC1-007-57-02	3. Date of Earliest Transaction (Month/Day/Year) 02/05/2004	
(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)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	02/05/2004		M		19,074	A	\$ 71.5801	29,594	D	
Common Stock	02/05/2004		S(I)		900	D	\$ 81.41	28,694	D	
Common Stock	02/05/2004		S(I)		700	D	\$ 81.44	27,994	D	
Common Stock	02/05/2004		S(I)		1,200	D	\$ 81.47	26,794	D	
Common Stock	02/05/2004		S(I)		100	D	\$ 81.53	26,694	D	
Common Stock	02/05/2004		S(I)		1,000	D	\$ 81.59	25,694	D	
Common Stock	02/05/2004		S(I)		1,700	D	\$ 81.64	23,994	D	
Common Stock	02/05/2004		S(I)		100	D	\$ 81.65	23,894	D	
Common Stock	02/05/2004		S(I)		2,074	D	\$ 81.74	21,820	D	
Common Stock	02/05/2004		S(I)		700	D	\$ 81.71	21,120	D	
Common Stock	02/05/2004		S(I)		700	D	\$ 81.73	20,420	D	
Common Stock	02/05/2004		S(I)		800	D	\$ 81.75	19,620	D	
Common Stock	02/05/2004		S(I)		400	D	\$ 81.76	19,220	D	
Common Stock	02/05/2004		S(I)		100	D	\$ 81.77	19,120	D	
Common Stock	02/05/2004		S(I)		600	D	\$ 81.78	18,520	D	
Common Stock	02/05/2004		S(I)		700	D	\$ 81.79	17,820	D	
Common Stock	02/05/2004		S(I)		700	D	\$ 81.8	17,120	D	
Common Stock	02/05/2004		S(I)		700	D	\$ 81.81	16,420	D	
Common Stock	02/05/2004		S(I)		600	D	\$ 81.82	15,820	D	
Common Stock	02/05/2004		S(I)		1,000	D	\$ 81.83	14,820	D	
Common Stock	02/05/2004		S(I)		500	D	\$ 81.84	14,320	D	
Common Stock	02/05/2004		S(I)		1,000	D	\$ 81.86	13,320	D	
Common Stock	02/05/2004		S(I)		1,300	D	\$ 81.87	12,020	D	
Common Stock	02/05/2004		S(I)		600	D	\$ 81.88	11,420	D	
Common Stock	02/05/2004		S(I)		600	D	\$ 81.89	10,820	D	
Common Stock	02/05/2004		S(I)		300	D	\$ 81.92	10,520	D	
Common Stock								683	I	By Spouse
Common Stock								5,666.88	I	Thrift Trust
Common Stock								2,889.72	I	Thrift Trust-Spouse

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)

				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Option, Right to Buy	\$ 71.5801	02/05/2004		M			19,074	(2)	05/22/2007	Common Stock	19,074	\$ 71.5801	9,435	D	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
DESOER BARBARA J BANK OF AMERICA CORPORATION NC1-007-57-02 CHARLOTTE, NC 28255			President, Consumer Products	

Signatures

Barbara J. Desoer/Roger C. McClary POA		02/06/2004
 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) This option fully vested on September 30, 1998, with the merger between BankAmerica Corporation and NationsBank Corporation.

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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