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* HANCE JAMES H JR	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) __X__ Director _____ 10% Owner __X__ Officer (give title below) _____ Other (specify below) Vice Chairman and CFO
(Last) (First) (Middle) BANK OF AMERICA CORPORATION, 100 NORTH TRYON STREET	3. Date of Earliest Transaction (Month/Day/Year) 02/10/2004	
(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	02/10/2004		M		50,000	A	$ 26.8125	320,988	D	
Common Stock	02/10/2004		S[(1)]		3,500	D	$ 81.29	317,488	D	
Common Stock	02/10/2004		S[(1)]		2,200	D	$ 81.3	315,288	D	
Common Stock	02/10/2004		S[(1)]		4,500	D	$ 81.32	310,788	D	
Common Stock	02/10/2004		S[(1)]		1,700	D	$ 81.37	309,088	D	
Common Stock	02/10/2004		S[(1)]		800	D	$ 81.38	308,288	D	
Common Stock	02/10/2004		S[(1)]		500	D	$ 81.39	307,788	D	
Common Stock	02/10/2004		S[(1)]		1,400	D	$ 81.4	306,388	D	
Common Stock	02/10/2004		S[(1)]		2,100	D	$ 81.41	304,288	D	
Common Stock	02/10/2004		S[(1)]		3,800	D	$ 81.42	300,488	D	
Common Stock	02/10/2004		S[(1)]		4,300	D	$ 81.44	296,188	D	
Common Stock	02/10/2004		S[(1)]		1,700	D	$ 81.46	294,488	D	
Common Stock	02/10/2004		S[(1)]		6,600	D	$ 81.47	287,888	D	
Common Stock	02/10/2004		S[(1)]		1,900	D	$ 81.43	285,988	D	
Common Stock	02/10/2004		S[(1)]		2,100	D	$ 81.48	283,888	D	
Common Stock	02/10/2004		S[(1)]		1,700	D	$ 81.49	282,188	D	
Common Stock	02/10/2004		S[(1)]		1,800	D	$ 81.5	280,388	D	
Common Stock	02/10/2004		S[(1)]		2,400	D	$ 81.53	277,988	D	
Common Stock	02/10/2004		S[(1)]		2,100	D	$ 81.55	275,888	D	
Common Stock	02/10/2004		S[(1)]		1,900	D	$ 81.56	273,988	D	
Common Stock	02/10/2004		S[(1)]		200	D	$ 81.66	273,788	D	
Common Stock	02/10/2004		S[(1)]		2,500	D	$ 81.7	271,288	D	
Common Stock	02/10/2004		S[(1)]		300	D	$ 81.84	270,988	D	
Common Stock								495	I	By Child Blair
Common Stock								495	I	By Child Meredith
Common Stock								6,000	I	By Spouse Beverly
Common Stock								3,531.76	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				
Option, Right to Buy	$ 26.8125	02/10/2004		M			50,000	(2)	07/01/2005	Common Stock	50,000	$ 26.8125	50,000	D	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
HANCE JAMES H JR BANK OF AMERICA CORPORATION 100 NORTH TRYON STREET CHARLOTTE, NC 28255	X		Vice Chairman and CFO	

Signatures

James H. Hance, Jr/Roger C. McClary POA		02/11/2004
**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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