
**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549**

FORM 8-K

CURRENT REPORT

**Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported):
December 31, 2003

BANK OF AMERICA CORPORATION

(Exact name of registrant as specified in its charter)

Delaware
(State of incorporation)

1-6523
(Commission File Number)

56-0906609
(IRS Employer Identification No.)

100 North Tryon Street
Charlotte, North Carolina
(Address of principal executive offices)

28255
(Zip Code)

704.386.8486
(Registrant's telephone number, including area code)

Item 5. Other Events and Required FD Disclosure.

Banc of America Securities LLC ("BAS"), a subsidiary of Bank of America Corporation, has received notification from the Securities and Exchange Commission (the "SEC") that the staff of the SEC's Enforcement Division is considering recommending the SEC take legal action against BAS, alleging that it violated Section 17(a) of the Securities Exchange Act of 1934 and Section 17(b) of the Securities Exchange Act of 1934. A copy of the press release regarding the notification is attached hereto as Exhibit 99.1 and incorporated by reference herein.

Item 7. Financial Statements, *Pro Forma* Financial Information and Exhibits.

(c) Exhibits.

The following exhibits are filed herewith:

<u>Exhibit No.</u>	<u>Description of Exhibit</u>
99.1	Press Release of Registrant dated January 2, 2004 with respect to the SEC notification received by Banc of America Securities LLC

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BANK OF AMERICA CORPORATION

By: /s/ Charles M. Berger

Charles M. Berger
Deputy General Counsel

Dated: January 2, 2004

EXHIBIT INDEX

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99.1	Press Release of Registrant dated January 2, 2004 with respect to the SEC notification received by Banc of America Securities LLC

January 2, 2004

Media may contact:

Eloise Hale, Bank of America, 704.387.0013

eloise.hale@bankofamerica.com

Banc of America Securities receives SEC notification

CHARLOTTE—Banc of America Securities LLC (BAS) has received notification from the Enforcement Division of the Securities and Exchange Commission (SEC) that the staff is considering recommending civil injunctive action against BAS, a subsidiary of Bank of America Corporation. The staff has not made a formal enforcement recommendation to the SEC. BAS is cooperating fully with the inquiry and is submitting reasons why it does not believe an action should be brought.

The SEC staff is alleging that BAS violated the books and records retention laws by improperly storing certain documents relevant to an inquiry and not producing the requested documents in a timely manner. BAS continues to provide documents and to respond to requests from the SEC on this matter.

The allegations arose out of an SEC inquiry that began more than two years ago into certain trading activities in the firm's San Francisco office.

Bank of America Corporation (NYSE:BAC) is one of the world's leading financial services companies. The company's Global Corporate and Investment Banking group (GCIB) provides investment banking, equity and debt capital raising, research, trading, risk management, treasury management and financial advisory services. Through offices in 31 countries, GCIB serves domestic and international corporations, institutional investors, financial institutions and government entities. Many of the company's services to corporate and institutional clients are provided through its U.S. and UK subsidiaries, Banc of America Securities LLC and Banc of America Securities Limited.

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