

1. Name and Address of Reporting Person* GIFFORD CHARLES K			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) <div><div><input checked="" type="checkbox"/> Director</div><div><input type="checkbox"/> 10% Owner</div><div><input type="checkbox"/> Officer (give title below)</div><div><input type="checkbox"/> Other (specify below)</div></div>			
(Last) (First) (Middle)			3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2008						
100 NORTH TRYON STREET									
(Street)			4. If Amendment, Date Original Filed(Month/Day/Year)			6. Individual or Joint/Group Reporting (check applicable line) <div><div><input checked="" type="checkbox"/> Form Filed by One Reporting Person</div><div><input type="checkbox"/> Form Filed by More than One Reporting Person</div></div>			
CHARLOTTE, NC 28255									
(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 at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
					Amount	(A) or (D) Price			
Common Stock		12/29/2008		G	19,915	D \$ 0	178,960	D	
Common Stock		12/30/2008		G	1,862	D \$ 0	177,098 (1)	D	
Common Stock							1,090.02	I	As Custodian for Children
Common Stock							35,301 (1)	I	CRRJ Trust - 2007
Common Stock							100,000 (1)	I	GRAT IV

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

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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 at End of Issuer's Fiscal Year (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
					(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Phantom Stock	\$ 0	06/27/2008		A	298.43		(2)	(3)	Common Stock	298.43	\$ 0	11,764.88	D	
Phantom Stock	\$ 0	09/26/2008		A	205.16		(2)	(3)	Common Stock	205.16	\$ 0	11,970.04	D	
Phantom Stock	\$ 0	12/26/2008		A	286.71		(2)	(3)	Common Stock	286.71	\$ 0	12,256.75	D	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other

GIFFORD CHARLES K 100 NORTH TRYON STREET CHARLOTTE, NC 28255	X			
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Signatures

Charles K. Gifford/Roger C. McClary POA		02/05/2009
 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) Of 96,205 shares previously transferred by the reporting person to the reporting person's CRRJ Trust, 60,904 shares were returned to the reporting person on March 24, 2008. On August 14, 2008, 100,000 shares previously owned by the reporting person were transferred to the reporting person's GRAT IV.
- (2) Reinvested Phantom Stock dividends which are exempt under Rule 16b-3. Phantom Stock units may be settled in cash on death or termination of service as a director.
- (3) Phantom stock units may be settled in cash upon death or termination of service as a director.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure.

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