

FORM 4

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

OMB APPROVAL	
OMB Number:	3235-0287
Estimated average burden hours per response...	0.5

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

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

(Print or Type Responses)

1. Name and Address of Reporting Person * TAYLOR R EUGENE			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 _____ <input checked="" type="checkbox"/> Officer (give title below) _____ Other (specify below) _____ Pres, Consumer and Comm Bkg		
(Last) (First) (Middle) BANK OF AMERICA CORPORATION, NC1-007-57-10			3. Date of Earliest Transaction (Month/Day/Year) 02/20/2004					
(Street) CHARLOTTE, NC 28255			4. If Amendment, Date Original Filed(Month/Day/Year)			6. Individual or Joint/Group Filing(Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> 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	02/20/2004		M		75,000	A	\$ 26.8125	136,663	D	
Common Stock	02/20/2004		S(I)		2,400	D	\$ 80.76	134,263	D	
Common Stock	02/20/2004		S(I)		2,700	D	\$ 80.81	131,563	D	
Common Stock	02/20/2004		S(I)		1,600	D	\$ 80.82	129,963	D	
Common Stock	02/20/2004		S(I)		1,500	D	\$ 80.83	128,463	D	
Common Stock	02/20/2004		S(I)		1,700	D	\$ 80.86	126,763	D	
Common Stock	02/20/2004		S(I)		2,600	D	\$ 80.87	124,163	D	
Common Stock	02/20/2004		S(I)		1,500	D	\$ 80.88	122,663	D	
Common Stock	02/20/2004		S(I)		5,100	D	\$ 80.89	117,563	D	
Common Stock	02/20/2004		S(I)		3,100	D	\$ 80.9	114,463	D	
Common Stock	02/20/2004		S(I)		2,600	D	\$ 80.92	111,863	D	
Common Stock	02/20/2004		S(I)		2,400	D	\$ 80.93	109,463	D	
Common Stock	02/20/2004		S(I)		900	D	\$ 80.97	108,563	D	
Common Stock	02/20/2004		S(I)		1,700	D	\$ 80.98	106,863	D	
Common Stock	02/20/2004		S(I)		2,200	D	\$ 80.99	104,663	D	
Common Stock	02/20/2004		S(I)		1,000	D	\$ 81.01	103,663	D	
Common Stock	02/20/2004		S(I)		2,800	D	\$ 81.02	100,863	D	
Common Stock	02/20/2004		S(I)		4,900	D	\$ 81.04	95,963	D	
Common Stock	02/20/2004		S(I)		1,800	D	\$ 81.05	94,163	D	
Common Stock	02/20/2004		S(I)		2,700	D	\$ 81.06	91,463	D	
Common Stock	02/20/2004		S(I)		100	D	\$ 81.07	91,363	D	
Common Stock								1,618.71	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)				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	02/20/2004		M			75,000	(2)	07/01/2005	Common Stock	75,000	\$ 26.8125	75,000	D	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
TAYLOR R EUGENE BANK OF AMERICA CORPORATION NC1-007-57-10 CHARLOTTE, NC 28255			Pres, Consumer and Comml Bkg	

Signatures

R. Eugene Taylor/Roger C. McClary POA	02/23/2004
<small>**Signature of Reporting Person</small>	<small>Date</small>

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 January 20, 2004 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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