

INITIAL STATEMENT OF 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 * Arnoult J Tim (Last) (First) (Middle) 100 NORTH TRYON STREET, NC1-007-52-10 (Street) CHARLOTTE, NC 28255 (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) 06/04/2004	3. Issuer Name and Ticker or Trading Symbol BANK OF AMERICA CORP /DE/ [BAC]		
		4. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) Technology and Ops Exec		5. 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		

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	595	D	
Common Stock	40,182.62	I	Thrift Trust

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

SEC 1473 (7-02)

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.

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
Preferred, Series C	(1)	(1)	Common Stock	496.1	\$ (1)	D	
Option, Right to Buy	(2)	01/03/2010	Common Stock	105,000	\$ 48.4375	D	
Option, Right to Buy	(3)	01/31/2011	Common Stock	210,000	\$ 53.28	D	
Option, Right to Buy	(4)	02/01/2012	Common Stock	210,000	\$ 61.36	D	
Option, Right to Buy	(5)	02/02/2014	Common Stock	100,000	\$ 81.55	D	
Option, Right to Buy	(6)	02/03/2013	Common Stock	100,000	\$ 70.03	D	
Restricted Stock Units	(7)	02/13/2007	Common Stock	24,755	\$ 81.7	D	
Restricted Stock Units	(7)	02/14/2006	Common Stock	30,992	\$ 68.87	D	
Option, Right to Buy	(8)	01/02/2008	Common Stock	21,000	\$ 60.75	D	
Option, Right to Buy	(9)	07/01/2008	Common Stock	100,000	\$ 79.9375	D	

Reporting Owners

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

Arnoult J Tim 100 NORTH TRYON STREET NC1-007-52-10 CHARLOTTE, NC 28255			Technology and Ops Exec	
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Signatures

J. Tim Arnoult/Roger C. McClary POA		06/14/2004
<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 5(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) Each share of Series C preferred stock is convertible into 1.68 shares of common stock of Bank of America Corporation.
- (2) This option vested in three equal installments commencing January 3, 2001.
- (3) This option vested in three equal installments commencing February 1, 2002.
- (4) The option vested 50% on June 23, 2003, and the remaining 50% vest if the stock price closes at or above \$91.36 for ten consecutive trading days.
- (5) These options fully vest on February 2, 2007.
- (6) These options fully vest on February 3, 2006.
- (7) These restricted stock units, which are exempt under Rule 16b-3(d), vest on the third anniversary of the grant date.
- (8) These options vested in three equal installments commencing January 2, 1999.
- (9) These options vested in three equal installments commencing July 1, 1999.

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

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