

SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

Schedule 13G

Under the Securities Exchange Act of 1934

BANK OF AMERICA CORP ORD USD0.01  
(Name of Issuer)

COMM  
(Title of Class of Securities)

060505104  
(CUSIP Number)

December 31, 2004  
(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this  
Schedule is filed:

Rule 13d-1(b)

\*The remainder of this cover page shall be filled out for a reporting  
person's initial filing on this form with respect to the subject class  
of securities, and for any subsequent amendment containing information which  
would alter the disclosures provided in a prior page.

The information required in the remainder of this cover page shall not  
be deemed to be "filed" for the purpose of Section 18 of the Securities  
Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that  
section of the Act but shall be subject to all other provisions of the Act  
(however, see the Notes).

CUSIP No. 060505104  
-----

-----  
(1) Names of Reporting Persons.  
I.R.S. Identification Nos. of above persons (entities only).

BARCLAYS GLOBAL INVESTORS, NA., 943112180  
-----

(2) Check the appropriate box if a member of a Group\*

(a) / /  
(b) /X/

-----  
(3) SEC Use Only

-----  
(4) Citizenship or Place of Organization  
U.S.A.

-----  
Number of Shares (5) Sole Voting Power  
Beneficially Owned 135,927,417  
by Each Reporting -----  
Person With (6) Shared Voting Power  
-

-----  
(7) Sole Dispositive Power  
158,177,978

-----  
(8) Shared Dispositive Power  
-

-----  
(9) Aggregate Amount Beneficially Owned by Each Reporting Person  
158,177,978

-----  
(10) Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares\*

-----  
(11) Percent of Class Represented by Amount in Row (9)  
3.92%

-----  
(12) Type of Reporting Person\*  
BK  
-----

CUSIP No. 060505104

-----  
(1) Names of Reporting Persons.  
I.R.S. Identification Nos. of above persons (entities only).

BARCLAYS GLOBAL FUND ADVISORS

-----  
(2) Check the appropriate box if a member of a Group\*  
(a) / /  
(b) /X/

-----  
(3) SEC Use Only

-----  
(4) Citizenship or Place of Organization  
U.S.A.

-----  
Number of Shares (5) Sole Voting Power  
Beneficially Owned 17,776,158  
by Each Reporting -----  
Person With (6) Shared Voting Power

-----  
(7) Sole Dispositive Power  
19,177,034

-----  
(8) Shared Dispositive Power  
-

-----  
(9) Aggregate Amount Beneficially Owned by Each Reporting Person  
19,177,034

-----  
(10) Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares\*

-----  
(11) Percent of Class Represented by Amount in Row (9)  
0.47%

-----  
(12) Type of Reporting Person\*  
IA

-----  
CUSIP No. 060505104

-----  
(1) Names of Reporting Persons.  
I.R.S. Identification Nos. of above persons (entities only).

BARCLAYS GLOBAL INVESTORS, LTD

-----  
(2) Check the appropriate box if a member of a Group\*  
(a) / /  
(b) /X/

-----  
(3) SEC Use Only

-----  
(4) Citizenship or Place of Organization  
England

-----  
Number of Shares (5) Sole Voting Power  
Beneficially Owned 22,958,965  
by Each Reporting -----  
Person With (6) Shared Voting Power

-----  
(7) Sole Dispositive Power  
23,165,159

-----  
(8) Shared Dispositive Power  
-

-----  
(9) Aggregate  
23,165,159

-----  
(10) Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares\*

-----  
(11) Percent of Class Represented by Amount in Row (9)  
0.57%

-----  
(12) Type of Reporting Person\*  
BK  
-----

CUSIP No. 060505104  
-----

-----  
(1) Names of Reporting Persons.  
I.R.S. Identification Nos. of above persons (entities only).

BARCLAYS GLOBAL INVESTORS JAPAN TRUST AND BANKING COMPANY LIMITED  
-----

(2) Check the appropriate box if a member of a Group\*  
(a) / /  
(b) /X/

-----  
(3) SEC Use Only

-----  
(4) Citizenship or Place of Organization  
Japan  
-----

Number of Shares (5) Sole Voting Power  
Beneficially Owned 3,415,774  
by Each Reporting -----  
Person With (6) Shared Voting Power  
-

-----  
(7) Sole Dispositive Power  
3,415,774  
-----

(8) Shared Dispositive Power  
-  
-----

(9) Aggregate  
3,415,774  
-----

(10) Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares\*  
-----

-----  
(11) Percent of Class Represented by Amount in Row (9)  
0.08%

-----  
(12) Type of Reporting Person\*  
BK  
-----

CUSIP No. 060505104  
-----

-----  
(1) Names of Reporting Persons.  
I.R.S. Identification Nos. of above persons (entities only).

BARCLAYS LIFE ASSURANCE COMPANY LIMITED  
-----

(2) Check the appropriate box if a member of a Group\*  
(a) / /  
(b) /X/

-----  
(3) SEC Use Only

-----  
(4) Citizenship or Place of Organization  
England  
-----

Number of Shares (5) Sole Voting Power  
Beneficially Owned 169,210  
by Each Reporting -----  
Person With (6) Shared Voting Power  
-

-----  
(7) Sole Dispositive Power  
169,210  
-----

(8) Shared Dispositive Power  
-  
-----

(9) Aggregate  
169,210  
-----

-----  
(10) Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares\*  
-----

(11) Percent of Class Represented by Amount in Row (9)  
0.00%

(12) Type of Reporting Person\*  
BK  
-----

CUSIP No. 060505104  
-----

-----  
(1) Names of Reporting Persons.  
I.R.S. Identification Nos. of above persons (entities only).

BARCLAYS BANK PLC  
-----

(2) Check the appropriate box if a member of a Group\*  
(a) / /  
(b) /X/

(3) SEC Use Only  
-----

(4) Citizenship or Place of Organization  
England  
-----

Number of Shares (5) Sole Voting Power  
Beneficially Owned 309,000  
by Each Reporting -----  
Person With (6) Shared Voting Power

-----  
(7) Sole Dispositive Power  
309,000  
-----

(8) Shared Dispositive Power  
-----  
-----

(9) Aggregate  
309,000  
-----

(10) Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares\*  
-----

(11) Percent of Class Represented by Amount in Row (9)  
0.01%

(12) Type of Reporting Person\*  
BK  
-----

CUSIP No. 060505104  
-----

-----  
(1) Names of Reporting Persons.  
I.R.S. Identification Nos. of above persons (entities only).

BARCLAYS CAPITAL SECURITIES LIMITED  
-----

(2) Check the appropriate box if a member of a Group\*  
(a) / /  
(b) /X/

(3) SEC Use Only  
-----

(4) Citizenship or Place of Organization  
England.  
-----

Number of Shares (5) Sole Voting Power  
Beneficially Owned 517,034  
by Each Reporting -----  
Person With (6) Shared Voting Power

-----  
(7) Sole Dispositive Power  
517,034  
-----

(8) Shared Dispositive Power  
-----  
-----

-----  
(9) Aggregate  
517,034  
-----

(10) Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares\*  
-----

(11) Percent of Class Represented by Amount in Row (9)  
0.01%  
-----

(12) Type of Reporting Person\*  
BK  
-----

CUSIP No. 060505104  
-----

-----  
(1) Names of Reporting Persons.  
I.R.S. Identification Nos. of above persons (entities only).

BARCLAYS CAPITAL INC  
-----

(2) Check the appropriate box if a member of a Group\*  
(a) / /  
(b) /X/  
-----

(3) SEC Use Only  
-----

(4) Citizenship or Place of Organization  
U.S.A.  
-----

Number of Shares (5) Sole Voting Power  
Beneficially Owned -  
by Each Reporting -----  
Person With (6) Shared Voting Power  
-  
-----

(7) Sole Dispositive Power  
-  
-----

(8) Shared Dispositive Power  
-  
-----

(9) Aggregate  
-  
-----

(10) Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares\*  
-----

(11) Percent of Class Represented by Amount in Row (9)  
0.00%  
-----

(12) Type of Reporting Person\*  
BD  
-----

CUSIP No. 060505104  
-----

-----  
(1) Names of Reporting Persons.  
I.R.S. Identification Nos. of above persons (entities only).

BARCLAYS PRIVATE BANK & TRUST (ISLE OF MAN) LIMITED  
-----

(2) Check the appropriate box if a member of a Group\*  
(a) / /  
(b) /X/  
-----

(3) SEC Use Only  
-----

(4) Citizenship or Place of Organization  
England.  
-----

Number of Shares (5) Sole Voting Power  
Beneficially Owned -  
by Each Reporting -----  
Person With (6) Shared Voting Power  
-  
-----

-----  
(7) Sole Dispositive Power

-

-----  
(8) Shared Dispositive Power

-

-----  
(9) Aggregate

-

-----  
(10) Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares\*

-----  
(11) Percent of Class Represented by Amount in Row (9)

0.00%

-----  
(12) Type of Reporting Person\*

BK

-----  
CUSIP No. 060505104

-----

-----  
(1) Names of Reporting Persons.

I.R.S. Identification Nos. of above persons (entities only).

BARCLAYS PRIVATE BANK AND TRUST (JERSEY) LIMITED

-----  
(2) Check the appropriate box if a member of a Group\*

(a) / /

(b) /X/

-----  
(3) SEC Use Only

-----  
(4) Citizenship or Place of Organization

England

-----  
Number of Shares (5) Sole Voting Power

Beneficially Owned 121,795

by Each Reporting -----

Person With (6) Shared Voting Power

-

-----  
(7) Sole Dispositive Power

121,795

-----  
(8) Shared Dispositive Power

-

-----  
(9) Aggregate

121,795

-----  
(10) Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares\*

-----  
(11) Percent of Class Represented by Amount in Row (9)

0.00%

-----  
(12) Type of Reporting Person\*

BK

-----  
CUSIP No. 060505104

-----

-----  
(1) Names of Reporting Persons.

I.R.S. Identification Nos. of above persons (entities only).

BARCLAYS BANK TRUST COMPANY LIMITED

-----  
(2) Check the appropriate box if a member of a Group\*

(a) / /

(b) /X/

-----  
(3) SEC Use Only

-----  
(4) Citizenship or Place of Organization

England

-----  
Number of Shares (5) Sole Voting Power

Beneficially Owned -

by Each Reporting -----  
Person With (6) Shared Voting Power  
-  
-----  
(7) Sole Dispositive Power  
-  
-----  
(8) Shared Dispositive Power  
-

-----  
(9) Aggregate  
-

-----  
(10) Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares\*  
-----

-----  
(11) Percent of Class Represented by Amount in Row (9)  
0.00%  
-----

-----  
(12) Type of Reporting Person\*  
BK  
-----

CUSIP No. 060505104  
-----

-----  
(1) Names of Reporting Persons.  
I.R.S. Identification Nos. of above persons (entities only).

BARCLAYS BANK (Suisse) SA  
-----

-----  
(2) Check the appropriate box if a member of a Group\*  
(a) / /  
(b) /X/  
-----

-----  
(3) SEC Use Only  
-----

-----  
(4) Citizenship or Place of Organization  
Switzerland  
-----

Number of Shares (5) Sole Voting Power  
Beneficially Owned 13,280  
by Each Reporting -----  
Person With (6) Shared Voting Power  
-  
-----  
(7) Sole Dispositive Power  
13,280  
-----  
(8) Shared Dispositive Power  
-

-----  
(9) Aggregate  
13,280  
-----

-----  
(10) Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares\*  
-----

-----  
(11) Percent of Class Represented by Amount in Row (9)  
0.00%  
-----

-----  
(12) Type of Reporting Person\*  
BK  
-----

CUSIP No. 060505104  
-----

-----  
(1) Names of Reporting Persons.  
I.R.S. Identification Nos. of above persons (entities only).

BARCLAYS PRIVATE BANK LIMITED  
-----

-----  
(2) Check the appropriate box if a member of a Group\*  
(a) / /  
(b) /X/  
-----

-----  
(3) SEC Use Only  
-----

-----  
(4) Citizenship or Place of Organization  
England  
-----

Number of Shares (5) Sole Voting Power  
Beneficially Owned 104,586  
by Each Reporting -----  
Person With (6) Shared Voting Power  
-

-----  
(7) Sole Dispositive Power  
104,586  
-----

(8) Shared Dispositive Power  
-  
-----

(9) Aggregate  
104,586  
-----

(10) Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares\*  
-----

(11) Percent of Class Represented by Amount in Row (9)  
0.00%  
-----

(12) Type of Reporting Person\*  
BK  
-----

CUSIP No. 060505104  
-----

-----  
(1) Names of Reporting Persons.  
I.R.S. Identification Nos. of above persons (entities only).

BRONCO (BARCLAYS CAYMAN) LIMITED  
-----

(2) Check the appropriate box if a member of a Group\*  
-----

(a) / /  
(b) /X/  
-----

(3) SEC Use Only  
-----

-----  
(4) Citizenship or Place of Organization  
Cayman Islands  
-----

Number of Shares (5) Sole Voting Power  
Beneficially Owned -  
by Each Reporting -----  
Person With (6) Shared Voting Power  
-

-----  
(7) Sole Dispositive Power  
-  
-----

(8) Shared Dispositive Power  
-  
-----

(9) Aggregate  
-  
-----

(10) Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares\*  
-----

(11) Percent of Class Represented by Amount in Row (9)  
0.00%  
-----

(12) Type of Reporting Person\*  
OH  
-----

CUSIP No. 060505104  
-----

-----  
(1) Names of Reporting Persons.  
I.R.S. Identification Nos. of above persons (entities only).

PALOMINO LIMITED  
-----

(2) Check the appropriate box if a member of a Group\*  
-----

(a) / /  
(b) /X/  
-----

-----  
(3) SEC Use Only  
-----

(4) Citizenship or Place of Organization  
Cayman Islands  
-----

Number of Shares (5) Sole Voting Power  
Beneficially Owned -  
by Each Reporting -----  
Person With (6) Shared Voting Power  
-

-----  
(7) Sole Dispositive Power  
-

-----  
(8) Shared Dispositive Power  
-

-----  
(9) Aggregate  
-

-----  
(10) Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares\*  
-----

(11) Percent of Class Represented by Amount in Row (9)  
0.00%  
-----

(12) Type of Reporting Person\*  
OH  
-----

CUSIP No. 060505104  
-----

-----  
(1) Names of Reporting Persons.  
I.R.S. Identification Nos. of above persons (entities only).  
-----

HYMF LIMITED  
-----

(2) Check the appropriate box if a member of a Group\*  
(a) / /  
(b) /X/  
-----

(3) SEC Use Only  
-----

(4) Citizenship or Place of Organization  
Cayman Islands  
-----

Number of Shares (5) Sole Voting Power  
Beneficially Owned -  
by Each Reporting -----  
Person With (6) Shared Voting Power  
-

-----  
(7) Sole Dispositive Power  
-

-----  
(8) Shared Dispositive Power  
-

-----  
(9) Aggregate  
-

-----  
(10) Check Box if the Aggregate Amount in Row (9) Excludes Certain Shares\*  
-----

(11) Percent of Class Represented by Amount in Row (9)  
0.00%  
-----

(12) Type of Reporting Person\*  
OH  
-----

ITEM 1(A). NAME OF ISSUER  
BANK OF AMERICA CORP ORD USD0.01  
-----

ITEM 1(B). ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES  
Bank Of America Corporate Center, 100 N Tryon St  
Charlotte Nc 28255  
-----

ITEM 2(A). NAME OF PERSON(S) FILING  
BARCLAYS GLOBAL INVESTORS, NA  
-----

-----  
ITEM 2(B). ADDRESS OF PRINCIPAL BUSINESS OFFICE OR, IF NONE, RESIDENCE  
45 Fremont Street  
San Francisco, CA 94105  
-----

ITEM 2(C). CITIZENSHIP  
U.S.A  
-----

ITEM 2(D). TITLE OF CLASS OF SECURITIES  
COMM  
-----

ITEM 2(E). CUSIP NUMBER  
060505104  
-----

ITEM 3. IF THIS STATEMENT IS FILED PURSUANT TO RULES 13D-1(B), OR  
13D-2(B), CHECK WHETHER THE PERSON FILING IS A

- (a) // Broker or Dealer registered under Section 15 of the Act  
(15 U.S.C. 78o).
- (b) /X/ Bank as defined in section 3(a) (6) of the Act (15 U.S.C. 78c).
- (c) // Insurance Company as defined in section 3(a) (19) of the Act  
(15 U.S.C. 78c).
- (d) // Investment Company registered under section 8 of the Investment  
Company Act of 1940 (15 U.S.C. 80a-8).
- (e) // Investment Adviser in accordance with section 240.13d(b) (1) (ii) (E).
- (f) // Employee Benefit Plan or endowment fund in accordance with section  
240.13d-1(b) (1) (ii) (F).
- (g) // Parent Holding Company or control person in accordance with section  
240.13d-1(b) (1) (ii) (G).
- (h) // A savings association as defined in section 3(b) of the Federal Deposit  
Insurance Act (12 U.S.C. 1813).
- (i) // A church plan that is excluded from the definition of an investment  
company under section 3(c) (14) of the Investment Company Act of 1940  
(15U.S.C. 80a-3).
- (j) // Group, in accordance with section 240.13d-1(b) (1) (ii) (J)

ITEM 1(A). NAME OF ISSUER  
BANK OF AMERICA CORP ORD USD0.01  
-----

ITEM 1(B). ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES  
Bank of America Corporate Center, 100 N Tryon St  
Charlotte Nc 28255  
-----

ITEM 2(A). NAME OF PERSON(S) FILING  
BARCLAYS GLOBAL FUND ADVISORS  
-----

ITEM 2(B). ADDRESS OF PRINCIPAL BUSINESS OFFICE OR, IF NONE, RESIDENCE  
45 Fremont Street  
San Francisco, CA 94105  
-----

ITEM 2(C). CITIZENSHIP  
U.S.A  
-----

ITEM 2(D). TITLE OF CLASS OF SECURITIES  
COMM  
-----

ITEM 2(E). CUSIP NUMBER  
060505104  
-----

ITEM 3. IF THIS STATEMENT IS FILED PURSUANT TO RULES 13D-1(B), OR  
13D-2(B), CHECK WHETHER THE PERSON FILING IS A

- (a) // Broker or Dealer registered under Section 15 of the Act  
(15 U.S.C. 78o).
- (b) // Bank as defined in section 3(a) (6) of the Act (15 U.S.C. 78c).
- (c) // Insurance Company as defined in section 3(a) (19) of the Act  
(15 U.S.C. 78c).
- (d) // Investment Company registered under section 8 of the Investment  
Company Act of 1940 (15 U.S.C. 80a-8).
- (e) /X/ Investment Adviser in accordance with section 240.13d(b) (1) (ii) (E).
- (f) // Employee Benefit Plan or endowment fund in accordance with section  
240.13d-1(b) (1) (ii) (F).
- (g) // Parent Holding Company or control person in accordance with section  
240.13d-1(b) (1) (ii) (G).
- (h) // A savings association as defined in section 3(b) of the Federal Deposit  
Insurance Act (12 U.S.C. 1813).
- (i) // A church plan that is excluded from the definition of an investment  
company under section 3(c) (14) of the Investment Company Act of 1940  
(15U.S.C. 80a-3).
- (j) // Group, in accordance with section 240.13d-1(b) (1) (ii) (J)

ITEM 1(A). NAME OF ISSUER  
BANK OF AMERICA CORP ORD USD0.01  
-----

ITEM 1(B). ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES

Bank Of America Corporate Center, 100 N Tryon St  
Charlotte Nc 28255

-----  
ITEM 2(A). NAME OF PERSON(S) FILING  
BARCLAYS GLOBAL INVESTORS, LTD

-----  
ITEM 2(B). ADDRESS OF PRINCIPAL BUSINESS OFFICE OR, IF NONE, RESIDENCE  
Murray House  
1 Royal Mint Court  
LONDON, EC3N 4HH

-----  
ITEM 2(C). CITIZENSHIP  
England

-----  
ITEM 2(D). TITLE OF CLASS OF SECURITIES  
COMM

-----  
ITEM 2(E). CUSIP NUMBER  
060505104

-----  
ITEM 3. IF THIS STATEMENT IS FILED PURSUANT TO RULES 13D-1(B), OR  
13D-2(B), CHECK WHETHER THE PERSON FILING IS A

- (a) // Broker or Dealer registered under Section 15 of the Act  
(15 U.S.C. 78o).
- (b) /X/ Bank as defined in section 3(a) (6) of the Act (15 U.S.C. 78c).
- (c) // Insurance Company as defined in section 3(a) (19) of the Act  
(15 U.S.C. 78c).
- (d) // Investment Company registered under section 8 of the Investment  
Company Act of 1940 (15 U.S.C. 80a-8).
- (e) // Investment Adviser in accordance with section 240.13d(b) (1) (ii) (E).
- (f) // Employee Benefit Plan or endowment fund in accordance with section  
240.13d-1(b) (1) (ii) (F).
- (g) // Parent Holding Company or control person in accordance with section  
240.13d-1(b) (1) (ii) (G).
- (h) // A savings association as defined in section 3(b) of the Federal Deposit  
Insurance Act (12 U.S.C. 1813).
- (i) // A church plan that is excluded from the definition of an investment  
company under section 3(c) (14) of the Investment Company Act of 1940  
(15U.S.C. 80a-3).
- (j) // Group, in accordance with section 240.13d-1(b) (1) (ii) (J)

-----  
ITEM 1(A). NAME OF ISSUER  
BANK OF AMERICA CORP ORD USD0.01

-----  
ITEM 1(B). ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES  
Bank Of America Corporate Center, 100 N Tryon St  
Charlotte Nc 28255

-----  
ITEM 2(A). NAME OF PERSON(S) FILING  
BARCLAYS GLOBAL INVESTORS JAPAN TRUST AND BANKING COMPANY LIMITED

-----  
ITEM 2(B). ADDRESS OF PRINCIPAL BUSINESS OFFICE OR, IF NONE, RESIDENCE  
Ebisu Prime Square Tower 8th Floor  
1-1-39 Hiroo Shibuya-Ku  
Tokyo 150-0012 Japan

-----  
ITEM 2(C). CITIZENSHIP  
Japan

-----  
ITEM 2(D). TITLE OF CLASS OF SECURITIES  
COMM

-----  
ITEM 2(E). CUSIP NUMBER  
060505104

-----  
ITEM 3. IF THIS STATEMENT IS FILED PURSUANT TO RULES 13D-1(B), OR  
13D-2(B), CHECK WHETHER THE PERSON FILING IS A

- (a) // Broker or Dealer registered under Section 15 of the Act  
(15 U.S.C. 78o).
- (b) /X/ Bank as defined in section 3(a) (6) of the Act (15 U.S.C. 78c).
- (c) // Insurance Company as defined in section 3(a) (19) of the Act  
(15 U.S.C. 78c).
- (d) // Investment Company registered under section 8 of the Investment  
Company Act of 1940 (15 U.S.C. 80a-8).
- (e) // Investment Adviser in accordance with section 240.13d(b) (1) (ii) (E).
- (f) // Employee Benefit Plan or endowment fund in accordance with section  
240.13d-1(b) (1) (ii) (F).
- (g) // Parent Holding Company or control person in accordance with section  
240.13d-1(b) (1) (ii) (G).
- (h) // A savings association as defined in section 3(b) of the Federal Deposit  
Insurance Act (12 U.S.C. 1813).
- (i) // A church plan that is excluded from the definition of an investment  
company under section 3(c) (14) of the Investment Company Act of 1940

(15U.S.C. 80a-3).

(j) // Group, in accordance with section 240.13d-1(b)(1)(ii)(J)

ITEM 1(A). NAME OF ISSUER

BANK OF AMERICA CORP ORD USD0.01

ITEM 1(B). ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES

Bank Of America Corporate Center, 100 N Tryon St  
Charlotte Nc 28255

ITEM 2(A). NAME OF PERSON(S) FILING

BARCLAYS LIFE ASSURANCE COMPANY LIMITED

ITEM 2(B). ADDRESS OF PRINCIPAL BUSINESS OFFICE OR, IF NONE, RESIDENCE

Unicorn House 5th floor  
252 Romford Road, Forest Gate  
London 37 9JB England

ITEM 2(C). CITIZENSHIP

England

ITEM 2(D). TITLE OF CLASS OF SECURITIES

COMM

ITEM 2(E). CUSIP NUMBER

060505104

ITEM 3. IF THIS STATEMENT IS FILED PURSUANT TO RULES 13D-1(B), OR 13D-2(B), CHECK WHETHER THE PERSON FILING IS A

(a) // Broker or Dealer registered under Section 15 of the Act (15 U.S.C. 78o).

(b) /X/ Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c).

(c) // Insurance Company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c).

(d) // Investment Company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8).

(e) // Investment Adviser in accordance with section 240.13d(b)(1)(ii)(E).

(f) // Employee Benefit Plan or endowment fund in accordance with section 240.13d-1(b)(1)(ii)(F).

(g) // Parent Holding Company or control person in accordance with section 240.13d-1(b)(1)(ii)(G).

(h) // A savings association as defined in section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813).

(i) // A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15U.S.C. 80a-3).

(j) // Group, in accordance with section 240.13d-1(b)(1)(ii)(J)

ITEM 1(A). NAME OF ISSUER

BANK OF AMERICA CORP ORD USD0.01

ITEM 1(B). ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES

Bank Of America Corporate Center, 100 N Tryon St  
Charlotte Nc 28255

ITEM 2(A). NAME OF PERSON(S) FILING

BARCLAYS BANK PLC

ITEM 2(B). ADDRESS OF PRINCIPAL BUSINESS OFFICE OR, IF NONE, RESIDENCE

54 Lombard Street  
London, England EC3P 3AH

ITEM 2(C). CITIZENSHIP

England

ITEM 2(D). TITLE OF CLASS OF SECURITIES

COMM

ITEM 2(E). CUSIP NUMBER

060505104

ITEM 3. IF THIS STATEMENT IS FILED PURSUANT TO RULES 13D-1(B), OR 13D-2(B), CHECK WHETHER THE PERSON FILING IS A

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- (j) // Group, in accordance with section 240.13d-1(b)(1)(ii)(J)

ITEM 1(A). NAME OF ISSUER

BANK OF AMERICA CORP ORD USD0.01

ITEM 1(B). ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES

Bank Of America Corporate Center, 100 N Tryon St  
Charlotte Nc 28255

ITEM 2(A). NAME OF PERSON(S) FILING

BARCLAYS CAPITAL SECURITIES LIMITED

ITEM 2(B). ADDRESS OF PRINCIPAL BUSINESS OFFICE OR, IF NONE, RESIDENCE

5 The North Colonnade  
Canary Wharf, London, England E14 4BB

ITEM 2(C). CITIZENSHIP

England

ITEM 2(D). TITLE OF CLASS OF SECURITIES

COMM

ITEM 2(E). CUSIP NUMBER

060505104

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- (j) // Group, in accordance with section 240.13d-1(b)(1)(ii)(J)

ITEM 1(A). NAME OF ISSUER

BANK OF AMERICA CORP ORD USD0.01

ITEM 1(B). ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES

Bank Of America Corporate Center, 100 N Tryon St  
Charlotte Nc 28255

ITEM 2(A). NAME OF PERSON(S) FILING

BARCLAYS CAPITAL INC

ITEM 2(B). ADDRESS OF PRINCIPAL BUSINESS OFFICE OR, IF NONE, RESIDENCE

200 Park Ave  
NY, NY 10166

ITEM 2(C). CITIZENSHIP

U.S.A.

ITEM 2(D). TITLE OF CLASS OF SECURITIES

COMM

ITEM 2(E). CUSIP NUMBER

060505104

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- (c) // Insurance Company as defined in section 3(a) (19) of the Act (15 U.S.C. 78c).

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- (i) // A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15U.S.C. 80a-3).
- (j) // Group, in accordance with section 240.13d-1(b)(1)(ii)(J)

ITEM 1(A). NAME OF ISSUER

BANK OF AMERICA CORP ORD USD0.01

ITEM 1(B). ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES

Bank Of America Corporate Center, 100 N Tryon St  
Charlotte Nc 28255

ITEM 2(A). NAME OF PERSON(S) FILING

BARCLAYS PRIVATE BANK & TRUST (ISLE OF MAN) LIMITED

ITEM 2(B). ADDRESS OF PRINCIPAL BUSINESS OFFICE OR, IF NONE, RESIDENCE

4th Floor, Queen Victoria House  
Isle of Man, IM99 IDF

ITEM 2(C). CITIZENSHIP

England

ITEM 2(D). TITLE OF CLASS OF SECURITIES

COMM

ITEM 2(E). CUSIP NUMBER

060505104

ITEM 3. IF THIS STATEMENT IS FILED PURSUANT TO RULES 13D-1(B), OR 13D-2(B), CHECK WHETHER THE PERSON FILING IS A

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- (e) // Investment Adviser in accordance with section 240.13d(b)(1)(ii)(E).
- (f) // Employee Benefit Plan or endowment fund in accordance with section 240.13d-1(b)(1)(ii)(F).
- (g) // Parent Holding Company or control person in accordance with section 240.13d-1(b)(1)(ii)(G).
- (h) // A savings association as defined in section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813).
- (i) // A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15U.S.C. 80a-3).
- (j) // Group, in accordance with section 240.13d-1(b)(1)(ii)(J)

ITEM 1(A). NAME OF ISSUER

BANK OF AMERICA CORP ORD USD0.01

ITEM 1(B). ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES

Bank Of America Corporate Center, 100 N Tryon St  
Charlotte Nc 28255

ITEM 2(A). NAME OF PERSON(S) FILING

BARCLAYS PRIVATE BANK AND TRUST (JERSEY) LIMITED

ITEM 2(B). ADDRESS OF PRINCIPAL BUSINESS OFFICE OR, IF NONE, RESIDENCE

39/41 Broad Street, St. Helier  
Jersey, Channel Islands JE4 8PU

ITEM 2(C). CITIZENSHIP

England

ITEM 2(D). TITLE OF CLASS OF SECURITIES

COMM

ITEM 2(E). CUSIP NUMBER

060505104

ITEM 3. IF THIS STATEMENT IS FILED PURSUANT TO RULES 13D-1(B), OR 13D-2(B), CHECK WHETHER THE PERSON FILING IS A

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- (c) // Insurance Company as defined in section 3(a) (19) of the Act (15 U.S.C. 78c).
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- (e) // Investment Adviser in accordance with section 240.13d(b) (1) (ii) (E).
- (f) // Employee Benefit Plan or endowment fund in accordance with section 240.13d-1(b) (1) (ii) (F).
- (g) // Parent Holding Company or control person in accordance with section 240.13d-1(b) (1) (ii) (G).
- (h) // A savings association as defined in section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813).
- (i) // A church plan that is excluded from the definition of an investment company under section 3(c) (14) of the Investment Company Act of 1940 (15U.S.C. 80a-3).
- (j) // Group, in accordance with section 240.13d-1(b) (1) (ii) (J)

ITEM 1(A). NAME OF ISSUER

BANK OF AMERICA CORP ORD USD0.01

ITEM 1(B). ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES

Bank Of America Corporate Center, 100 N Tryon St  
Charlotte Nc 28255

ITEM 2(A). NAME OF PERSON(S) FILING

BARCLAYS BANK TRUST COMPANY LIMITED

ITEM 2(B). ADDRESS OF PRINCIPAL BUSINESS OFFICE OR, IF NONE, RESIDENCE

54 Lombard Street  
London, EC3P 3AH, England

ITEM 2(C). CITIZENSHIP

England

ITEM 2(D). TITLE OF CLASS OF SECURITIES

COMM

ITEM 2(E). CUSIP NUMBER

060505104

ITEM 3. IF THIS STATEMENT IS FILED PURSUANT TO RULES 13D-1(B), OR 13D-2(B), CHECK WHETHER THE PERSON FILING IS A

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- (j) // Group, in accordance with section 240.13d-1(b) (1) (ii) (J)

ITEM 1(A). NAME OF ISSUER

BANK OF AMERICA CORP ORD USD0.01

ITEM 1(B). ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES

Bank Of America Corporate Center, 100 N Tryon St  
Charlotte Nc 28255

ITEM 2(A). NAME OF PERSON(S) FILING

BARCLAYS BANK (Suisse) SA

ITEM 2(B). ADDRESS OF PRINCIPAL BUSINESS OFFICE OR, IF NONE, RESIDENCE

10 rue d'Italie  
CH-1204 Geneva  
Switzerland

ITEM 2(C). CITIZENSHIP

Switzerland

ITEM 2(D). TITLE OF CLASS OF SECURITIES

COMM

ITEM 2(E). CUSIP NUMBER  
060505104

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company under section 3(c)(14) of the Investment Company Act of 1940  
(15U.S.C. 80a-3).
- (j) // Group, in accordance with section 240.13d-1(b)(1)(ii)(J)

ITEM 1(A). NAME OF ISSUER  
BANK OF AMERICA CORP ORD USD0.01

-----  
ITEM 1(B). ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES  
Bank Of America Corporate Center, 100 N Tryon St  
Charlotte Nc 28255

-----  
ITEM 2(A). NAME OF PERSON(S) FILING  
BARCLAYS PRIVATE BANK LIMITED

-----  
ITEM 2(B). ADDRESS OF PRINCIPAL BUSINESS OFFICE OR, IF NONE, RESIDENCE  
59/60 Grosvenor Street  
London, W1X 9DA England

-----  
ITEM 2(C). CITIZENSHIP  
England

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ITEM 2(D). TITLE OF CLASS OF SECURITIES  
COMM

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ITEM 2(E). CUSIP NUMBER  
060505104

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ITEM 3. IF THIS STATEMENT IS FILED PURSUANT TO RULES 13D-1(B), OR  
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- (j) // Group, in accordance with section 240.13d-1(b)(1)(ii)(J)

ITEM 1(A). NAME OF ISSUER  
BANK OF AMERICA CORP ORD USD0.01

-----  
ITEM 1(B). ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES  
Bank Of America Corporate Center, 100 N Tryon St  
Charlotte Nc 28255

-----  
ITEM 2(A). NAME OF PERSON(S) FILING  
BRONCO (BARCLAYS CAYMAN) LIMITED

-----  
ITEM 2(B). ADDRESS OF PRINCIPAL BUSINESS OFFICE OR, IF NONE, RESIDENCE  
Walker House Mary Street PO Box 908 GT  
George Town, Grand Cayman (Cayman Islands)

-----  
ITEM 2(C). CITIZENSHIP  
Cayman Islands

-----  
ITEM 2(D). TITLE OF CLASS OF SECURITIES  
COMM  
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ITEM 2(E). CUSIP NUMBER  
060505104  
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- (j) // Group, in accordance with section 240.13d-1(b)(1)(ii)(J)

ITEM 1(A). NAME OF ISSUER  
BANK OF AMERICA CORP ORD USD0.01  
-----

ITEM 1(B). ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES  
Bank Of America Corporate Center, 100 N Tryon St  
Charlotte Nc 28255  
-----

ITEM 2(A). NAME OF PERSON(S) FILING  
PALOMINO LIMITED  
-----

ITEM 2(B). ADDRESS OF PRINCIPAL BUSINESS OFFICE OR, IF NONE, RESIDENCE  
Walker House Mary Street PO Box 908 GT  
George Town, Grand Cayman (Cayman Islands)  
-----

ITEM 2(C). CITIZENSHIP  
Cayman Islands  
-----

ITEM 2(D). TITLE OF CLASS OF SECURITIES  
COMM  
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ITEM 2(E). CUSIP NUMBER  
060505104  
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ITEM 3. IF THIS STATEMENT IS FILED PURSUANT TO RULES 13D-1(B), OR  
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- (j) // Group, in accordance with section 240.13d-1(b)(1)(ii)(J)

ITEM 1(A). NAME OF ISSUER  
BANK OF AMERICA CORP ORD USD0.01  
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ITEM 1(B). ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES  
Bank Of America Corporate Center, 100 N Tryon St  
Charlotte Nc 28255  
-----

ITEM 2(A). NAME OF PERSON(S) FILING  
HYMF LIMITED  
-----

ITEM 2(B). ADDRESS OF PRINCIPAL BUSINESS OFFICE OR, IF NONE, RESIDENCE

Walker House Mary Street PO Box 908 GT  
George Town, Grand Cayman (Cayman Islands)

-----  
ITEM 2(C). CITIZENSHIP  
Cayman Islands  
-----

ITEM 2(D). TITLE OF CLASS OF SECURITIES  
COMM  
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ITEM 2(E). CUSIP NUMBER  
060505104  
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- (j) // Group, in accordance with section 240.13d-1(b) (1) (ii) (J)

ITEM 4. OWNERSHIP

Provide the following information regarding the aggregate number and percentage of the class of securities of the issuer identified in Item 1.

(a) Amount Beneficially Owned:  
205,170,850  
-----

(b) Percent of Class:  
5.06%  
-----

(c) Number of shares as to which such person has:

(i) sole power to vote or to direct the vote  
181,313,219  
-----

(ii) shared power to vote or to direct the vote  
-  
-----

(iii) sole power to dispose or to direct the disposition of  
205,170,850  
-----

(iv) shared power to dispose or to direct the disposition of  
-  
-----

ITEM 5. OWNERSHIP OF FIVE PERCENT OR LESS OF A CLASS

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following. //

ITEM 6. OWNERSHIP OF MORE THAN FIVE PERCENT ON BEHALF OF ANOTHER PERSON  
The shares reported are held by the company in trust accounts for the economic benefit of the beneficiaries of those accounts. See also Items 2(a) above.

ITEM 7. IDENTIFICATION AND CLASSIFICATION OF THE SUBSIDIARY WHICH ACQUIRED THE SECURITY BEING REPORTED ON BY THE PARENT HOLDING COMPANY  
Not applicable

ITEM 8. IDENTIFICATION AND CLASSIFICATION OF MEMBERS OF THE GROUP  
Not applicable

ITEM 9. NOTICE OF DISSOLUTION OF GROUP  
Not applicable

ITEM 10. CERTIFICATION

(a) The following certification shall be included if the statement is filed pursuant to section 240.13d-1(b):

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

(b) The following certification shall be included if the statement is filed pursuant to section 240.13d-1(c):

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

February 14, 2005

-----  
Date

-----  
Signature

Nancy Yeung  
Manager of Global Accounting

-----  
Name/Title