FORM 4

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

OMB APPR	OVAL
OMB Number:	3235-0287
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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* HANCE JAMES H JR	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) X_Director 10% Owner				
(Last) (First) (Middle) BANK OF AMERICA CORPORATION, 100 NORTH TRYON STREET	3. Date of Earliest Transaction (Month/Day/Year) 02/10/2004	X_ Officer (give title below) Other (specify below) Vice Chairman and CFO				
(Street) CHARLOTTE, NC 28255	4. If Amendment, Date Original Filed(Month/Day/Year)	6. Individual or Joint/Group Filing(Check Applicable Line) X_ Form filed by One Reporting Person 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)		(Instr. 8)		4. Securities Acor Disposed of (Instr. 3, 4 and		(D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	Ownership Form:	7. Nature of Indirect Beneficial
		(Month/Day/Year)	Code	V	Amount	(A) or (D)	Price	(Instr. 3 and 4)	Direct (D) or Indirect (I) (Instr. 4)	Ownership (Instr. 4)
Common Stock	02/10/2004		М		50,000	A	\$ 26.8125	320,988	D	
Common Stock	02/10/2004		S ⁽¹⁾		3,500	D		317,488	D	
Common Stock	02/10/2004		S ⁽¹⁾		2,200	D	\$ 81.3	315,288	D	
Common Stock	02/10/2004		S ⁽¹⁾		4,500	D	\$ 81.32	310,788	D	
Common Stock	02/10/2004		S ⁽¹⁾		1,700	D	\$ 81.37	309,088	D	
Common Stock	02/10/2004		S ⁽¹⁾		800	D	\$ 81.38	308,288	D	
Common Stock	02/10/2004		S ⁽¹⁾		500	D	\$ 81.39	307,788	D	
Common Stock	02/10/2004		S ⁽¹⁾		1,400	D	\$ 81.4	306,388	D	
Common Stock	02/10/2004		S ⁽¹⁾		2,100	D	\$ 81.41	304,288	D	
Common Stock	02/10/2004		S ⁽¹⁾		3,800	D	\$ 81.42	300,488	D	
Common Stock	02/10/2004		S ⁽¹⁾		4,300	D	\$ 81.44	296,188	D	
Common Stock	02/10/2004		S ⁽¹⁾		1,700	D	\$ 81.46	294,488	D	
Common Stock	02/10/2004		S ⁽¹⁾		6,600	D	\$ 81.47	287,888	D	
Common Stock	02/10/2004		S ⁽¹⁾		1,900	D	\$ 81.43	285,988	D	
Common Stock	02/10/2004		S ⁽¹⁾		2,100	D	\$ 81.48	283,888	D	
Common Stock	02/10/2004		S ⁽¹⁾		1,700	D	\$ 81.49	282,188	D	
Common Stock	02/10/2004		S ⁽¹⁾		1,800	D	\$ 81.5	280,388	D	
Common Stock	02/10/2004		S ⁽¹⁾		2,400	D	\$ 81.53	277,988	D	
Common Stock	02/10/2004		S ⁽¹⁾		2,100	D	\$ 81.55	275,888	D	
Common Stock	02/10/2004		S ⁽¹⁾		1,900	D	\$ 81.56	273,988	D	
Common Stock	02/10/2004		S ⁽¹⁾		200	D	\$ 81.66	273,788	D	
Common Stock	02/10/2004		S ⁽¹⁾		2,500	D	\$ 81.7	271,288	D	
Common Stock	02/10/2004		S ⁽¹⁾		300	D	\$ 81.84	270,988	D	
Common Stock								495	I	By Child Blair
Common Stock								495	I	By Child Meredith
Common Stock								6,000	I	By Spouse Beverly
Common Stock								3,531.76	I	Thrift Trust

Reminder: Report on a separate line for each class of securities beneficially owned directly or in	indirectly.		
	Persons who re	spond to the collection of information contained	SEC 1474 (9-02)
	in this form are	not required to respond unless the form	
	displays a curre	ntly 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	2.	3. Transaction	3A. Deemed	4.	5. Number	6. Date Exercisable and	7. Title and Amount	8. Price of	9. Number of	10.	11. Nature
Derivative	Conversion	Date	Execution Date, if	Transaction	of Derivative	Expiration Date	of Underlying	Derivative	Derivative	Ownership	of Indirect
Security	or Exercise	(Month/Day/Year)	any	Code	Securities	(Month/Day/Year)	Securities	Security	Securities	Form of	Beneficial
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Acquired (A)		(Instr. 3 and 4)	(Instr. 5)	Beneficially	Derivative	Ownership
	Derivative				or Disposed				Owned	Security:	(Instr. 4)
	Security				of (D)				Following	Direct (D)	
					(Instr. 3, 4,				Reported	or Indirect	
					and 5)				Transaction(s)	(I)	
									(Instr. 4)	(Instr. 4)	

			Code	V	(A)		Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Option, Right to Buy	\$ 26.8125	02/10/2004	M			50,000	<u>(2)</u>	07/01/2005	Common Stock	50,000	\$ 26.8125	50,000	D	

Reporting Owners

			Relationships	
Reporting Owner Name / Address	Director	10% Owner	Officer	Other
HANCE JAMES H JR BANK OF AMERICA CORPORATION 100 NORTH TRYON STREET CHARLOTTE, NC 28255	X		Vice Chairman and CFO	

Signatures

James H. Hance, Jr/Roger C. McClary POA	02/11/2004
**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).
- Option exercise and sale of shares in accordance with a written plan established July 15, 2003 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.

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.