

FORM 4

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

OMB APPROVAL	
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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 * NEIL COTTY			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) <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) Chief Accounting Officer		
(Last) (First) (Middle) BANK OF AMERICA CORPORATION, NC1-007-19-12			3. Date of Earliest Transaction (Month/Day/Year) 01/01/2006					
(Street) CHARLOTTE 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	01/01/2006		A		100	A	\$ 0 (1)	9,012	D	
Common Stock	02/24/2006		M		25,000	A	\$ 30.68	35,097	D	
Common Stock	02/24/2006		M		12,000	A	\$ 30.25	47,097	D	
Common Stock	02/24/2006		M		5,000	A	\$ 30.38	52,097	D	
Common Stock	02/24/2006		S(2)		5,000	D	\$ 45.30	47,097	D	
Common Stock	02/24/2006		S(2)		10,000	D	\$ 45.20	37,097	D	
Common Stock	02/24/2006		S(2)		27,000	D	\$ 45.28	10,097	D	
Common Stock								2,482.72	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)		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 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		Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Option, Right to Buy	\$ 30.38	02/24/2006		M		5,000	(3)	01/02/2008	Common Stock	5,000	\$ 30.38	0	D	
Option, Right to Buy	\$ 30.25	02/24/2006		M		12,000	(4)	01/04/2009	Common Stock	12,000	\$ 30.25	0	D	
Option, Right to Buy	\$ 30.68	02/24/2006		M		25,000	(5)	02/01/2012	Common Stock	25,000	\$ 30.68	65,000	D	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
NEIL COTTY BANK OF AMERICA CORPORATION NC1-007-19-12 CHARLOTTE 28255			Chief Accounting Officer	

Signatures

Neil Cotty/Roger C. McClary POA		02/28/2006
<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).
Received in exchange for common stock of MBNA Corporation at an exchange rate of .5009 of a share of Bank of America and \$4.125 in cash for each share of MBNA Corporation in connection with the merger of MBNA into Bank of America on January 1, 2006. On last business day preceding the effective date of the merger, the closing price of MBNA's common stock was \$27.15 per share, and the closing price of Bank of America's common stock was \$46.15 per share.
- (1) Option exercise and sale of shares in accordance with a written plan established January 24, 2006 pursuant to the requirements of Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- (2) These options vested in three equal installments commencing January 2, 1999.
- (3) These options vested in three equal installments commencing January 4, 2000.
- (4) The option vested 50% on June 23, 2003, and 50% on November 17, 2004.

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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