BANK OF AMERICA CORP /DE/

Form 4

December 15, 2004

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

SECURITIES

Washington, D.C. 20549

OMB Number:

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obligations

Check this box

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

may continue. 30(h) of the Investment Company Act of 1940 See Instruction

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person *

2. Issuer Name and Ticker or Trading Symbol

5. Relationship of Reporting Person(s) to Issuer

MAY THOMAS J

BANK OF AMERICA CORP /DE/

(Check all applicable)

[BAC]

(Last)

(Middle)

3. Date of Earliest Transaction

X Director 10% Owner Officer (give title Other (specify

NSTAR, 800 BOYLSTON STREET

(Street)

(First)

(Month/Day/Year) 12/14/2004

4. If Amendment, Date Original 6. Individual or Joint/Group Filing(Check Applicable Line)

Filed(Month/Day/Year)

X Form filed by One Reporting Person Form filed by More than One Reporting

Person

below)

BOSTON, MA 02199

(City) (State) (Zip)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1.Title of Security (Instr. 3)

2. Transaction Date 2A. Deemed (Month/Day/Year)

Execution Date, if

(Month/Day/Year)

3. 4. Securities TransactionAcquired (A) or Code Disposed of (D)

(Instr. 8)

5. Amount of Securities Beneficially Owned

6. Ownership 7. Nature of Form: Direct Indirect (D) or Indirect Beneficial

Following Reported

Ownership (I) (Instr. 4) (Instr. 4)

(9-02)

(A) or

(Instr. 3, 4 and 5)

Code V Amount (D) Price

Transaction(s) (Instr. 3 and 4)

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 3. Transaction Date 3A. Deemed 4. 5. Number of 6. Date Exercisable and 7. Title and Amount of 8 TransactionDerivative Derivative Conversion **Expiration Date Underlying Securities** (Month/Day/Year) Execution Date, if or Exercise (Month/Day/Year) (Instr. 3 and 4) Security Code Securities any

Γ

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(Instr. 3)	Price of Derivative Security		(Month/Day/Year)	(Instr.	. 8)	Acquired (or Dispose (D) (Instr. 3, 4, and 5)	d of			(
				Code	V	(A)	(D) Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Phantom Stock	\$ 0	09/24/2004		A	V	47.92	<u>(1)</u>	<u>(1)</u>	Common Stock	47.92
Phantom Stock	\$ 0	12/14/2004		A	V	65.46	(2)	(2)	Common Stock	65.46
Director Stock Unit Plan	\$ 0	09/24/2004		A	V	177.35	<u>(1)</u>	<u>(1)</u>	Common Stock	177.35
Director Stock Award Unit Plan	\$ 0	09/24/2004		A	V	43.26	<u>(1)</u>	<u>(1)</u>	Common Stock	43.26
Director Retirement Ben Ex Program	\$ 0	09/24/2004		A	V	24.63	(1)	<u>(1)</u>	Common Stock	24.63
Stock Unit Plan	\$ 0	09/24/2004		A	V	24.8	<u>(1)</u>	<u>(1)</u>	Common Stock	24.8

Reporting Owners

Reporting Owner Name / Address	Relationships						
1	Director	10% Owner	Officer	Other			
MAY THOMAS J NSTAR 800 BOYLSTON STREET BOSTON, MA 02199	X						

Signatures

Thomas J. May/Roger C.
McClary POA

12/15/2004

**Signature of Reporting Person

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).

Date

(1) Reinvested Phantom Stock dividends which are exempt under Rule 16b-3. Phantom Stock units may be settled on death or termination of service as a director.

Reporting Owners 2

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(2) Phantom stock units may be settled in cash upon death or termination of service as a director.

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.