

TAYLOR R EUGENE
Form 4/A
October 08, 2004

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, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *
TAYLOR R EUGENE

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)

(Last) (First) (Middle)

3. Date of Earliest Transaction (Month/Day/Year)
10/01/2004

___ Director ___ 10% Owner
 Officer (give title below) ___ Other (specify below)
President, Commercial Bkg

BANK OF AMERICA CORPORATION, NC1-007-57-10

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)
10/01/2004

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
___ Form filed by More than One Reporting Person

CHARLOTTE, NC 28255

(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 or (D) Price		
Common Stock	10/01/2004		M		50,000 (1) \$ 13.41	173,326 (1)	D
Common Stock	10/01/2004		S(2)		100 (1) \$ 43.45	173,226 (1)	D
Common Stock	10/01/2004		S(2)		200 (1) \$ 43.49	173,026 (1)	D
Common Stock	10/01/2004		S(2)		3,100 (1) \$ 43.53	169,926 (1)	D
Common Stock	10/01/2004		S(2)		1,200 (1) \$ 43.54	168,726 (1)	D

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Common Stock	10/01/2004	<u>S(2)</u>	<u>1,100</u> <u>(1)</u>	D	\$ 43.56	167,626 <u>(1)</u>	D
Common Stock	10/01/2004	<u>S(2)</u>	<u>2,600</u> <u>(1)</u>	D	\$ 43.59	165,026 <u>(1)</u>	D
Common Stock	10/01/2004	<u>S(2)</u>	<u>2,000</u> <u>(1)</u>	D	\$ 43.75	163,026 <u>(1)</u>	D
Common Stock	10/01/2004	<u>S(2)</u>	<u>2,100</u> <u>(1)</u>	D	\$ 43.78	160,926 <u>(1)</u>	D
Common Stock	10/01/2004	<u>S(2)</u>	<u>4,000</u> <u>(1)</u>	D	\$ 43.85	156,926 <u>(1)</u>	D
Common Stock	10/01/2004	<u>S(2)</u>	<u>2,000</u> <u>(1)</u>	D	\$ 43.92	154,926 <u>(1)</u>	D
Common Stock	10/01/2004	<u>S(2)</u>	<u>1,600</u> <u>(1)</u>	D	\$ 43.95	153,326 <u>(1)</u>	D
Common Stock	10/01/2004	<u>S(2)</u>	<u>3,800</u> <u>(1)</u>	D	\$ 43.98	149,526 <u>(1)</u>	D
Common Stock	10/01/2004	<u>S(2)</u>	<u>1,900</u> <u>(1)</u>	D	\$ 43.99	147,626 <u>(1)</u>	D
Common Stock	10/01/2004	<u>S(2)</u>	<u>4,000</u> <u>(1)</u>	D	\$ 44	143,626 <u>(1)</u>	D
Common Stock	10/01/2004	<u>S(2)</u>	<u>2,200</u> <u>(1)</u>	D	\$ 44.01	141,426 <u>(1)</u>	D
Common Stock	10/01/2004	<u>S(2)</u>	<u>2,000</u> <u>(1)</u>	D	\$ 44.04	139,426 <u>(1)</u>	D
Common Stock	10/01/2004	<u>S(2)</u>	<u>3,400</u> <u>(1)</u>	D	\$ 44.06	136,026 <u>(1)</u>	D
Common Stock	10/01/2004	<u>S(2)</u>	<u>2,000</u> <u>(1)</u>	D	\$ 44.07	134,026 <u>(1)</u>	D
Common Stock	10/01/2004	<u>S(2)</u>	<u>1,500</u> <u>(1)</u>	D	\$ 44.08	132,526 <u>(1)</u>	D
Common Stock	10/01/2004	<u>S(2)</u>	<u>2,000</u> <u>(1)</u>	D	\$ 44.09	130,526 <u>(1)</u>	D
Common Stock	10/01/2004	<u>S(2)</u>	<u>1,800</u> <u>(1)</u>	D	\$ 44.1	128,726 <u>(1)</u>	D
Common Stock	10/01/2004	<u>S(2)</u>	<u>2,000</u> <u>(1)</u>	D	\$ 44.12	126,726 <u>(1)</u>	D
Common Stock	10/01/2004	<u>S(2)</u>	<u>1,600</u> <u>(1)</u>	D	\$ 44.13	125,126 <u>(1)</u>	D
Common Stock	10/01/2004	<u>S(2)</u>	<u>900</u> <u>(1)</u>	D	\$ 44.17	124,226 <u>(1)</u>	D
	10/01/2004	<u>S(2)</u>	<u>900</u> <u>(1)</u>	D		123,326 <u>(1)</u>	D

Common Stock \$ 44.19

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. Amount or Number of Shares
Option, Right to Buy	\$ 13.41 (3)	10/01/2004		M	50,000 (3)	(4) 07/01/2005	Common Stock	50,000

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
TAYLOR R EUGENE BANK OF AMERICA CORPORATION NC1-007-57-10 CHARLOTTE, NC 28255			President, Commercial Bkg	

Signatures

R. Eugene Taylor/Roger C. McClary POA 10/08/2004

**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).
- (1) The securities included in this report and future reports reflect the Company's 2 for 1 stock split on August 27, 2004.
- (2) Option exercise and sale of shares in accordance with a written plan established January 20, 2004 pursuant to the requirements of Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.

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- (3) The securities and exercise prices included in this report and future reports reflect the Company's 2 for 1 stock split on August 27, 2004.
- (4) 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.

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