HANCE JAMES H JR

Form 4

February 02, 2005

FORM 4

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

OMB Number:

Estimated average

burden hours per

Check this box if no longer subject to Section 16.

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Expires: January 31, 2005

3235-0287

0.5

OMB APPROVAL

Form 4 or Form 5 obligations may continue.

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

response...

See Instruction

1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person * 2. Issuer Name and Ticker or Trading HANCE JAMES H JR Symbol

(Zin)

5. Relationship of Reporting Person(s) to

Issuer

BANK OF AMERICA CORP /DE/ [BAC]

E/

(Check all applicable)

Vice Chairman

(Last) (First) (Middle)

3. Date of Earliest Transaction (Month/Day/Year) 02/01/2005

X Director _____ 10% Owner _X_ Officer (give title _____ Other (specify below) below)

BANK OF AMERICA CORPORATION, 100 NORTH TRYON STREET

(Street)

(State)

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

CHARLOTTE, NC 28255

(City)

(City)	(State)	Table I - Non-Derivative Securities Acquired, Disposed of, or Ber								y Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. 4. Securities Acquired (A Transactionor Disposed of (D) Code (Instr. 3, 4 and 5) (Instr. 8) (A) or Code V Amount (D) Price))	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)		
Common Stock	01/24/2005		G	·	1,450	(D)	(<u>1</u>)	537,776	D	
Common Stock	02/01/2005		M		151,164	A	\$ 46.68	688,940	D	
Common Stock	02/01/2005		F(2)		144,295	D	\$ 46.68	544,645	D	
Common Stock	02/01/2005		M		193,796	A	\$ 46.68	738,441	D	
	01/24/2005		G		100	A	<u>(1)</u>	1,290	I	

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Common Stock									By Child Blair
Common Stock	01/24/2005	G		100	A	(1)	1,290	I	By Child Meredith
Common Stock	01/24/2005	G	V	1,000	A	<u>(1)</u>	15,000	I	By Spouse Beverly

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

SEC 1474 (9-02)

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. Transactic Code (Instr. 8)	5. Number of on Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		Expiration D	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount Number Shares	
Restricted Stock Units	\$ 40.85	02/01/2005		M		151,164	(3)	02/13/2007	Common Stock	151,16	
Restricted Stock Units	\$ 34.44	02/01/2005		M		193,796	<u>(3)</u>	02/14/2007	Common Stock	193,79	

Reporting Owners

Reporting Owner Name / Address	Relationships							
	Director	10% Owner	Officer	Other				
HANCE JAMES H JR BANK OF AMERICA CORPORATION 100 NORTH TRYON STREET CHARLOTTE, NC 28255	X		Vice Chairman					
Signatures								
James H. Hance, Jr./Roger C. McClary POA	0:	2/02/2005						
**Signature of Reporting Person		Date						

Reporting Owners 2

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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) These shares were gifted on the indicated date.
- (2) Disposition of shares to the issuer to satisfy the tax withholding obligation associated with the vesting of restricted stock whi ch is exempt under Rule 16b-3(e).
- (3) These restricted stock units vested upon the reporting person's retirement from the Corporation.

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.