

SARLES H JAY  
Form 4  
December 23, 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 \*  
SARLES H JAY

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)  
 Director  10% Owner  
 Officer (give title below)  Other (specify below)  
Vice Chm and Spl Advsr to CEO

(Last) (First) (Middle)  
BANK OF AMERICA CORPORATION, 100 FEDERAL STREET

3. Date of Earliest Transaction (Month/Day/Year)  
12/22/2004

(Street)  
BOSTON, MA 02110

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

6. Individual or Joint/Group Filing(Check Applicable Line)  
 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)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired or Disposed of (A) or (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)
Common Stock	12/22/2004		G	V 16,769 D	① 496,335	D	
Common Stock	12/22/2004		G	V 15,502 D	① 480,833	D	
Common Stock	12/22/2004		G	V 45,512 D	① 435,321	D	
Common Stock	12/22/2004		J <sup>(2)</sup>	222 D	② 0	I	By daughter
	12/22/2004		J <sup>(3)</sup>	16,158	③ 0	I	



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- (3) The reporting person is no longer reporting 16,158 shares held by the Eaglemere Foundation because he does not have a reportable pecuniary interest in the shares held by this tax-exempt charitable foundation.

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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