

BANK OF AMERICA CORP /DE/
 Form 4
 February 18, 2005

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 *
 OKEN MARC D

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)
 1650 QUEENS ROAD WEST
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)
 02/16/2005

____ Director _____ 10% Owner
 Officer (give title below) _____ Other (specify below)
 Chief Financial Officer

CHARLOTTE, NC 28207

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 (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 Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price
Common Stock	02/16/2005		M		52,400	A	\$ 32.69
Common Stock	02/16/2005		S		24,100	D	\$ 46.6
Common Stock	02/16/2005		S		5,900	D	\$ 46.7
Common Stock	02/16/2005		S		15,600	D	\$ 46.73
Common Stock	02/16/2005		S		1,800	D	\$ 46.8

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Common Stock	02/16/2005	X	4,000	A	\$ 32.69	4,000	I	By Daughter Alise
Common Stock	02/16/2005	S	4,000	D	\$ 46.73	0	I	By Daughter Alise
Common Stock	02/16/2005	X	3,600	A	\$ 32.69	3,600	I	By Daughter Lucille
Common Stock	02/16/2005	S	3,600	D	\$ 46.73	0	I	By Daughter Lucille

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	\$ 32.69	02/16/2005		M	52,400	<u>(1)</u> 07/01/2007	Common Stock	52,400
Option, Right to Buy	\$ 32.69	02/16/2005		X	4,000	<u>(1)</u> 07/01/2007	Common Stock	4,000
Option, Right to Buy	\$ 32.69	02/16/2005		X	3,600	<u>(1)</u> 07/01/2007	Common Stock	3,600

Reporting Owners

Reporting Owner Name / Address

Relationships

Reporting Owners

	Director	10% Owner	Officer	Other
OKEN MARC D 1650 QUEENS ROAD WEST CHARLOTTE, NC 28207			Chief Financial Officer	

Signatures

Marc Denis Oken/Roger C.
McClary POA

02/17/2005

__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) These options vested in three equal installments commencing July 1, 1998.

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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