

SARLES H JAY

Form 4

December 23, 2004

FORM 4**UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549**

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

OMB APPROVAL

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(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)

(Last) (First) (Middle)

BANK OF AMERICA
CORPORATION, 100 FEDERAL
STREET

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

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

(Street)

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

BOSTON, MA 02110

(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 (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 <u>(1)</u>	496,335	D	
Common Stock	12/22/2004		G	V 15,502 D <u>(1)</u>	480,833	D	
Common Stock	12/22/2004		G	V 45,512 D <u>(1)</u>	435,321	D	
Common Stock	12/22/2004		J ⁽²⁾	222 <u>(2)</u>	0	I	By daughter
	12/22/2004		J ⁽³⁾	16,158 <u>(3)</u>	0	I	

Common
StockD
(3)By
Eaglemere
Foundation

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

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(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. 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. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secur Bene Own Follo Repor Trans (Instr
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares

Reporting Owners

Reporting Owner Name / Address**Relationships**

Director 10% Owner Officer Other

SARLES H JAY
BANK OF AMERICA CORPORATION
100 FEDERAL STREET
BOSTON, MA 02110

Vice Chm and Spl Advsr to CEO

Signatures

H. Jay Sarles/Roger C. McClary
POA

12/23/2004

**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) These shares were gifted on the indicated date.

(2) The reporting person no longer has a reportable beneficial interest in 222 shares of Bank of America common stock owned by his daughter and included in the reporting person's prior ownership reports.

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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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