

BANK OF AMERICA CORP /DE/
 Form 4
 July 15, 2005

FORM 4

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

OMB APPROVAL

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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 *
 MAY THOMAS J

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)
 NSTAR, 800 BOYLSTON STREET
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)
 07/13/2005

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

BOSTON, MA 02199
 (City) (State) (Zip)

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

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)
				(A) or (D)	Price		
Common Stock					2,294	D	

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

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SEC 1474 (9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

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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
Phantom Stock	\$ 0	07/13/2005		A	32.79	(1) (1)	Common Stock	32.79
Director Stock Unit Plan	\$ 0	06/24/2005		A	V 171.92	(2) (2)	Common Stock	171.92
Fleet BKB Director Stock Award Unit Plan	\$ 0	06/24/2005		A	V 41.92	(3) (3)	Common Stock	41.92
Fleet BKB Director Retirement Ben Ex Program	\$ 0	06/24/2005		A	V 23.89	(4) (4)	Common Stock	23.89
Stock Unit Plan	\$ 0	06/24/2005		A	V 12.49	(5) (5)	Common Stock	12.49

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
MAY THOMAS J NSTAR 800 BOYLSTON STREET BOSTON, MA 02199	X			

Signatures

Thomas J. May/Roger C. McClary POA
 07/14/2005
 **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).

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- (1) Phantom stock units may be settled in cash upon death or termination of service as a director.
- (2) Reinvested Director Deferred Compensation and Stock Unit Plan dividend Equivalents. Director Deferred Compensation and Stock Unit Plan units may be settled in stock upon death or termination of service as a director.
- (3) Reinvested Fleet BKB Director Stock Award Unit Plan dividend equivalents. Fleet BKB Director Stock Award Unit Plan units may be settled in stock upon death or termination of service as a director.
- (4) Reinvested Fleet BKB Director Retirement Benefit Exchange Program dividend equivalents. Fleet BKB Director Retirement Benefit Exchange Program units may be settled in stock upon death or termination of service as a director.
- (5) Reinvested Phantom Stock dividends which are exempt under Rule 16b-3. Phantom Stock units may be settled in stock on death or termination of service as a director.

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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