

BANK OF AMERICA CORP /DE/  
 Form 4  
 May 26, 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 \*  
**NEIL COTTY**

(Last) (First) (Middle)

**BANK OF AMERICA CORPORATION, NC1-007-19-12**

(Street)

**CHARLOTTE, NC 28255**

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol  
**BANK OF AMERICA CORP /DE/ [BAC]**

3. Date of Earliest Transaction (Month/Day/Year)  
**05/25/2005**

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

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

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

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 Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount or Price		
Common Stock	05/25/2005		M		10,000 A \$ 30.38	18,912	D
Common Stock	05/25/2005		M		15,000 A \$ 30.25	33,912	D
Common Stock	05/25/2005		M		10,000 A \$ 30.68	43,912	D
Common Stock	05/25/2005		S <sup>(1)</sup>		35,000 D \$ 46.36	8,912	D
Common Stock						2,384.43	I Thrift Trust

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. Amount or Number of Shares
Option, Right to Buy	\$ 30.68	05/25/2005		M	10,000	<u>(2)</u> 02/01/2012	Common Stock	10,000
Option, Right to Buy	\$ 30.38	05/25/2005		M	10,000	<u>(3)</u> 01/02/2008	Common Stock	10,000
Option, Right to Buy	\$ 30.25	05/25/2005		M	15,000	<u>(4)</u> 01/04/2009	Common Stock	15,000

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
NEIL COTTY BANK OF AMERICA CORPORATION NC1-007-19-12 CHARLOTTE, NC 28255			Chief Accounting Officer	

## Signatures

Neil Cotty/Roger C. McClary POA 05/26/2005

\*\*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) Option exercise and sale of shares in accordance with a written plan established December 10, 2004 pursuant to the requirements of Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- (2) The option vested 50% on June 23, 2003, and 50% on November 17, 2004.
- (3) These options vested in three equal installments commencing January 2, 1999.
- (4) These options vested in three equal installments commencing January 4, 2000.

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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