

MCGEE LIAM E  
Form 4  
November 23, 2004

**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 \*  
MCGEE LIAM E

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)

3. Date of Earliest Transaction (Month/Day/Year)  
11/22/2004

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
President, Consumer Banking

BANK OF AMERICA CORPORATION, NC1 007 56 18  
(Street)

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

CHARLOTTE, NC 28255

(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 Indirect Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price
Common Stock	06/25/2004		J <sup>(1)</sup>	V	224.16	A	(\$)
							22,692.16 <sup>(2)</sup>
Common Stock	11/22/2004		M <sup>(3)</sup>		54,316	A	\$ 18.35
							77,008.16 <sup>(2)</sup>
Common Stock	11/22/2004		S <sup>(3)</sup>		3,000	D	\$ 45.7777
							74,008.16 <sup>(2)</sup>
Common Stock	11/22/2004		S <sup>(3)</sup>		1,000	D	\$ 45.759
							73,008.16 <sup>(2)</sup>
Common Stock	11/22/2004		S <sup>(3)</sup>		2,000	D	\$ 45.8065
							71,008.16 <sup>(2)</sup>

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Common Stock	11/22/2004	S <sup>(3)</sup>	2,000	D	\$ 45.83	69,008.16 <sup>(2)</sup>	D
Common Stock	11/22/2004	S <sup>(3)</sup>	5,000	D	\$ 45.8352	64,008.16 <sup>(2)</sup>	D
Common Stock	11/22/2004	S <sup>(3)</sup>	2,000	D	\$ 45.93	62,008.16 <sup>(2)</sup>	D
Common Stock	11/22/2004	S <sup>(3)</sup>	3,000	D	\$ 45.8007	59,008.16 <sup>(2)</sup>	D
Common Stock	11/22/2004	S <sup>(3)</sup>	2,000	D	\$ 45.9	57,008.16 <sup>(2)</sup>	D
Common Stock	11/22/2004	S <sup>(3)</sup>	2,000	D	\$ 45.91	55,008.16 <sup>(2)</sup>	D
Common Stock	11/22/2004	S <sup>(3)</sup>	5,000	D	\$ 45.9142	50,008.16 <sup>(2)</sup>	D
Common Stock	11/22/2004	S <sup>(3)</sup>	5,000	D	\$ 45.97	45,008.16 <sup>(2)</sup>	D
Common Stock	11/22/2004	S <sup>(3)</sup>	200	D	\$ 45.94	44,808.16 <sup>(2)</sup>	D
Common Stock	11/22/2004	S <sup>(3)</sup>	641	D	\$ 45.93	44,167.16 <sup>(2)</sup>	D
Common Stock	11/22/2004	S <sup>(3)</sup>	2,000	D	\$ 45.68	42,167.16 <sup>(2)</sup>	D

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	\$ 18.35	11/22/2004		M	54,316	<sup>(4)</sup> 08/05/2006	Common Stock	54,316

Buy

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
MCGEE LIAM E BANK OF AMERICA CORPORATION NC1 007 56 18 CHARLOTTE, NC 28255			President, Consumer Banking	

## Signatures

Liam E. McGee/Roger C. McClary POA	11/23/2004
<small>**Signature of Reporting Person</small>	<small>Date</small>

## 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) Shares acquired under the Bank of America SharesDirect Plan.
- (2) The securities and exercise prices included in this report and future reports reflect the Company's 2 for 1 stock split on August 27, 2004.
- (3) Option exercise and sale of shares in accordance with a written plan established October 21, 2004 pursuant to the requirements of Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- (4) This option fully vested on September 30, 1998, with the merger between BankAmerica Corporation and NationsBank Corporation.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.