

SECURITIES AND EXCHANGE COMMISSION

FORM 13F-NT

Initial quarterly Form 13F notice report filed by institutional managers

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BANK OF AMERICA NA

CIK: **1102113** | IRS No.: **941687665**

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

Form 13F

Form 13F Cover Page

Report for the Quarter Ended March 31, 2005

Institutional Investment Manager Filing this Report:

Bank of America, N.A.
100 South Tryon Street
Charlotte, NC 28255

Form 13F File Number: 028-10264

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

charles F. Bowman
Senior Vice President
704-387-1297

Signature, Place, and Date of Signing:

/s/ Charles F. Bowman
Charlotte, NC
April 25, 2005

Report Type:

- 13F HOLDINGS REPORT
- 13F NOTICE
- 13F COMBINATION REPORT

List of Other Managers Reporting for this Manager:

Form 13F File Number 028-00158

Name: Bank of America Corporation

/TEXT

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