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# LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required to Complete This Page

1. Registrant name			
Organization	Bank of America		
2. Address <input checked="" type="checkbox"/> Check if different than previously reported			
Address 1	1909 K Street, NW Suite 710	DC9-920-07-01	
City	Washington	State	DC
		Zip Code	20006
		Country US	
3. Principal place of business (if different than line 2)			
City	State	Zip Code	Country
4a. Contact Name		b. Telephone number	c. E-mail
Prefix	Full Name		
Mr.	John E. Collingwood	(202) 351-0111	john.collingwood@bankofamerica.com
7. Client Name <input checked="" type="checkbox"/> Self			5. Senate ID #
Bank of America			26400-1
			6. House ID #
			3106700

**TYPE OF REPORT** 8. Year 2004 Midyear (January 1-June 30)  OR Year End (July 1-December)

9. Check if this filing amends a previously filed version of this report

10. Check if this is a Termination Report  ⇨ Termination Date \_\_\_\_\_ 11. No Lobbying Acti

<b>INCOME OR EXPENSES - Complete Either Line 12 OR Line 13</b>	
<p><b>12. Lobbying Firms</b></p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇨ \$ _____</p> <p>Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).</p>	<p><b>13. Organizations</b></p> <p>EXPENSES relating to lobbying activities for this reporting were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ <u>320,000</u></p> <p><b>14. REPORTING METHOD.</b> Check box to indicate exp accounting method. See instructions for description of opti</p> <p><input checked="" type="checkbox"/> <b>Method A.</b> Reporting amounts using LDA definitions o</p> <p><input type="checkbox"/> <b>Method B.</b> Reporting amounts under section 6033(b)(8 Internal Revenue Code</p> <p><input type="checkbox"/> <b>Method C.</b> Reporting amounts under section 162(e) of Revenue Code</p>

Form 4



Printed Name and Title John E. Collingwood, Director of Federal Government Relations

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Registrant Name Bank of America Client Name Bank of America

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which the engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each cod** information as requested. Attach additional page(s) as needed.

15. General issue area code BAN - Banking (one per page)

16. Specific lobbying issues

H.R. 111, S. 98: Community Choice in Real Estate  
H.R. 453: Municipal Deposit Insurance Protection Act of 2003  
H.R. 522: Federal Deposit Insurance Reform Act of 2003  
H.R. 1846: Credit Availability for Woman-Owned Business Act of 2003  
S. 229: Safe and Fair Deposit Insurance Act of 2003  
S. 913: Deposit Insurance Fairness and Economic Opportunity Act

17. House(s) of Congress and Federal agencies contacted  None  House  Senate  Other

18. Name of each individual who acted as a lobbyist in this issue area

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Jeanne-Marie	Murphy		
Edward J.	Hill		

19. Interest of each foreign entity in the specific issues listed on line 16 above  Check if None

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Bank of America  
 Registrant Name \_\_\_\_\_ Client Name Bank of America \_\_\_\_\_

**ADDENDUM for General Lobbying Issue Area BAN**

16. Specific lobbying issues (continued from previous page)

H.R. 758, H.R. 859: Business Checking Freedom Act of 2003  
 S. 553: Business Checking Freedom Act of 2003  
 H.R. 1375: Financial Services Regulatory Relief Act of 2003  
 H.R. 1474: Check Clearing for the 21st Century Act  
 H.R. 70: Social Security On-Line Privacy Protection Act  
 H.R. 338: Defense of Privacy Act  
 H.R. 637: Social Security Number Misuse Prevention Act  
 H.R. 791: Privacy Protection Clarification Act  
 H.R. 818: Identity Theft Consumer Notification Act  
 H.R. 858: Identity Theft Penalty Enhancement Act  
 H.R. 1636: Consumer Privacy Protection Act of 2003  
 H.R. 1766: Nation Uniform Privacy Standards Act of 2003  
 H.R. 11, S. 122: National Flood Insurance Program Reauthorization Act  
 H.R. 2989: Transportation, Treasury, and Independent Agencies Appropriation Act of 2004  
 H.R. 115: Class Action Fairness Act of 2003  
 S. 1753: Fair Credit Reporting Bill  
 H.R. 2035: Identity Theft Financial Privacy Protection Act of 2003  
 H.R. 2617: Consumer Identity and Information Security Act of 2003  
 H.R. 2633: Identity Theft Protection & Information Blackout Act  
 S. 153: Identity Theft Penalty Enhancement Act  
 S. 223: Identity Theft Prevention Act  
 S. 228: Social Security Number Misuse Prevention Act  
 S. 745: Privacy Act of 2003  
 S. 1350: Notification of Risk to Personal Data Act  
 H.R. 21, H.R. 2143, S. 627: Unlawful Internet Gambling Funding Prohibition Act  
 H.R. 1223: To create a commission on internet gambling  
 H.R. 314: Mortgage Servicing Clarification Act  
 H.R. 833: Responsible Lending Act  
 H.R. 1663: Predatory Mortgage Lending Practices Reduction Act  
 H.R. 1887: Consumer Fairness Act of 2003  
 H.R. 2074: International Money Transfer Disclosure Act  
 H.R. 773: 21st Century Access to Banking Act  
 H.R. 502: To require identification that may be used in obtaining Federal public benefits  
 H.R. 1037: Prevent Bank Fraud by Terrorist Act of 2003  
 H.R. 1473: Insurance Credit Score Disclosure and Reporting Act  
 H.R. 1543: Civil Rights and Employee Investigation Clarification Act  
 H.R. 1729: Negative Credit Notification Act  
 H.R. 2546: Free Credit Report Act of 2003  
 H.R. 2622: Fair and Accurate Credit Transactions Act of 2003  
 S. 60: Economic Opportunity Protection Act of 2003  
 S. 1370: Consumer Credit Score Disclosure Act of 2003  
 H.R. 2407: Payday Borrower Protection Act of 2003  
 No Specific Bill: Collateral Modernization Act

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Registrant Name Bank of America Client Name Bank of America

**LOBBYING ACTIVITY.** Select as many codes as necessary to reflect the general issue areas in which the engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each cod** information as requested. Attach additional page(s) as needed.

15. General issue area code FIN - Financial Institutions/Investments/Securiti (one per page)

16. Specific lobbying issues

H.R. 275: Corporate Charitable Disclosure Act of 2003  
H.R. 2179: Securities Fraud Deterrence and Investor Restitution Act  
S. 1373: Insurance Consumer Protection Act of 2003  
H.R. 2420: Mutual Funds Fee and Transparency Act  
No specific bill: US Citizens claims against the interest of the former Government of Iraq  
No specific bill: Sarbanes-Oxley oversight

17. House(s) of Congress and Federal agencies contacted  None  House  Senate  Other

White House  
U.S. Department of State  
U.S. Department of Justice  
U.S. Department of the Treasury

18. Name of each individual who acted as a lobbyist in this issue area

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Jeanne-Marie	Murphy		
Edward	Hill		

19. Interest of each foreign entity in the specific issues listed on line 16 above  Check if None

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Registrant Name Bank of America Client Name Bank of America

**ADDENDUM for General Lobbying Issue Area TAX**

16. Specific lobbying issues (continued from previous page)

S. 198: New Homestead Opportunity Act  
H.R. 2: Jobs and Growth Reconciliation Act of 2003  
H.R. 2896: American Jobs Creation Act  
H.R. 7: Charitable Contributions Bill  
H.R. 4520: JOBS Bill  
No specific bill: Legislative and regulatory issues including FSC-ETI repeal provisions

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Registrant Name Bank of America Client Name Bank of America

**Information Update Page - Complete ONLY where registration information has changed.**

20. Client new address

Address

City State Zip Code Country

21. Client new principal place of business (if different than line 20)

City State Zip Code Country

22. New general description of client's business or activities

**LOBBYIST UPDATE**

23. Name of each previously reported individual who is **no longer** expected to act as a lobbyist for the client

First Name	Last Name	Suffix	First Name	Last Name	S
<input type="checkbox"/>			<input type="checkbox"/>		
<input type="checkbox"/>			<input type="checkbox"/>		

**ISSUE UPDATE**

Find the code to select below.

24. General lobbying issues that **no longer** pertain

**AFFILIATED ORGANIZATIONS**

25. Add the following affiliated organization(s)

Name	Address	Principal place of Business (city and state or country)
	Address C/S/Z	City State Country
	Address C/S/Z	City State

26. Name of each previously reported organization that is **no longer** affiliated with the registrant or client

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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**FOREIGN ENTITIES**

27. Add the following foreign entities

Name	Street Address	Address	Principal place of business (city and state or country)	Amount of contribution for lobbying activities	Ow per elie
	City	State/Province Country	City State Country		

28. Name of each previously reported foreign entity that **no longer** owns, **or** controls, **or** is affiliated with the registrant, affiliated organization

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Add a page for more

Printed Name and Title John E. Collingwood, Director of Federal Government Relations

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