### 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 or Section 30(h) of the Investment Company Act of 1940

Print or Type Responses)												
1. Name and Address of Re TAYLOR R EUGENE	2. Issuer Name and BANK OF AME					5. Relationship of Reporting Person(s) to Issuer (Check all applicable)  Director X Officer (give title below) Other (specify below)  Pres Glbl Bus and Fin Svs  6. Individual or Joint/Group Filing/Check Applicable Line) X Form filed by More than One Reporting Person  Form filed by More than One Reporting Person						
(Last) 100 NORTH TRYON	3. Date of Earliest T 11/15/2005	ransaction (	Mont	h/Day/Ye	ar)							
(Street)			4. If Amendment, D	ate Original	Filed					(Month/Day	/Year)	
CHARLOTTE 28255 (City)	(State)	(Zip)		Table I Na	n D	valenativa (	E a a u witi		and Disposed of an Bonoficially Over	nad		
				3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			nired, Disposed of, or Beneficially Owned			
1.Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)	Execution Date, if						5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect	7. Nature of Indirect Beneficial Ownership	
				Code	V	Amount	(A) or (D)	Price		(I) (Instr. 4)	(Instr. 4)	
Common Stock		11/15/2005		M		66,666	A	\$ 24.22	189,992	D		
Common Stock		11/15/2005		S <sup>(1)</sup>		1,600	D	\$ 45.62	188,392	D		
Common Stock		11/15/2005		S <sup>(1)</sup>		2,800	D	\$ 45.64	185,592	D		
Common Stock		11/15/2005		S <sup>(1)</sup>		3,000	D	\$ 45.59	182,592	D		
Common Stock		11/15/2005		S <sup>(1)</sup>		3,200	D	\$ 45.46	179,392	D		
Common Stock		11/15/2005		S <sup>(1)</sup>		3,200	D	\$ 45.63	176,192	D		
Common Stock		11/15/2005		S <sup>(1)</sup>		3,300	D	\$ 45.51	172,892	D		
Common Stock		11/15/2005		S <sup>(1)</sup>		3,500	D	\$ 45.55	169,392	D		
Common Stock		11/15/2005		S <sup>(1)</sup>		3,600	D	\$ 45.56	165,792	D		
Common Stock		11/15/2005		S <sup>(1)</sup>		3,800	D	\$ 45.39	161,992	D		
Common Stock		11/15/2005		S <sup>(1)</sup>		3,800	D	\$ 45.48	158,192	D		
Common Stock		11/15/2005		S <sup>(1)</sup>		3,900	D	\$ 45.45	154,292	D		
Common Stock		11/15/2005		S <sup>(1)</sup>		4,100			150,192	D		
Common Stock		11/15/2005		S <sup>(1)</sup>		5,300			144,892	D		
Common Stock		11/15/2005		S <sup>(1)</sup>		5,900	D	\$ 45.60	138,992	D		
Common Stock		11/15/2005		S <sup>(1)</sup>		7,000			131,992	D		
Common Stock		11/15/2005		S <sup>(1)</sup>		8,666			123,326	D		
Common Stock									4,719.41	I	Thrift Trust	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly	Reminder: Report on a separate line for each cl	lass of securities beneficially	owned directly or indirectly.
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## Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

Security (Instr. 3)	Conversion		Execution Date, if	Code	tion	of E Sect Acq or E of (I	Derivative urities uired (A) Disposed (D) tr. 3, 4,	Expiration Date (Month/Day/Year)		of Underlying Securities		Derivative Security (Instr. 5)	Securities Beneficially Owned Following Reported Transaction(s)	Ownership Form of Derivative Security: Direct (D) or Indirect	Beneficial
				Code	V	(A)		Date Exercisable	Expiration Date		Amount or Number of Shares		(Instr. 4)	(Instr. 4)	
Option, Right to Buy	\$ 24.22	11/15/2005		M			66,666	(2)	01/03/2010	Common Stock	66,666	\$ 24.22	100,000	D	

### **Reporting Owners**

	Relationships							
Reporting Owner Name / Address	Director	10% Owner	Officer	Other				
TAYLOR R EUGENE 100 NORTH TRYON STREET NC1-007-23-02 CHARLOTTE 28255			Pres Glbl Bus and Fin Svs					

### **Signatures**

R. Eugene Taylor/Roger C. McClary POA	11/15/2005
**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).
- (1) Option exercise and sale of shares in accordance with a written plan established April 28, 2005 pursuant to the requirements of Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- (2) This option vested in three equal installments commencing January 3, 2001.

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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