FORM	4
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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).

(Drint or Tyres Decrements)

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

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

(Print or Type Responses)		1									
1. Name and Address of Reporting I SPANGLER MEREDITH R	2. Issuer Name a BANK OF AN					5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner					
(Last) (First) 668 HEMPSTEAD PLACE	(Middle)	3. Date of Earlies 12/12/2005	t Transactio	on (M	onth/Day/	Year)		Officer (give title below) Other (specify below			
(Street) CHARLOTTE 27207-2320		4. If Amendment,	Date Origi	inal F	iled(Month/	Day/Year))	6. Individual or Joint/Group Filing(Check Applicable Line) _X_Form filed by One Reporting Person Form filed by More than One Reporting Person			
(City) (State)	(Zip)		Table I - I	Non-l	Derivative	e Securi	ities Ac	equired, Disposed of, or Beneficia	lly Owned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)		Code		ties Acc isposed 4 and 5	of (D)	Reported Transaction(s)	6. Ownership Form:	Beneficial	
		(Month/Day/Tear)	Code	v	Amount	(A) or (D)	Price	(Instr. 3 and 4)	Direct (D) or Indirect (I) (Instr. 4)	Ownership (Instr. 4)	
Common Stock								43,152	D		
Common Stock								60,000	Ι	C.D. Spangler Construction Co	
Common Stock								6,000,000	Ι	By C D Spangler Foundation	
Common Stock								50,300	Ι	By Daughter Abigail R Spangler	
Common Stock								50,772	Ι	By Daughter Anna W Spangler	
Common Stock								5,876,000	I	By Delcap, Inc	
Common Stock								19,780,532	Ι	By Delcor, Inc	
Common Stock								60,000	Ι	By Golden Eagle Industries	
Common Stock								40,000	Ι	By Husband	
Common Stock								42,868	Ι	By Niece Melissa Garrison	

Reminder: Report on a separate line for each class 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)

	(e.g., puts, cans, warrants, options, convertible securities)										
1. Title of	2.	3. Transaction	3A. Deemed	4.	5. Number	6. Date Exercisable	7. Title and Amount	8. Price of	9. Number of	10.	11. Nature
Derivative	Conversion	Date	Execution Date, if	Transaction	of	and Expiration Date	of Underlying	Derivative	Derivative	Ownership	of Indirect
Security	or Exercise	(Month/Day/Year)	any	Code	Derivative	(Month/Day/Year)	Securities	Security	Securities	Form of	Beneficial
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Securities		(Instr. 3 and 4)	(Instr. 5)	Beneficially	Derivative	Ownership
	Derivative				Acquired				Owned	Security:	(Instr. 4)
	Security				(A) or				Following	Direct (D)	
					Disposed				Reported	or Indirect	
					of (D)				Transaction(s)	(I)	
					(Instr. 3, 4,				(Instr. 4)	(Instr. 4)	
					and 5)						

			Code	V	(A)	Excicisable	Expiration Date	Title	Amount or Number of Shares				
Phantom Stock	\$ 0	12/12/2005	А		32.79	<u>(1)</u>	<u>(1)</u>	Common Stock	32.79	\$ 0 <mark>(1)</mark>	47,583.97	D	
Phantom Stock	\$ 0	12/13/2005	А		32.26	(1)	<u>(1)</u>	Common Stock	32.26	\$ 0 <mark>(1)</mark>	47,616.23	D	

Reporting Owners

	Relationships						
Reporting Owner Name / Address	Director	10% Owner	Officer	Other			
SPANGLER MEREDITH R 668 HEMPSTEAD PLACE CHARLOTTE 27207-2320	Х						

Signatures

Meredith Riggs Spangler/Roger C. McClary POA	12/14/2005
**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) Phantom stock units may be settled in cash upon death or termination of service as a director.

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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