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).

(Print or Type Responses)

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

1. Name and Address Price Joe L	2. Issuer Name and BANK OF AM			0,		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner					
(Last) 100 NORTH TRY	3. Date of Earliest 02/02/2007	Transactio	n (M	onth/Day/	Year)	X_Officer (give title below) Other (specify below) Chief Financial Officer					
CHARLOTTE, N	4. If Amendment, Date Original Filed(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 - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned								
1.Title of Security (Instr. 3)		Date (Month/Day/Year)	Execution Date, if	(Instr. 8)		4. Securi (A) or Di (Instr. 3, Amount	isposed	of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Beneficial Ownership
Common Stock		02/02/2007		F <u>(1)</u>		650	D	\$ 52.74	27,918	D	
Common Stock									17,756	Ι	By Spouse
Common Stock									4,349.15	Ι	Thrift Trust

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1474 (9-02)

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Persons who respond to the collection of information

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

(<i>e.g.</i> , puts, calls, warrants, options, convertible securities)															
1. Title of	2.	3. Transaction	3A. Deemed	4.	5.		6. Date	Exerc	sisable	7. Tit	le and	8. Price of	9. Number of	10.	11. Nature
Derivative	Conversion	Date	Execution Date, if	Transactio	n Nı	umber	and Exp	Expiration Date An		Amou	unt of	Derivative	Derivative	Ownership	of Indirect
Security	or Exercise	(Month/Day/Year)	any	Code	of	of (Month/Day/Year)		Year)	Underlying Sec		Security	Securities	Form of	Beneficial	
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	De	Derivative		Securities (Instr. 5)		Beneficially	Derivative	Ownership			
	Derivative				Se	Securities ((Instr	(Instr. 3 and		Owned	Security:	(Instr. 4)		
	Security				A	cquire	L			4)			Following	Direct (D)	
					(A) or								1	or Indirect	
				Disposed								Transaction(s)	· · /		
					of (D)								(Instr. 4)	(Instr. 4)	
					(Instr. 3,										
					4, and 5)										
											Amount				
							Date	т	Expiration		or				
								Exercisable Date		Title	Number				
							EXCICISE	Exercisable Date			of				
				Code V	7 (A	A) (I)				Shares				

Reporting Owners

Reporting Owner Name / Address	Relationships							
	Director	10% Owner	Officer	Other				
Price Joe L 100 NORTH TRYON STREET CHARLOTTE, NC 28255			Chief Financial Officer					

Signatures

Joe L Price 02/05/2007

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).

Disposition of shares to the issuer to satisfy the tax withholding obligation associated with the vesting of restricted stock which is exempt under Rule 16b-3(e). (1)

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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