FORM 5

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

OMB APPROVAL					
OMB Number:	3235-0362				
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hours per respons	e 1.0				

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b). Form 3 Holdings Reported

Form 4 Transactions

Reported

ANNUAL 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. I tallie and I tadiess of Reporting I cison			2. Issuer Name and BANK OF AM		~ .			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner			
(Last)	(First)		3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)					X Officer (give title below) Other (specify below) Pres Gbl Wlth and Inv Mgt			
100 NORTH TRY	ON STREET	Γ	12/31/2007								
(Street)			4. If Amendment, Date Original Filed(Month/Day/Year)					6. Individual or Joint/Group Reporting (check applicable line)			
CHARLOTTE, NO	C 28255						-	X_Form Filed by One Reporting Person Form Filed by More than One Reporting	g Person		
(City)	(State)	(Zip)	Tab	le I - Non-Deri	vative Sec	curities	Acqui	ired, Disposed of, or Beneficially Owned			
1.Title of Security (Instr. 3)			Execution Date, if any		on 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		of (D)	Beneficially Owned at end of Issuer's Fiscal Year	6. Ownership Form:	Beneficial	
			(Month/Day/Year)		Amount	(A) or (D)	Price	(Instr. 3 and 4)	Direct (D) or Indirect (I) (Instr. 4)	Ownership (Instr. 4)	
Common Stock		10/02/2007		G	1,400	D	\$ 0	257,991	D		
Common Stock		09/27/2007		G	600	D	\$ 0	259,391	D		
Common Stock								2,353.44	I	401(k) Plan	
Common Stock								1,276	I	Family Trust	

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

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

SEC 2270 (9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	3. Transaction	3A. Deemed	4.	5.		6. Date Exer	cisable	7. Tit	le and	8. Price of	9. Number	10.	11. Nature	ı
Derivative	Conversion	Date	Execution Date, if	Transaction	Numb	er	and Expirati	on Date	Amou	ınt of	Derivative	of	Ownership	of Indirect	
Security	or Exercise	(Month/Day/Year)	any	Code	of		(Month/Day	/Year)	Unde	rlying	Security	Derivative	Form of	Beneficial	
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Deriv	ative			Secur	rities	(Instr. 5)	Securities	Derivative	Ownership	
	Derivative				Secur	ities			(Instr.	. 3 and		Beneficially	Security:	(Instr. 4)	
	Security				Acqui	red			4)			Owned at	Direct (D)		
					(A) or							End of	or Indirect		
					Dispo	sed						Issuer's	(I)		
					of (D)							Fiscal Year	(Instr. 4)		
					(Instr.	3,						(Instr. 4)			
					4, and	5)									
										Amount					
										or					
								Expiration		Number					
							Exercisable	Date		of					
					(A)	(D)				Shares					

Reporting Owners

	Relationships						
Reporting Owner Name / Address	Director	10% Owner	Officer	Other			
MOYNIHAN BRIAN T 100 NORTH TRYON STREET CHARLOTTE, NC 28255			Pres Gbl Wlth and Inv Mgt				

Signatures

Brian T. Mo	oynihan/Roger	C. McCla	arv POA

**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).

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.