

(2) Phantom stock units may be settled in cash upon death or termination of service as a director.

(3) Includes 126.58 phantom stock units acquired in 2004 with reinvested dividend equivalents under the Bank of America Directors' Stock Plan.

(4) The securities included in this report and future reports reflect the Company's 2 for 1 stock split on August 27, 2004.

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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