

[illegible]

				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Option, Right to Buy	\$ 24.22	05/31/2005		M			66,667	(2)	01/03/2010	Common Stock	66,667	\$ 24.22	233,333	D	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
TAYLOR R EUGENE BANK OF AMERICA CORPORATION NC1-007-58-15 CHARLOTTE, NC 28255			Pres Global Bus and Fin Svcs	

Signatures

R. Eugene Taylor/Roger C. McClary POA		06/01/2005
--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 R 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.

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.