

Thomas M. Ryan/Roger C. McClary POA	01/04/2006
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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).

Received in exchange for common stock of MBNA Corporation at an exchange rate of .5009 of a share of Bank of America and \$4.125 in cash for each share of MBNA Corporation in connection with the merger of MBNA into Bank of America on January 1, 2006. On last business day preceding the effective date of the merger, the closing price of MBNA's common stock was \$27.15 per share, and the closing price of Bank of America's common stock was \$46.15 per share.

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.