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

OMB APPROVAL					
OMB Number:	3235-0362				
Estimated average b	ourden				
hours per response.	1.0				

Check this box if no longer 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. Name and Address of Reporting Person * SLOAN JR O TEMPLE			2. Issuer Name and BANK OF AM				5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X Director 10% Owner			
(Last) 100 NORTH TRYO	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2009					Officer (give title below)	Other (specify	/ below)		
CHARLOTTE, NC 2	4. If Amendment, Γ	Date Original Filo	ed(Month/D	ay/Year)	6. Individual or Joint/Group Reporting (check applicable line)  _X_Form Filed by One Reporting Person					
(City)	(Zip)	T	able I - Non-De	rivative S	Securitie	Form Filed by More than One Reporting Person ired, Disposed of, or Beneficially Owned				
1.Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)	Execution Date, if		(A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)		7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock		06/17/2008		G	270	D	\$ 0	150,787	D	
Common Stock		08/04/2008		G	180	D	\$ 0	150,607	D	
Common Stock		10/10/2008		G	650	D	\$ 0	149,957	D	
Common Stock								5,340	I	As Managing Trustee
Common Stock								1,000	I	By Spouse
Common Stock								29,200	I	By Trust
Common Stock								7,400	I	Charitable Remainder Trust
Common Stock								6,000	I	Lemhi Frontier, LLC

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  $\,\,$  SEC 2270 (9-02) are not required to respond unless the form displays a currently valid OMB control number.

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

				/ 1 /			_							
Security (Instr. 3)	Conversion	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	Code (Instr. 8)	5. Num of Derivat Securiti Acquire (A) or Dispose of (D) (Instr. 3 and 5)	ive les ed	(Month/Day/Year)		of Underlying Securities (Instr. 3 and 4)		(Instr. 5)			11. Nature of Indirect Beneficial Ownership (Instr. 4)
					(A)	(D)	Exercisable	Expiration Date	Title	Amount or Number of Shares				
Phantom Stock	\$ 0	06/27/2008		A	83.26		(1)	(2)	Common Stock	83.26	\$ 0	3,282.24	D	
Phantom Stock	\$ 0	09/26/2008		A	57.24		(1)	<u>(2)</u>	Common Stock	57.24	\$ 0	3,339.48	D	
Phantom Stock	\$ 0	12/26/2008		A	79.98		<u>(1)</u>	<u>(2)</u>	Common Stock	79.98	\$ 0	3,419.46	D	

### **Reporting Owners**

	Relationships						
Reporting Owner Name / Address	Director	10% Owner	Officer	Other			
SLOAN JR O TEMPLE 100 NORTH TRYON STREET CHARLOTTE, NC 28255	X						

## **Signatures**

O. Temple Sloan, Jr./Roger C. McClary POA	01/21/2009		
**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) Reinvested Phantom Stock dividends which are exempt under Rule 16b-3. Phantom Stock units may be settled in cash on death or termination of service as a director.
- (2) Phantom stock units may be settled in cash upon death or termination of service as a director.

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.