


Option, Right to Buy	\$ 26.81	11/10/2003		M		50,000	(2)	07/01/2005	Common Stock	50,000	\$ 26.8125	200,000	D	
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Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
HANCE JAMES H JR C/O BANK OF AMERICA 100 N. TRYON STREET CHARLOTTE, NC 28255	X		Vice Chairman and CFO	

Signatures

James H. Hance, Jr./Roger C. McClary POA		11/10/2003
		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 July 15, 2003 pursuant to the requirements of Rule 10b5-1 under the Securities Exchange Act of 1934, as amended.
- (2) The option vested in three equal installments commencing July 1, 1996.

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.