

MALONE WALLACE D JR  
 Form 3  
 November 10, 2004

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
 Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *		2. Date of Event Requiring Statement	3. Issuer Name <b>and</b> Ticker or Trading Symbol	
Â MALONE WALLACE D JR		(Month/Day/Year)	WACHOVIA CORP NEW [WB]	
(Last)	(First)	(Middle)	11/01/2004	
420 NORTH 20TH STREET, Â 34TH FLOOR			4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
(Street)			(Check all applicable)	
BIRMINGHAM, Â AL Â 35203			<input checked="" type="checkbox"/> Director	<input type="checkbox"/> 10% Owner
(City)	(State)	(Zip)	<input checked="" type="checkbox"/> Officer	<input type="checkbox"/> Other
			(give title below)	(specify below)
			Vice Chairman	6. Individual or Joint/Group Filing(Check Applicable Line)
				<input checked="" type="checkbox"/> Form filed by One Reporting Person
				<input type="checkbox"/> Form filed by More than One Reporting Person

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	2,489,993.2191	D	Â
Common Stock	950,539.6005	I	by 401K
Common Stock	814,350	I	by Ltd. Partnership
Common Stock	97,636.56	I	by Spouse
Common Stock	37,525.96	I	by Trust

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

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**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

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1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
ESOP (Right To Buy) <sup>(1)</sup>	11/01/2004	01/16/2007	Common Stock	7,341	\$ 13.62	D	Â
ESOP (Right To Buy) <sup>(1)</sup>	11/01/2004	01/18/2010	Common Stock	5,673	\$ 17.63	D	Â
ESOP (Right To Buy) <sup>(1)</sup>	11/01/2004	01/27/2008	Common Stock	267,001	\$ 20.32	D	Â
ESOP (Right To Buy) <sup>(1)</sup>	11/01/2004	10/20/2009	Common Stock	640,800	\$ 20.6	D	Â
ESOP (Right To Buy) <sup>(1)</sup>	11/01/2004	01/20/2009	Common Stock	311,500	\$ 21.24	D	Â
ESOP (Right To Buy) <sup>(1)</sup>	11/01/2004	02/05/2008	Common Stock	533,998	\$ 21.91	D	Â
ESOP (Right To Buy) <sup>(1)</sup>	11/01/2004	01/15/2011	Common Stock	311,499	\$ 22.51	D	Â
ESOP (Right To Buy) <sup>(1)</sup>	11/01/2004	04/15/2008	Common Stock	801,002	\$ 24.72	D	Â
ESOP (Right To Buy) <sup>(1)</sup>	11/01/2004	01/15/2012	Common Stock	311,500	\$ 26.99	D	Â
ESOP (Right To Buy) <sup>(1)</sup>	11/01/2004	01/13/2013	Common Stock	311,499	\$ 29.42	D	Â
ESOP (Right To Buy) <sup>(1)</sup>	11/01/2004	01/20/2014	Common Stock	311,500	\$ 37.7	D	Â
ESOP (Right To Buy) <sup>(1)</sup>	11/01/2004	01/18/2005	Common Stock	187,075	\$ 7.16	D	Â
ESOP (Right To Buy) <sup>(1)</sup>	11/01/2004	01/17/2006	Common Stock	10,573	\$ 9.46	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
MALONE WALLACE D JR 420 NORTH 20TH STREET 34TH FLOOR BIRMINGHAM, AL 35203	Â X	Â	Â Vice Chairman	Â

## Signatures

Wallace D.  
Malone, Jr.

11/10/2004

\_\_Signature of  
Reporting Person

Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 5(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) Provisions exist with respect to these shares to allow for the withholding of shares to satisfy tax withholding obligations and the withholding of shares in payment of the exercise price. The exercise of certain options in any one-year is limited to 100,000 dollars.

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.