

Bank of America (logo)
100 North Tryon Street
Charlotte, NC 28255

Tel 704.386.5000

Pricing Supplement No. 0244 Dated January 25, 2000 Rule 424(b)(2)
(To Prospectus dated May 21, 1998 and File number: 333-51367
Prospectus Supplement dated November 16, 1998)

Senior Medium-Term Notes, Series H
Due Nine Months or More From Date of Issue

Principal Amount:		\$ 75,000,000.00
Issue Price:	100.000%	\$ 75,000,000.00
Commission or Discount:	0.037%	\$ 27,750.00
Proceeds to Company:	99.963%	\$ 74,972,250.00

Agent: Banc of America Securities, LLC, as Principal

Original Issue Date: January 28, 2000
Stated Maturity Date: January 28, 2002

Cusip #: 06050M-AJ-6

Form: Book-entry only

Interest Rate: Floating

Base rate: LIBOR Telerate Page 3750

Index maturity: 90 days

Spread: 10 bps

Initial Interest Rate: 6.14%

Interest Reset Period: Quarterly, commencing on April 28, 2000

Interest Reset Date: The 28th of January, April, July, and October

Interest Determination
Date: Two business days preceding the coupon date

Interest Payment Dates: The 28th of January, April, July, and October
commencing April 28th, 2000

May the Notes be redeemed by the corporation prior
to maturity? No

May the notes be repaid prior to maturity at the option of the
holder? No

Discount Note? No