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

Tel 704.386.5000

Pricing Supplement No. 0245 Dated January 31, 2000 Rule 424(b)(2)
(To Prospectus dated May 21, 1998 and File number: 333-51367
Prospectus Supplement dated November 16, 1998)

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

Principal Amount:		$ 25,000,000.00
Issue Price:	100.000%	$ 25,000,000.00
Commission or Discount:	2.125%	$ 531,250.00
Proceeds to Corporation:	97.875%	$ 24,468,750.00

Agent: Salomon Smith Barney, as Principal (1)

Original Issue Date: February 18, 2000

Stated Maturity Date: February 18, 2015

Cusip #: 06050N-AP-0

Form: Book-entry only

Interest Rate: 8.00% per annum

Interest Payment Dates: The 18th of each month commencing March 18th, 2000

Discount Note? No

May the Notes be redeemed by the Corporation prior to maturity? Yes(See below)

The notes will be subject to redemption at the option of the Corporation, in whole, on the Interest Payment Date occurring February 18, 2003 and on any Interest Payment Date occurring thereafter at a redemption price equal to 100% of the principal amount of the Notes, plus acrued interest thereon, if any, upon at least 35 calendar days prior notice to the NoteHolder and the Trustee, as described in the Prospectus Supplement.

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

(1): Notes purchased by the Agent as principal may be resold to investors and other purchasers at varying prices relating to prevailing market prices at the time of resale as determined by Salomon Smith Barney.