

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

Tel 704.386.5000

Pricing Supplement No. 0252 Dated March 29, 2000
(To Prospectus dated May 21, 1998 and
Prospectus Supplement dated November 16, 1998)

Rule 424(b) (2)
File number: 333-51367

Senior Medium-Term Notes, Series H

Principal Amount:		\$	350,000,000.00
Issue Price:	100.000%	\$	350,000,000.00
Commission or Discount:	0.009%	\$	0.00
Proceeds to Company:	99.991%	\$	349,968,500.00

Agent: Banc of America Securities, LLC, as Agent

Original Issue Date: April 3, 2000

Stated Maturity Date: April 3, 2002

Cusip #: 06050M-AN-7

Form: Book-entry only

Interest Rate: 7.35%

Interest Payment Dates: The 3rd of April & October, commencing October 3, 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