

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

Tel 704.386.5000

Pricing Supplement No. 0255 Dated April 27, 2000
(To Prospectus dated May 21, 1998 and
Prospectus Supplement dated November 16, 1998)

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

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

Principal Amount:		\$	25,000,000.00
Issue Price:			100%(1)
Commission or Discount:	2.450%	\$	612,500.00
Proceeds to Corporation:	97.550%	\$	24,387,500.00

Agent: ABN AMRO Incorporated, as Principal (1)

Original Issue Date: May 15, 2000

Stated Maturity Date: May 15, 2015

Cusip #: 06050NAU9

Form: Book-entry only

Interest Rate: 7.750% per annum

Interest Payment Dates: Semi-annually on the 15th of May and November,
commencing November 15, 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 May 15, 2003 and on any
Interest Payment Date occurring in May or November thereafter at a redemption
price equal to 100% of the principal amount of the Notes, plus accrued
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 in \$1,000.00 minimum denominations at varying
prices relating to prevailing market prices at the time of resale
as determined by ABN AMRO, Incorporated.