

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

Tel 704.386.5000

Pricing Supplement No. 0225 Dated May 7, 1999  
(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  
Due Nine Months or More From Date of Issue

Principal Amount:		\$ 20,000,000.00
Issue Price:	100.0000%	\$ 20,000,000.00
Commission or Discount:	1.0000%	\$ 200,000.00
Proceeds to Company:	99.0000%	\$ 19,800,000.00

Agent: Morgan Stanley Dean Witter & Co., as Principal

Original Issue Date: May 21, 1999

Stated Maturity Date: May 21, 2039

Cusip #: 06050M-AA-5

Form: Book-entry only

Interest Rate: Floating

Daycount Convention: 30/60

Base rate: LIBOR Telerate Page 3750

Index maturity: 90 days

Spread: -5.0 bps

Initial Interest Rate: To be determined on May 19, 1999

Interest Reset Period: Quarterly, commencing on August 21, 1999

Interest Reset Dates: 21st of February, May, August and November

Interest Determination  
Date: Two London Banking Days preceding the reset date

Interest Payment Dates: 21st of May, August and November, and February  
commencing August 21, 1999

Minimum Denomination: \$250,000.00

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? Yes (See below)

The notes will be subject to repayment at the option of the holder on the  
following repayment dates and following prices, plus accrued interest  
thereon, if any, upon at least 30 calendar days prior notice to the Company  
and Trustee.

Repayment Date	Put Price
-----	-----
May 21, 2009	99.00%
May 21, 2012	99.25%
May 21, 2015	99.50%
May 21, 2018	99.75%
May 21, 2021 and on each third anniversary thereafter to maturity	100.00%