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

Tel 704.386.5000

Pricing Supplement No. 0236 Dated October 21, 1999 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

Co-Agents	PaineWebber Incorporated and Salomon Smith Barney		
Principal Amount:	PaineWebber Incorporated		$ 43,927,000.00
	Salomon Smith Barney		$ 12,020,000.00
	Total		$ 55,947,000.00
Issue Price:		100.0000%	$ 55,947,000.00
Commission or Discount:		1.0000%	$ 559,470.00
Proceeds to Company:		99.0000%	$ 55,387,530.00

Original Issue Date: October 26, 1999

Stated Maturity Date: October 26, 2039

Cusip #: 06050M-AD-9

Form: Book-entry only

Interest Rate: Floating

Base rate: LIBOR Telerate Page 3750

Index maturity: 90 days

Spread: -10.0 bps

Initial Interest Rate: 6.21875%

Interest Reset Period: Quarterly, commencing on January 26,2000

Interest Reset Dates: The 26th of each January, April, July, and October commencing January 26, 2000

Interest Determination Date: Two London Banking Days preceding the Reset Date

Interest Payment Dates: The 26th of each January, April, July, and October commencing January 26, 2000

May the Notes be redeemed by the Company 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	Price
October 26, 2009	99.00%
October 26, 2012	99.25%
October 26, 2015	99.50%
October 26, 2018	99.75%
October 26, 2021 and on each third anniversary thereafter to maturity	100.00%

Discount Note? No.