

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

Tel 704.386.5000

Pricing Supplement No. 0237 Dated November 12, 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

Principal Amount:		\$ 58,166,000.00
Issue Price:	100.000%	\$ 58,166,000.00
Commission or Discount:	0.068%	\$ 39,553.00
Proceeds to Company:	99.932%	\$ 58,126,447.00

Agent: Banc of America Securities, LLC

Original Issue Date: November 17, 1999  
Stated Maturity Date: December 01, 2004

Cusip #: 06050M-AE-7

Form: Book-entry only

Interest Rate: Floating

Daycount Convention: Actual/360

Base rate: LIBOR Telerate Page 3750

Index maturity: 90 days

Spread: 19 bps

Initial Interest Rate: 5.62%

Interest Determination  
Date: 2 business days before coupon date

Interest Payment Dates: The 1st of each March, June, September, and December  
commencing December 1, 1999

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? No