

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

SCHEDULE 13G  
UNDER THE SECURITIES EXCHANGE ACT OF 1934

(Amendment No. 5)

JAMES RIVER BANKSHARES, INC.

-----  
(Name of Issuer)

COMMON STOCK

-----  
(Title of Class of Securities)

470345109

-----  
(CUSIP Number)

DECEMBER 31, 1999

-----  
(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant  
to which this Schedule is filed:

Rule 13d-1(b)

Rule 13d-1(c)

Rule 13d-1(d)

PAGE 1 OF 4

CUSIP No. 470345109

-----  
1 NAME OF REPORTING PERSON: Bank of America Corporation

IRS IDENTIFICATION NO. OF ABOVE PERSON: 560906609  
-----

2 CHECK APPROPRIATE BOX IF A MEMBER OF A GROUP (a)  (b)   
-----

3 SEC USE ONLY  
-----

4 CITIZENSHIP OR PLACE OF ORGANIZATION: United States  
-----

NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING  
PERSON WITH:

5 Sole Voting Power:

6 Shared Voting Power:

7 Sole Dispositive Power:

8 Shared Dispositive Power:

-----  
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY REPORTING PERSON:  
-----

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES  
CERTAIN SHARES [ ]  
-----

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9:

Less than 5% (closing filing)  
-----

12 TYPE OF REPORTING PERSON: HC  
-----

PAGE 2 OF 4

ITEM 1 (a) NAME OF ISSUER:

JAMES RIVER BANKSHARES, INC.

(b) ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES:

1514 HOLLAND ROAD  
SUFFOLK, VA 23434

ITEM 2 (a) NAME OF PERSON FILING:

Bank of America Corporation

(b) ADDRESS OF PRINCIPAL BUSINESS OFFICE:

100 North Tryon Street  
Charlotte, NC 28255

(c) CITIZENSHIP:

United States

(d) TITLE OF CLASS OF SECURITIES:

COMMON STOCK

(e) CUSIP NUMBER: 470345109

ITEM 3 - IF THIS STATEMENT IS FILED PURSUANT TO RULES 13d-1(b)  
OR 13d-2(b) OR (c), CHECK WHETHER THE PERSON FILING IS A:

(g) [x] A parent holding company or control person in accordance  
with (S) 240.13d-1(b)(1)(ii)(G)

ITEM 4 - OWNERSHIP

Less than 5% (closing filing)

ITEM 5 - OWNERSHIP OF FIVE PERCENT OR LESS OF A CLASS:

Not Applicable.

PAGE 3 OF 4

ITEM 6 - OWNERSHIP OF MORE THAN FIVE PERCENT ON BEHALF OF ANOTHER PERSON:

Not Applicable.

ITEM 7 - IDENTIFICATION OF THE SUBSIDIARIES WHICH ACQUIRED THE SECURITY BEING REPORTED ON BY THE PARENT HOLDING COMPANY:

Not Applicable.

ITEM 8 - IDENTIFICATION AND CLASSIFICATION OF MEMBERS OF THE GROUP:

Not Applicable.

ITEM 9 - NOTICE OF DISSOLUTION OF GROUP:

Not Applicable.

ITEM 10 - CERTIFICATION.

After reasonable inquiry and to the best of my knowledge and belief, the undersigned certify that the information set forth in this statement is true, complete and correct.

DATE: February 7, 2000

Bank of America Corporation

BY: /s/ PETER J. BROWN

Peter J. Brown  
Vice President  
Corporate Compliance