## SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

SCHEDULE 13G UNDER THE SECURITIES EXCHANGE ACT OF 1934

UNIHOLDING CORPORATION

6 Shared Voting Power: 232,494

(Name of Issuer)
COMMON STOCK \$0.01 PAR VALUE
(Title of Class of Securities)
904761202
(CUSIP Number)
April 19, 2000
(Date of Event Which Requires Filing of this Statement)
Check the appropriate box to designate the rule pursuant to which this Schedule is filed:
[x] Rule 13d-1(b)
[ ] Rule 13d-1(c)
[ ] Rule 13d-1(d)
PAGE 1 OF 9
CUSIP No. 904761202
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: 0

8 Shared Dispositive Power: 232,494
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY REPORTING PERSON 232,494
10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES [ ]
11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9: 11.23%
12 TYPE OF REPORTING PERSON: HC
PAGE 2 OF 9
CUSIP No. 904761202
1 NAME OF REPORTING PERSON: NB Holdings Corporation
IRS IDENTIFICATION NO. OF ABOVE PERSON:
2 CHECK APPROPRIATE BOX IF 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: 0
6 SHARED VOTING POWER: 232,494
7 SOLE DISPOSITIVE POWER: 0
8 SHARED DISPOSITIVE POWER: 232,494
9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON 232,494
10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES [ ]
11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9: 11.23%
12 TYPE OF REPORTING PERSON: HC

7 Sole Dispositive Power: 0

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9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

232,494

- -----

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

- -----

- 11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9: 11.23%
- 12 TYPE OF REPORTING PERSON: HC

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PAGE 4 OF 9

CUSIP No. 904761202

- ------

NAME OF REPORTING PERSON: Banc of America Securities LLC

IRS IDENTIFICATION NO. OF ABOVE PERSON:

CHECK APPROPRIATE BOX IF 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: 232,494

6 SHARED VOTING POWER: 0

SOLE DISPOSITIVE POWER: 232,494

SHARED DISPOSITIVE POWER: 0

AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON
232,494

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

PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9: 11.23%

TYPE OF REPORTING PERSON: BD

PAGE 5 OF 9

ITEM 1 (a) NAME OF ISSUER:
Uniholding Corp.

8th Floor
New York, NY 10012

ITEM 2 (a) NAMES OF PERSONS FILING:

96 Spring Street

Bank of America Corporation
NB Holdings Corporation
NationsBanc Montgomery Holdings Corporation
Banc of America Securities LLC

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

(b) ADDRESS OF PRINCIPAL BUSINESS OFFICES:

100 North Tryon Street Charlotte, NC 28255

(c) CITIZENSHIP:

United States

(d) TITLE OF CLASS OF SECURITIES: COMMON STOCK, par value \$0.01 per share

(e) CUSIP NUMBER: 904761202

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:

Not Applicable.

ITEM 4 - OWNERSHIP

With respect to the beneficial ownership of each reporting person, see Items 5 through 8 of the cover pages to this Schedule 13G applicable to each such person (pp. 2-5), which are incorporated herein by reference.

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

Not Applicable.

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:

NB Holdings Corporation NationsBanc Montgomery Holdings Corporation Banc of America Securities LLC

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

Not Applicable.

ITEM 9 - NOTICE OF DISSOLUTION OF GROUP:

Not Applicable.

PAGE 7 OF 9

ITEM 10 - CERTIFICATION.

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

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.

DATED: April 20, 2000

Bank of America Corporation NB Holdings Corporation NationsBanc Montgomery Holdings Corporation Banc of America Securities LLC

BY: /s/ DAVID J. WALKER

David J. Walker Senior Vice President PAGE 8 OF 9

## EXHIBIT A JOINT FILING AGREEMENT

The undersigned hereby agree that they are filing this statement jointly pursuant to Rule  $13d-1(k)\,(1)$ . Each of them is responsible for the timely filing of such Schedule 13G and any amendments thereto, and for the completeness and accuracy of the information concerning such person contained therein; but none of them is responsible for the completeness or accuracy of the information concerning the other persons making the filing, unless such person knows or has reason to believe that such information is inaccurate.

DATE: April 20, 2000

Bank of America Corporation NB Holdings Corporation NationsBanc Montgomery Holdings Corporation Banc of America Securities LLC

BY: /s/ DAVID J. WALKER

David J. Walker Senior Vice President Corporate Compliance

PAGE 9 OF 9