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

Tel 704.386.5000

Pricing Supplement No. 0247 Dated February 15, 2000	Rule 424(b)(2)
(To Prospectus dated May 21, 1998 and	File number: 333-51367
Prospectus Supplement dated November 16, 1998)	

Subordinated Medium-Term Notes, Series H Due Nine Months or More From Date of Issue

Principal Amount:	Salomon Smith Barney Prudential Securities, Inc.		25,000,000.00 5,000,000.00
	Total		\$ 30,000,000.00
Issue Price: Commission or Discount: Proceeds to Corporation	1).00% 70% 3.30%	\$ 30,000,000.00 510,000.00 29,490,000.00

Co-Agents:	Salomon Smith Barney and Prudential Securities, In- as Principals(1)	c.
Original Issue Date:	February 25, 2000	
Stated Maturity Date:	February 25, 2015	

Cusip #: 06050N-AR-6 Form: Book-entry only

Interest	Rate:	8.125%	per	annum

Interest Payment Date: The 25th of each February and August, commencing on August 25, 2000

Discount Note?

No

May the Notes be redeemed by the Corporation prior to maturity? Yes (See below)

The notes will be subject to redemption at the option of the Corporation, in whole, on the Interest Payment Date occurring February 25, 2003 and on any Interest Payment Date occurring in February or August thereafter at a redemption price equal to 100% of the principal amount of the Notes, plus accrued interest thereon, if any, upon at least 35 calendar days prior notice to the NoteHolder and the Trustee, as described in the Prospectus Supplement.

May the notes be repaid prior to maturity at the option of the holder? No

(1): Notes purchased by the Agents as principals may be resold to investors and other purchasers at varying prices relating to prevailing market prices at the time of resale as determined by Salomon Smith Barney or Prudential Securities, Inc.