

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

Tel 704.386.5000

Pricing Supplement No. 0249 Dated March 10, 2000  
(To Prospectus dated May 21, 1998 and  
Prospectus Supplement dated November 16, 1998)

Rule 424(b)(2)  
File number: 333-51367

Senior Medium-Term Notes, Series H

Principal Amount:		\$ 30,000,000.00
Issue Price:	100.00%	\$ 30,000,000.00
Commission or Discount:	0.05%	\$ 15,000.00
Proceeds to Corporation:	99.95%	\$ 29,985,000.00

Agent: Chase Securities, Inc., as Principal

Original Issue Date: March 17, 2000

Stated Maturity Date: March 16, 2007

Cusip #: 06050M-AL-1

Form: Book-entry only

Interest Rate: Floating

Daycount Convention: Actual/360

Base rate: LIBOR Telerate Page 3750

Index maturity: 90 days

Spread: + 78.0 bps

Maximum Interest Rate: 8.50%

Initial Interest Rate: To be determined on March 15, 2000

Interest Reset Period: Quarterly, commencing on June 16, 2000

Interest Reset Dates: The 16th of March, June, September and December

Interest Determination  
Date: Two London Banking Days preceding the reset date

Interest Payment Dates: The 16th of March, June, September, and December  
commencing June 16, 2000

May the Notes be redeemed by the corporation prior  
to maturity? No

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

Discount Note? No