

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

Tel 704.386.5000

Pricing Supplement No. 0253 Dated April 18, 2000
(To Prospectus dated May 21, 1998 and
Prospectus Supplement dated November 16, 1998)

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

Subordinated Medium-Term Notes, Series H

Principal Amount:		\$ 25,000,000.00
Issue Price:	100.000%	\$ 25,000,000.00
Commission or Discount:	1.050%	\$ 262,500.00
Proceeds to Corporation:	98.950%	\$ 24,737,500.00

Agent: Solomon Smith Barney, as Principal (1)

Original Issue Date: April 18, 2000

Stated Maturity Date: May 5, 2010

Cusip #: 06050NAT2

Form: Book-entry only

Interest Rate: 7.75% per annum

Interest Payment Dates: Semi-annually on May 5th and November 5th,
commencing November 5, 2000

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 May 5, 2003 and on any
Interest Payment Date occurring in May or November 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

Discount Note? No

(1): Notes purchased by the Agent as principal may be resold to investors
and other purchasers at varying prices relating to prevailing market
prices at the time of resale as determined by Merrill Lynch & Co.