

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

Tel 704.386.5000

Pricing Supplement No. 0254 Dated April 26, 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: | 100.000% | \$ 30,000,000.00 |
| Commission or Discount: | .04314% | \$ 12,942.00 |
| Proceeds to Corporation: | 99.95686% | \$ 29,987,058.00 |

Agent: Paine Webber Incorporated, as Principal

Original Issue Date: May 2, 2000

Stated Maturity Date: May 2, 2005

Cusip #: 06050MAP2

Form: Book-entry only

Interest Rate: Floating

Daycount Convention: Actual/360

Base rate: LIBOR Telerate Page 3750

Index maturity: 90 days

Spread: + 20.0 bps

Initial Interest Rate: 6.59125%

Interest Reset Period: Quarterly, commencing on August 2, 2000

Interest Reset Dates: February 2nd, May 2nd, August 2nd and
November 2nd, commencing on August 2, 2000

Interest Determination
Date: Two London banking days preceding the Interest
Reset Date

Interest Payment Dates: February 2nd, May 2nd, August 2nd, and
November 2nd, commencing on August 2, 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