

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

Tel 704.386.5000

Pricing Supplement No. 0256 Dated May 11, 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:		\$ 35,000,000.00
Issue Price:	100.0000%	\$ 35,000,000.00
Commission or Discount:	1.5857%	\$ 544,995.00
Proceeds to Corporation:	98.4143%	\$ 34,445,005.00

Agent: Solomon Smith Barney, as Principal (1)

Original Issue Date: May 25, 2000

Stated Maturity Date: May 25, 2010

Cusip #: 06050NAV7

Form: Book-entry only

Interest Rate: 8.00% per annum

Interest Payment Dates: The 25th of each month commencing June 25, 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 25, 2003 and on any  
Interest Payment Date occurring the 25th of each month 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 Salomon Smith Barney.