

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

Tel 704.386.5000

Pricing Supplement No. 0264 Dated August 23, 2000 Rule 424(b) (2)
(To Prospectus dated May 21, 1998 and File number: 333-51367
Prospectus Supplement dated November 16, 1998)

Senior Medium-Term Notes, Series H

Principal Amount:		\$ 225,000,000.00
Issue Price:	100.000%	\$ 225,000,000.00
Commission or Discount:	00.085%	\$ 191,250.00
Proceeds to Corporation:	99.915%	\$ 224,808,750.00

Agent: Banc of America Securities LLC, as Agent

Original Issue Date: August 28, 2000

Stated Maturity Date: August 26, 2005

Cusip #: 06050M-AU-1

Form: Book entry only

Interest Rate: Floating

Daycount Convention: Actual/360

Base rate: LIBOR Telerate Page 3750

Index maturity: 90 days

Spread: + 25.0 bps

Initial Interest Rate: 6.93%

Interest Reset Period: Quarterly, commencing on November 26, 2000

Interest Reset Date: February 26th, May 26th, August 26th and November 26th, commencing on November 26, 2000

Interest Determination

Date: Two London banking days preceding the Interest Reset Date

Interest Payment Dates: February 26th, May 26th, August 26th, and November 26th, commencing on November 26, 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