

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

Tel 704.386.5000

Pricing Supplement No. 0265 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:		\$ 75,000,000.00
Issue Price:	100.000%	\$ 75,000,000.00
Commission or Discount:	0.085%	\$ 63,750.00
Proceeds to Corporation:	99.915%	\$ 74,936,250.00

Agent: Banc of America Securities LLC, as Agent

Original Issue Date: August 28, 2000

Stated Maturity Date: August 26, 2005

Cusip #: 06050M-AV-9

Form: Book entry only

Interest Rate: Floating

Daycount Convention: Actual/360

Base rate: LIBOR Telerate Page 3750

Index maturity: 30 days

Spread: + 27.0 bps

Initial Interest Rate: 6.89%

Interest Reset Period: Monthly, commencing on September 26, 2000

Interest Reset Date: The 26th of each month

Interest Determination  
Date: Two London banking days preceding the reset date

Interest Payment Dates: The 26th of each month commencing September 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