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Bank of America Corporation
Federal Government Relations
NC1-007-23-03
100 North Tryon Street, 23rd Floor
Charlotte, NC 28255

Tel 704.386.8536
Fax 704.388.9402

August 11, 2000

Secretary of the Senate
Office of Records and Registration
SH-232
Washington, D. C. 20510

Re: 26400-12

Dear Sir/Madam:

Enclosed is **Bank of America's 2000 Mid-Year Lobbying Disclosure Report.**

I hereby certify that the information is true, correct and complete to the best of my knowledge.

Sincerely,


J. Mark Leggett
704/386-5739

Enclosure



Clerk of the House of Representatives Legislative Resource Center B-106 Cannon Building Washington, DC 20515	Secretary of the Senate Office of Public Records 232 Hart Building Washington, DC 20510
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SECRETARY OF THE SENATE
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LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required To Complete This Page

1. Registrant Name BANK OF AMERICA			
2. Address <input type="checkbox"/> Check if different than previously reported 100 N. Tryon Street, Charlotte, North Carolina 28255			
3. Principal Place of Business (if different from line 2) City: _____ State/Zip (or Country): _____			
4. Contact Name J. Mark Leggett	Telephone (704) 386-5739	E-mail (optional)	5. Senate ID # 26400-12
7. Client Name <input type="checkbox"/> Self	6. House ID # 31067000		

TYPE OF REPORT 8. Year 2000 Midyear (January 1-June 30) OR Year End (July 1-December 31)

9. Check if this filing amends a previously filed version of this report

10. Check if this is a Termination Report ⇨ Termination Date _____ 11. No Lobbying Activity

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

<p align="center">12. Lobbying Firms</p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇨ \$ _____ Income (nearest \$20,000)</p> <p>Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).</p>	<p align="center">13. Organizations</p> <p>EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ <u>889,849.00</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input checked="" type="checkbox"/> Method A. Reporting amounts using LDA definitions only</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(5) of the Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) of the Internal Revenue Code</p>
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Signature _____

J. Mark Leggett

8-11-00

Printed Name and Title **J. Mark Leggett, Senior Vice President, Federal Government Relations**

Registrant Name BANK OF AMERICA Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** provide information as requested. Attach additional page(s) as needed.

15. General issue area code BAN (one per page)

16. Specific lobbying issues

1. Revising laws in both Canada and Mexico that prevent U.S. Banks from establishing direct Branches.
2. H.R.1585, Depository Institution Regulatory Streamlining Act of 1999; S.576, Financial Regulatory Relief and Economic Efficiency Act of 1999
3. H.R.1714, Electronic Signatures in Global and National Commerce Act; S.761, Millennium Digital Commerce Act
4. H.R.1929, Banking Privacy Act of 1999; S.187, Financial Information Privacy Act of 1999

17. House(s) of Congress and Federal agencies contacted _____ Check if None

1. Department of Treasury
2. United States House of Representatives; United States Senate
3. United States House of Representatives; United States Senate
4. United States House of Representatives; United States Senate

17. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)	New
1. Robert D. Kramer		
2. Rex Wackerle Jeanne-Marie Murphy Mark Leggett		
3. Robert D. Kramer Jeanne-Marie Murphy Rex Wackerle		
4. Mark Leggett Rex Wackerle Jeanne-Marie Murphy Robert D. Kramer		

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature *J. Mark Leggett* Date 8-11-00
 Printed Name and Title J. MARK LEGGETT, SVP, Federal Government Relations

Registrant Name BANK OF AMERICA Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code BAN (one per page)

16. Specific lobbying issues

- 5. H.R.240, H.R.1426, H.R.1471, H.R. 2905, H.R.2896, S.1920, Foreign Money Laundering Deterrence And Anticorruption Act (Legislation to enhance protections against money laundering Activities)
- 6. H.R.3320, S.190, Consumers' Right to Financial Privacy
- 7. H.R.3321, Electronic Privacy Bill of Rights Act

17. House(s) of Congress and Federal agencies contacted _____ Check if None

- 5. United States House of Representatives, United States Senate, Department of Treasury
- 6. United States House of Representatives, United States Senate, Department of Treasury
- 7. U.S. House of Representatives, United States Senate

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)	New
5. Mark Leggett Robert Kramer Jeanne-Marie Murphy Rex Wackerle		
6. Jeanne-Marie Murphy Rex Wackerle Robert D. Kramer		
7. Jeanne-Marie Murphy Rex Wackerle Robert D. Kramer		

5. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date _____

Printed Name and Title _____

Registrant Name BANK OF AMERICA Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** provide information as requested. Attach additional page(s) as needed.

15. General issue area code BAN (one per page)

16. Specific lobbying issues
- 8. H.R. 4923, Community Renewal Act
 - 9. H.R.4419, Internet Gambling Funding Prohibition Act
 - 10. S.2589, Increase In FDIC Coverage
 - 11. H.R.2856, Credit Scoring Disclosure

17. House(s) of Congress and Federal agencies contacted _____ Check if None

- 8. U.S. House of Representatives
- 9. U.S. House of Representatives
- 10. U. S. Senate
- 11. U.S. House of Representatives

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)	New
8. Rex Wackerle		
9. Jeanne-Marie Murphy Rex Wackerle Mark Leggett		
10. Jeanne-Marie Murphy		
11. Jeanne-Marie Murphy Rex Wackerle		

5. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date _____
 Printed Name and Title _____

Registrant Name BANK OF AMERICA Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** provide information as requested. Attach additional page(s) as needed.

15. General issue area code BAN (one per page)

16. Specific lobbying issues

- 12. H.R.4067, Business Checking Modernization Act
- 13. H.R. 4209, Bank Reserves Modernization Act of 2000
- 14. H.R.4585, Medical Financial Privacy Protection Act

17. House(s) of Congress and Federal agencies contacted _____ Check if None

- 12. U. S. House of Representatives
- 13. U.S. House of Representatives
- 14. U.S. House of Representatives

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)	New
12. Jeanne-Marie Murphy Rex Wackerle Mark Leggett		
13. Jeanne-Marie Murphy Rex Wackerle Mark Leggett		
14. Jeanne-Marie Murphy Rex Wackerle Mark Leggett		

5. Interest of each foreign entity in the specific issues listed on line 16 above Check if NoneSignature _____ Date _____
Printed Name and Title _____

Registrant Name BANK OF AMERICA Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** provide information as requested. Attach additional page(s) as needed.

15. General issue area code BAN (one per page)

16. Specific lobbying issues

15. HR.4541, S.2697, Commodity Futures Modernization Act

16. H.R.1161, Contract Netting Improvement Act

17. House(s) of Congress and Federal agencies contacted _____ Check if None

15. U.S. House of Representatives

16. U.S. House of Representatives

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)	New
15. Rex Wackerle		
16. Rex Wackerle		

5. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date _____

Printed Name and Title _____

Registrant Name BANK OF AMERICA Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code BNK (one per page)

16. Specific lobbying issues

- 1. H.R. 833, Bankruptcy Reform Act of 1999; S.625, Bankruptcy Reform Act of 1999

17. House(s) of Congress and Federal agencies contacted _____ Check if None

- 1. United States House of Representatives, United States Senate

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)	New
1. Mark Leggett Jeanne-Marie Murphy Rex Wackerle		

5. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date _____

Printed Name and Title _____

Registrant Name BANK OF AMERICA Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** provide information as requested. Attach additional page(s) as needed.

15. General issue area code FIN (one per page)

16. Specific lobbying issues

- 1. H.R. 1875, Interstate Class Action Jurisdiction Act of 1999; S.353, Class Action Fairness Act of 1999
- 2. H.R. 4747, ERISA Reform

17. House(s) of Congress and Federal agencies contacted _____ Check if None

- 1. United States House of Representatives; United States Senate
- 2. United States House of Representatives

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)	New
1. Rex Wackerle		
2. Rex Wackerle		

5. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date _____

Printed Name and Title _____

Registrant Name BANK OF AMERICA Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code TRD (one per page)

16. Specific lobbying issues

1. Electronic commerce and other trade issues relating to services trade in various negotiations, including WTO 2000, OECD consumer protection talks, US-EU privacy safe harbor negotiations, TEP, etc.
2. Accession of China to the World Trade Organization, to obtain commitments from China regarding financial sector liberalization; provision of permanent NTR to China.

17. House(s) of Congress and Federal agencies contacted _____ Check if None

1. Department of Commerce, Federal Trade Commission, US Trade Representative, White House
2. United States House of Representatives, United States Senate, Department of Treasury, U.S. Trade Representative

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)	New
1. Robert D. Kramer		
2. Robert D. Kramer Rex Wackerle		

5. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date _____
 Printed Name and Title _____

Registrant Name BANK OF AMERICA Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** provide information as requested. Attach additional page(s) as needed.

- 15. General issue area code TRD (one per page)
- 16. Specific lobbying issues
 - 3. Provided trade negotiators, House and Senate staff and Ambassadors with additional liberalization measures to be obtained from next round of WTO services negotiations in the year 2000 and encouraged US efforts to get financial services agreement ratified by signatories.
 - 4. Joint Public Sector - Private Sector Advisory Committee on Electronic Commerce recommendations to the Ministers of the Free Trade Area of the Americas
- 17. House(s) of Congress and Federal agencies contacted _____ Check if None
 - 3. USTR, Department of Treasury, Federal Reserve Board, Department of Commerce
 - 4. Department of Commerce, Federal Trade Commission, Department of State, U.S. Trade Representative

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)	New
3. Robert D. Kramer		
4. Robert D. Kramer		

5. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature _____ Date _____
 Printed Name and Title _____

Registrant Name BANK OF AMERICA Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** provide information as requested. Attach additional page(s) as needed.

15. General issue area code TRD (one per page)

16. Specific lobbying issues

- 5. H.R.1993, Export Enhancement Act of 1999; S.688, OPIC Reauthorization Act
- 6. H.R. 984, Caribbean and Central America Relief and Economic Stabilization Act; S.371, Central American and Caribbean Relief Act
- 7. H.R. 434, African Growth and Opportunity Act; S.666, African Growth and Opportunity Act

17. House(s) of Congress and Federal agencies contacted _____ Check if None

- 5. United States House of Representatives, United States Senate
- 6. United States House of Representatives, United States Senate
- 7. United States House of Representatives, United States Senate

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)	New
5. Robert D. Kramer		
6. Robert D. Kramer		
7. Robert D. Kramer		

5. Interest of each foreign entity in the specific issues listed on line 16 above X Check if None

Signature _____ Date _____
 Printed Name and Title _____

Registrant Name **BANK OF AMERICA** Client Name _____

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code,** provide information as requested. Attach additional page(s) as needed.

15. General issue area code TRD (one per page)

16. Specific lobbying issues

- 8. H.R.4811 and S.2522, Foreign Ops Appropriations Act of 2001
- 9. H.R.4444, To authorize extension of non-discriminatory treatment to the PRC (China)
- 10. S.2645, China Nonproliferation Act

17. House(s) of Congress and Federal agencies contacted _____ Check if None

- 8. United States House of Representatives, United States Senate, Department of the Treasury, Eximbank
- 9. United States House of Representatives, United States Senate, Department of the Treasury, Department of Commerce
- 10. United States Senate

18. Name of each individual who acted as a lobbyist in this area (use chart below)

Name	Covered Official Position (if applicable)	New
8. Robert D. Kramer		
9. Robert D. Kramer Rex Wackerle Mark Leggett		
10. Robert D. Kramer Rex Wackerle Mark Leggett		

5. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature *Mark Leggett* Date 8/11/00
 Printed Name and Title J. MARK LEGGETT, SVP, Federal Government Relations