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SECRETARY OF THE SENATE

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H.O.

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 checked="" type="checkbox"/> Self			6. House ID # 31067000

TYPE OF REPORT 8. Year 1999 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>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"/> ⇨ <u>5</u> 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>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>\$ 800,000.00</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)(8) of the Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(c) of the Internal Revenue Code</p>

Signature J. Mark Leggett

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

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. H.R. 1575, Fair ATM Fees for Consumer Act
2. H.R. 10, Financial Services Act of 1999; S. 900, Financial Services Modernization Act of 1999
3. Revising laws in both Canada and Mexico that prevent U.S. banks from establishing direct branches
4. H.R. 775, Year 2000 Readiness & Responsibility Act; H.R. 192, Year 2000 Consumer Protection Plan Act of 1999; and S. 96, Y2K Act
5. H.R. 1585, Depository Institution Regulatory Streamlining Act of 1999; S. 576, Financial Regulatory Relief and Economic Efficiency Act of 1999

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

1. United States House of Representatives
2. United States House of Representatives; United States Senate, Department of Treasury
3. Department of Treasury
4. United States House of Representatives; United States Senate
5. 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. Rex Wackerle Jeanne-Marie Murphy Mark Leggett		
2. Rex Wackerle Jeanne-Marie Murphy Mark Leggett		
3. Robert D. Kramer		
4. Rex Wackerle Robert D. Kramer		
5. Rex Wackerle Jeanne-Marie Murphy Mark Leggett		

19. 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

- 6. H.R. 1714, Electronic Signatures in Global and National Commerce Act; S. 761, Millennium Digital Commerce Act
- 7. 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

- 6. United States House of Representatives; United States Senate
- 7. United States House of Representatives; United States Senate; The White House

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

Name	Covered Official Position (if applicable)	New
6. Robert D. Kramer Jeanne-Marie Murphy Rex Wackerle		
7. 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 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 BAN (one per page)

16. Specific lobbying issues

- 8. 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)
- 9. H.R. 3320, S. 190, Consumers' Right to Financial Privacy Act
- 10. H.R. 3321, Electronic Privacy Bill of Rights Act

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

- 8. United States House of Representatives, United States Senate, and Department of the Treasury
- 9. United States House of Representatives, United States Senate, White House and Department of the Treasury
- 10. 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
8. Mark Leggett Robert Kramer Jeanne-Marie Murphy Rex Wackerle		
9. Jeanne-Marie Murphy Rex Wackerle Robert D. Kramer		
10. Jeanne-Marie Murphy Rex Wackerle Robert Dr. Kramer		

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

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

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 Rex Wackerle Jeanne-Marie Murphy		

19. 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

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

- I. 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. Rex B. Wackerle		

19. 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 TAX (one per page)

16. Specific lobbying issues

1. H.R. 2488. Financial Freedom Act of 1999

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

1. United States House of Representatives; The White House

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 Rex Wackerle Jeanne-Marie Murphy		

19. 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. H.J. Res. 58, Resolution of Disapproval of China NTR
2. H.R. 1244, Enhancement of Trade, Security and Human Rights Through Sanctions Reform Act; S. 757 Sanctions Policy Reform Act
3. 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.
4. 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. United States House of Representatives, United States Senate
2. United States House of Representatives, United States Senate
3. Department of Commerce, Federal Trade Commission, US Trade Representative, White House
4. 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. Rex Wackerle Robert D. Kramer		
3. Robert D. Kramer		
4. Robert D. Kramer		

19. 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. 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.
6. Joint Public Sector - Private Sector Advisory Committee on Electronic Commerce recommendations to the Ministers of the Free Trade Area of the Americas
7. H.R. 2606 and S. 1234, Foreign Operations Export Financing, and Related Programs, Appropriations Act 2000

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

5. USTR, Department of Treasury, Federal Reserve Board, Department of Commerce
6. Department of Commerce, Federal Trade Commission, Department of State, U.S. Trade Representative
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. Rex Wackerle Robert D. Kramer Jeanne-Marie Murphy		

19. 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

- 8. H.R. 1993, Export Enhancement Act of 1999; S. 688, OPIC Reauthorization Act
- 9. H.R. 984, Caribbean and Central America Relief and Economic Stabilization Act; S. 371, Central American and Caribbean Relief Act
- 10. 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

- 8. United House of Representatives, United States Senate
- 9. United House of Representatives, United States Senate
- 10. United 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
8. Robert D. Kramer		
9. Robert D. Kramer		
10. Robert D. Kramer		

19. 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 Self

Information Update Page - Complete ONLY where registration information has changed.

20. Client new address

21. Client new principal place of business (if different from line 20)

City _____ State/Zip (or Country) _____

22. New general description of client's business or activities

LOBBYIST UPDATE

23. Name of each previously reported individual who is no longer expected to act as a lobbyist for the client

ISSUE UPDATE

24. General lobbying issues previously reported that no longer pertain

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

Name	Address	Principal Place of Business (city and state or country)

26. Name of each previously reported organization that is no longer affiliated with the registrant or client

FOREIGN ENTITIES

27. Add the following foreign entities

Name	Address	Principal place of business (city and state or country)	Amount of contribution for lobbying activities	Ownership percentage in client

28. Name of each previously reported foreign entity that no longer owns, or controls, or is affiliated with the registrant, client or affiliated organization

Signature J. Mark Leggett Date 2/11/2000

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