

NationsBank Corporation
Charlotte, NC 28255
Tel 704 386-5000

Pricing Supplement No. 0104 Dated December 19, 1995 Rule 424(b)(2)
(To Prospectus dated February 24, 1995 and File number: 33-57533
Prospectus Supplement dated February 28, 1995)

Senior Medium-Term Notes, Series D
Due Nine Months or More From Date of Issue

Principal Amount:		\$ 35,000,000.00
Issue Price:	100.000%	\$ 35,000,000.00
Commission or Discount:	0.048%	\$ 16,800.00
Proceeds to Company:	99.952%	\$ 34,983,200.00

Agent: Bear Stearns & Company, Inc., as Principal

Original Issue Date: December 22, 1995
Stated Maturity Date: December 14, 2001

Cusip #: 63858R-CW-9
Form: Book entry only

Interest Rate: 6.090% Fixed

Interest Payment Dates: 06/14, 12/14

Discount Note? No

May the Notes be redeemed by the Company prior to maturity? No

May the notes be repaid prior to maturity at the option of the holder? No