

NationsBank Corporation  
Charlotte, NC 28255  
Tel 704 386-5000

Pricing Supplement No. 0106 Dated January 4, 1996  
(To Prospectus dated February 24, 1995 and  
Prospectus Supplement dated February 28, 1995)

Rule 424(b)(2)  
File number: 33-57533

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

Principal Amount:		\$ 25,000,000.00
Issue Price: (See (1) below)	100.000%	\$ 25,000,000.00
Commission or Discount:	2.100%	\$ 525,000.00
Proceeds to Company:	97.900%	\$ 24,475,000.00

Agent: Merrill Lynch & Co., as Principal

Original Issue Date: January 11, 1996  
Stated Maturity Date: February 15, 2011

Cusip #: 63858S-AH-2

Form: Book entry only

Interest Rate: 6.610% Fixed

Interest Payment Dates: 15th of each month, commencing  
February 15, 1996

Discount Note? No

May the Notes be redeemed by the Company prior to maturity? Yes 02/15/00

The notes will be subject to redemption at the option of the Company, in whole, on the Interest Payment Date occurring February 15, 2000 and each Interest Payment Date occurring in July or February thereafter at a redemption price equal to 100% of the principal amount of the Notes upon at least 30 calendar days prior notice.

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

Interest rates offered by the Company with respect to offerings of medium term notes may differ depending upon, among other things, the aggregate principal amount of the such notes purchased in any single transaction.

(1): Notes purchased by the Agent as principal may be resold to investors and other purchasers at varying prices relating to prevailing market prices at the time of resale as determined by Merrill Lynch & Co..