

NationsBank Corporation
Charlotte, NC 28255
Tel 704 386-5000

Pricing Supplement No. 0157 Dated November 14, 1996 Rule 424(b)(2)
(To Prospectus dated July 12, 1996 and File number: 333-7229
Prospectus Supplement dated November 8, 1996)

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

Principal Amount:		\$ 57,000,000.00
Issue Price:	100.00000%	\$ 57,000,000.00
Commission or Discount:	0.02790%	\$ 15,903.00
Proceeds to Company:	99.97210%	\$ 56,984,097.00

Agent: Merrill Lynch & Co., as Agent

Original Issue Date: November 19, 1996

Stated Maturity Date: November 19, 1999

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

Interest Rate: Floating

Base rate: LIBOR Telerate Page 3750

Index maturity: 90 days
Spread: + 5.0 bps

Initial Interest Rate: 5.55%

Interest Reset Period: Quarterly, commencing on February 19, 1997

Interest Reset Dates: 19th of February, May, August and November

Interest Determination Date: Two London Banking Days preceding the Reset Date

Interest Payment Dates: 19th of February, May, August and November, commencing on February 19, 1997

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
Discount Note?	No