NationsBank Corporation Charlotte, NC 28255 Tel 704 386-5000

Pricing Supplement No. 0163 Dated December 10, 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: Issue Price: Commission or Discount: Proceeds to Company:	\$ 15,000,000.00 100.000% \$ 15,000,000.00 0.000% \$ 0.00 100.000% \$ 15,000,000.00
Agent:	HSBC Securities, Inc., as Agent
Original Issue Date: Stated Maturity Date:	December 23, 1996 December 23, 2004
Cusip #: Form:	63858R-EH-0 Book entry only
Interest Rate:	Floating
Base rate: Index maturity:	LIBOR Telerate Page 3750 90 Days
Spread:	+ 40.0 bps
Initial Interest Rate:	To be determined on December 19, 1996
Interest Reset Period:	Quarterly, commencing on March 23, 1997
Interest Reset Dates:	23rd of March, June, September, and December
Interest Determination Date:	Two London Banking Days preceding the Reset Date
Interest Payment Dates:	23rd of March, June, September, and December, commencing on March 23, 1997
Maximum Interest Rate:	In no event shall the Interest Rate so determined exceed 9.5%.
May the Notes be redeemed by the	company prior to maturity? No
May the notes be repaid prior to of the holder?	maturity at the option No
Discount Note?	No