

NationsBank Corporation  
Charlotte, NC 28255  
Tel 704 386-5000

Pricing Supplement No. 0186 Dated December 31, 1997 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:       |            | \$ 253,000,000.00 |
| Issue Price:            | 100.00000% | \$ 253,000,000.00 |
| Commission or Discount: | 0.00000%   | \$ 0.00           |
| Proceeds to Company:    | 100.00000% | \$ 253,000,000.00 |

Agent: NationsBanc Montgomery Securities LLC,  
as Agent

Original Issue Date: January 05, 1998

Stated Maturity Date: January 05, 1999

Cusip #: 63858R-EW-7  
Form: Book entry only

Interest Rate: Floating

Base rate: LIBOR Telerate Page 3750

Index maturity: 90 days

Spread: -5.0 bps

Initial Interest Rate: 5.7625%

Interest Reset Period: Quarterly, commencing on April 5,  
1998

Interest Reset Dates: April 5, July 5 and October 5, 1998

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

Interest Payment Dates: April 5, July 5, October 5, 1998 and  
January 5, 1999, commencing on  
April 5, 1998

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