NationsBank Corporation Charlotte, NC 28255 Tel 704-386-5000

Pricing Supplement No. 0187 Dated January 23, 1998 Rule 424(b)(2) (To Prospectus dated November 24, 1995 and File number: 33-63097 Prospectus Supplement dated January 8, 1998) Subordinated Medium-Term Notes, Series G Due Nine Months or More From Date of Issue Fixed Rate Notes \$ 25,000,000.00 Principal Amount: Issue Price: 100% (1) Commission or Discount: 1.870% \$ 467,500.00 Proceeds to Company: 98.130% \$ 24,532,500.00 Agent: Smith Barney, as Principal (1) Original Issue Date: February 11, 1998 Stated Maturity Date: February 10, 2023 Cusip #: 63858S-BP-3 Form: Book entry only 7.000% per annum Interest Rate: Interest Payment Dates: 11th of February and August, commencing on August 11, 1998 Discount Note? No

May the Notes be redeemed by the Company prior to maturity? Yes (See below)

The notes will be subject to redemption at the option of the Company, in whole, on the Interest Payment Date occurring February 11, 2002 and on any Interest Payment Date occurring in February or August thereafter at a redemption price equal to 100% of the principal amount of the Notes, plus accrued interest thereon, if any, upon at least 30 calendar days prior notice, as described in the Prospectus Supplement.

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

(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 Smith Barney.

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