

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

Pricing Supplement No. 0196 Dated June 23, 1998
(To Prospectus dated July 12, 1996 and
December 19, 1996 and Prospectus Supplement dated
January 08, 1998)

Rule 424(b)(2)
File numbers: 333-7229
and 333-13811

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

Principal Amount:		\$ 110,000,000.00
Issue Price:	100.00000 %	110,000,000.00
Commission or Discount:	0.09359 %	102,949.00
Proceeds to Company:	99.90641%	\$ 109,897,051.00

Agent: Merrill Lynch & Co., as Agent

Original Issue Date: July 01, 1998

Stated Maturity Date: January 05, 2004

Cusip #: 63858R-FC-0

Form: Book entry only

Interest Rate: Floating
Base rate: LIBOR Telerate Page 3750

Index maturity: 90 days
30 days for the final 21 day period

Spread: + 10.0 bps

Initial Interest Rate: To be determined on June 29, 1998

Interest Reset Period: Quarterly, commencing on September 15, 1998
Interest Reset Dates: 15th of March, June, September, and December

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

Interest Payment Dates: 15th of March, June, September and December,
commencing on September 15, 1998, with a final
interest payment to be made January 5, 2004

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