

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

Pricing Supplement No. 0082 Dated July 12, 1995
(To Prospectus dated February 24, 1995 and
Prospectus Supplement dated February 28, 1995)

Rule 424(b) (2)
File No. 33-57533

Senior Medium-Term Notes, Series D
Due Nine Months or More from Date of Issue

Principal Amount:		\$ 20,000,000.00
Issue Price:	100.000%	\$ 20,000,000.00
Commission or Discount:	.060%	\$ 12,000.00
Proceeds to Company:	99.940%	\$ 19,988,000.00

Agent: JP Morgan, as Agent

Original Issue Date: July 19, 1995
Stated Maturity Date: July 19, 2001

CUSIP#: 63858R-CB-5
Form: Book-entry

Interest Rate: Floating

Base Rate: LIBOR Telerate Page 3750
Index Maturity: 90 days
Spread: +40.0 bps

Initial Interest Rate: To be determined on July 17, 1995

Interest Reset Period: Quarterly, commencing 10/19/95

Interest Reset Dates: 19th of January, April, July, &
October

Interest Determination Dates: 2nd London Banking Day preceding
Interest Reset Date

Interest Payment Dates: 19th of January, April, July, &
October

Maximum Interest Rate: In no event shall the Interest Rate
so determined exceed 10%

May the Notes be redeemed prior to maturity?	No
May the Notes be repaid prior to maturity?	No
Original Issue Discount Note?	No