NationsBank Corporation Charlotte, NC 28255 Tel 704 386-5000

Pricing Supplement No. 0102 Dated December 12, 1995 Rule 424(b)(2)

(To Prospectus dated February 24, 1995 and File number: 33-57533

Prospectus Supplement dated February 28, 1995)

Senior Medium-Term Notes, Series D

Due Nine Months or More From Date of Issue

 Principal Amount:
 \$ 60,000,000.00

 Issue Price:
 100.0000%
 \$ 60,000,000.00

 Commission or Discount:
 0.05700%
 \$ 34,200.00

 Proceeds to Company:
 99.94300%
 \$ 59,965,800.00

Agent: NationsBanc Capital Markets, Inc., as

Agent

Original Issue Date: December 18, 1995
Stated Maturity Date: December 18, 1997

Cusip #: 63858R-CU-3
Form: Book entry only

Interest Rate: Floating

Base rate: LIBOR Telerate Page 3750

Index maturity: 90 Days
Spread: + 8.0 bps

Initial Interest Rate: 5.8925%

Interest Reset Period: Quarterly, commencing March 18, 1996

Interest Reset Dates: The first day of each Interest Reset Period.

following dates:

March 14, 1996 June 14, 1996 September 16, 1996 December 16, 1996 March 14, 1997 June 16, 1997 September 15, 1997

> March 18, 1996 June 18, 1996 September 18, 1996 December 18, 1996 March 18, 1997 June 18, 1997 September 17, 1997

December 18, 1997 (at maturity)

May the Notes be redeemed by the company prior to maturity?

May the notes be repaid prior to maturity at the option No

of the holder?

Discount Note?