NationsBank Corporation Charlotte, NC 28255 Tel 704 386-5000

Pricing Supplement No. 0109 Dated January 18, 1996 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

\$ 28,000,000.00 100.00000% \$ 28,000,000.00 Principal Amount: Issue Price: Commission or Discount: 0.04400% \$ 12,320.00 99.95600% \$ 27,987,680.00 Proceeds to Company:

Agent: UBS Securities, Inc., as Agent

January 23, 1996 Original Issue Date: Stated Maturity Date: January 23, 2001

63858R-DA-6 Cusip #: Form: Book entry only

Interest Rate: Floating

LIBOR Telerate Page 3750 Base rate:

Index maturity: 90 Days Spread: + 19.0 bps

Initial Interest Rate: 5.69%

Interest Reset Period: Quarterly, commencing April 23, 1996

23rd of January, April, July and Interest Reset Dates:

October

2nd London Banking Day preceeding Interest Determination Date:

Interest Reset Date

Interest Payment Dates: 23rd of January, April, July, and

October

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

May the notes be repaid prior to maturity at the option $\ \ \,$

of the holder? No

Discount Note? No