NationsBank Corporation Charlotte, NC 28255 Tel 704 386-5000

Pricing Supplement No. 0111 Dated January 24, 1996 (To Prospectus dated November 24, 1995 and

Prospectus Supplement dated January 10, 1996)

Rule 424(b)(2) File number: 33-63097

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

Principal Amount: \$ 25,450,000.00 100.000% \$ 25,450,000.00 0.110% \$ 27,995.00 99.890% \$ 25,422,005.00 Issue Price: Commission or Discount: Proceeds to Company:

Agent: Bear, Stearns & Co. Inc., as Agent

Original Issue Date: January 29, 1996 January 16, 2001 Stated Maturity Date:

63858R-DC-2

Cusip #:

Form: Book entry only

Interest Rate: 5.760% Fixed

Interest Payment Dates: January 15 and July 15, commencing on

July 15,1996; final payment on

January 16, 2001

Discount Note? No

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