NationsBank Corporation Charlotte, NC 28255 Tel 704 386-5000

Pricing Supplement No. 0113 Dated January 30, 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

\$ 50,000,000.00 Principal Amount: 100.000% \$ 50,000,000.00 0.175% \$ 87,500.00 99.825% \$ 49,912,500.00 Issue Price: Commission or Discount: Proceeds to Company:

Donaldson, Lufkin & Jenrette Agent:

Securities Corp., as Agent

Original Issue Date: February 02, 1996 February 05, 2002 Stated Maturity Date:

63858R-DE-8 Cusip #: Form: Book entry only

5.850% Fixed Interest Rate:

Interest Payment Dates: February 5 and August 5, commencing

on August 5, 1996

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?