NationsBank Corporation Charlotte, NC 28255 Tel 704 386-5000

Pricing Supplement No. 0161 Dated November 15, 1996 Rule 424(b)(2)
(To Prospectus dated July 12, 1996 and File number: 333-7229

(To Prospectus dated July 12, 1996 and

Prospectus Supplement dated November 8, 1996)

Senior Medium-Term Notes, Series F

Due Nine Months or More From Date of Issue

Principal Amount: \$ 20,000,000.00 100.00000% \$ 20,000,000.00 0.16000% \$ 32,000.00 99.84000% \$ 19,968,000.00 Issue Price: Commission or Discount: Proceeds to Company:

Prudential Securities, Inc., as Agent Agent:

Original Issue Date: November 20, 1996 Stated Maturity Date: November 20, 2006

Cusip #: 63858R-EF-4 Form: Book entry only

Interest Rate: Floating

LIBOR Telerate Page 3750 Base rate:

Index maturity: 90 days Spread: + 20.0 bps

5.7% Initial Interest Rate:

Discount Note?

Interest Reset Period: Quarterly, commencing on February 20, 1997

20th of February, May, August and Interest Reset Dates:

November

Interest Determination Date: Two London Banking Days preceding the

Reset Date

Interest Payment Dates: 20th of February, May, August and

November, commencing on February 20, 1997

Nο

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