

NationsBank Corporation  
Charlotte, NC 28255  
Tel 704 386-5000

Pricing Supplement No. 0173 Dated July 14, 1997  
(To Prospectus dated July 12, 1996 and  
Prospectus Supplement dated November 8, 1996)

Rule 424(b) (2)  
File number: 333-7229

Subordinated Medium-Term Notes, Series F  
Due Nine Months or More From Date of Issue  
Fixed Rate Notes

Principal Amount:		\$ 25,000,000.00
Issue Price:	100.000%	\$ 25,000,000.00
Commission or Discount:	1.750%	\$ 437,500.00
Proceeds to Company:	98.250%	\$ 24,562,500.00

Agent: Smith Barney Inc., as Principal

Original Issue Date: July 30, 1997

Stated Maturity Date: July 30, 2012

Cusip #: 63858S-BJ-7

Form: Book entry only

Interest Rate: 7.125% Fixed

Interest Payment Dates: Monthly, 30th of each month, commencing  
on August 30, 1997

Discount Note? No  
May the Notes be redeemed by the Company prior to maturity? Yes

The notes will be subject to redemption at the option of the Company,  
in whole, on the Interest Payment Date occurring July 30, 2001 and on  
any Interest Payment Date occurring thereafter at a redemption  
price equal to 100% of the principal amount of the Notes, plus accrued  
interest thereon, if any, upon at least 30 calendar days prior notice,  
as described in the Prospectus Supplement.

May the notes be repaid prior to maturity at the option of  
the holder? No