

Pricing Supplement No. 0078 Dated June 21, 1995  
(To Prospectus dated February 24, 1995 and  
Prospectus Supplement dated February 28, 1995 )

Rule 424(b)(2)  
File No. 33-57533

Senior Medium-Term Notes, Series D  
Due Nine Months or More from Date of Issue

Principal Amount:		\$ 30,000,000.00
Issue Price:	100.000%	\$ 30,000,000.00
Commission or Discount:	.080%	\$ 24,000.00
Proceeds to Company:	99.920%	\$ 29,976,000.00

Agent: NationsBanc Capital Markets, Inc., as  
Agent

Original Issue Date: June 26, 1995  
Stated Maturity Date: June 28, 1999

CUSIP#: 63858R-BX-8  
Form: Book-entry

Interest Rate: Floating

Base Rate: LIBOR Telerate Page 3750  
Index Maturity: 90 days  
Spread: +17.0 bps

Initial Interest Rate: To be determined on June 22, 1995

Interest Reset Period: Quarterly, commencing 9/20/95

Interest Reset Dates: 3rd Wednesday of March, June,  
September & December

Interest Determination Dates: 2nd London Banking Day preceding  
Interest Reset Date

Interest Payment Dates: 3rd Wednesday of March, June,  
September & December

May the Notes be redeemed prior to maturity?	No
May the Notes be repaid prior to maturity?	No
Original Issue Discount Note?	No