

Amendment number 1 to Pricing Supplement No. 0091

Pricing Supplement No. 0091 Dated September 11, 1995
(To Prospectus dated February 24, 1995 and
Prospectus Supplement dated February 28, 1995)

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

Subordinated Medium-Term Notes, Series D
Due From Nine Months to Thirty Years From Date of Issue

Principal Amount:		\$	25,000,000
Issue Price:	100.000%	\$	25,000,000
Commission or Discount:	2.000%	\$	500,000
Proceeds to Company:	98.000%	\$	24,500,000

Agent: Merrill Lynch & Co., as
Principal

Original Issue Date: September 18, 1995

Stated Maturity: September 15, 2010

CUSIP#: 63858S-AB-5

Form: Book-entry only

Interest Rate: 7.200 % Fixed

Interest Payment Dates: 15th of each month commencing October 15, 1995

May the Notes be redeemed by the company prior to maturity? Yes

The notes will be subject to redemption at the option of the issuer, in whole, on the Interest Payment Date occurring September 15, 2000 and each Interest Payment Date occurring in September or March thereafter at a redemption price equal to 100% of the principal amount of the Notes upon at least 30 calendar days prior notice.

May the Notes be repaid prior to maturity at the option of the holder? No
Discount Note? No

Interest rates offered by the Company with respect to offerings of the medium term notes may differ depending upon, among other things, the aggregate principal amount of the such notes purchased in any single transaction.