Pricing Supplement No. 0093 Dated October 3, 1995
(To Prospectus dated February 24, 1995 and
Rule $424(\mathrm{~b})(2)$

Prospectus Supplement dated February 28, 1995 )
Subordinated Medium-Term Notes, Series D
Due Nine Months or More From Date of Issue

| Principal Amount: | \$ 35,000,000 |
| :---: | :---: |
| Issue Price: | 100.000\% \$ 35,000,000 |
| Commission or Discount: | . $400 \%$ \$ 140,000 |
| Proceeds to Company: | 99.600\% \$ 34,860,000 |
| Agent: | Merrill Lynch \& Co., as Principal |
| Original Issue Date: | October 6, 1995 |
| Stated Maturity: | October 6, 2005 |
| CUSIP\#: | 63858S-AD-1 |
| Form: | Book-entry only |
| Interest Rate: | 7.020 \% Fixed |
| Interest Payment Dates: | April 6 and October 6, co |

Discount Note? No
May the Notes be redeemed by the Company prior to maturity? Yes 10/06/00
The notes will be subject to redemption at the option of the Company, in whole, on the Interest Payment Date occurring October 6, 2000 and each Interest Payment Date occuring in October or April 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?

