

Pricing Supplement No. 0195 Dated June 5, 1998
(To Prospectuses dated November 24, 1995 and
July 12, 1996 and Prospectus Supplement dated
January 08, 1998)

Rule424(b)(2)
File numbers: 33-63097
and 333-7229

Senior Medium-Term Notes, Series G
Due Nine Months or More From Date of Issue

Principal Amount:		\$	25,000,000.00
Issue Price:	100.000%	\$	25,000,000.00
Commission or Discount:	0.005%	\$	1,250.00
Proceeds to Company:	99.99500%	\$	24,998,750.00

Agent: Chase Securities Inc., as Agent

Original Issue Date: June 15, 1998

Stated Maturity Date: June 16, 2008

Cusip #: 63858R-FB-2

Form: Book entry only

Interest Rate: Floating

Base rate: LIBOR Telerate Page 3750

Index maturity: 180 days

Spread: + 21.0 bps

Initial Interest Rate: To be determined on June 11, 1998

Interest Reset Period: Semiannually, commencing on December 15, 1998

Interest Reset Dates: 15th of June and December

Interest Determination Date: Two London Banking Days preceding the Reset Date

Interest Payment Dates: 15th of June and December, commencing on
December 15, 1998, with the final interest
payment on June 16, 2008

May the Notes be redeemed by the company prior to maturity? No

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

Discount Note? No