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Pricing Supplement No. 0055 Dated November 9, 1994 (To Prospectus dated August 12, 1993 and Prospectus Supplement dated October 15, 1993)

Subordinated Medium-Term Notes, Series B

Due From Nine Months to Thirty Years From Date of Issue

Principal Amount:	\$100,000,000.00
Issue Price:	100.000% \$100,000,000.00
Commission or Discount:	.625% \$ 625,000.00
Proceeds to Company:	99.375% \$ 99,375,000.00
Agent:	Merrill Lynch, as Agent
Original Issue Date:	November 17, 1994
Stated Maturity:	November 15, 2024
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CUSIP#:	63858S-AA-7
Form:	Book-Entry
Interest Rate:	8.570% Fixed
Interest Payment Dates:	05-15, 11-15
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May the Notes be redeemed prior to	maturity? No
May the Notes be repaid prior to ma	aturity? Yes 11-15-04