

Amendment 1 to Pricing Supplement No. 0182

Pricing Supplement No. 0182 Dated November 25, 1997 Rule 424(b)(2)
(To Prospectus dated July 12, 1996 and File number: 333-7229
Prospectus Supplement dated November 08, 1996)

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

Principal Amount:		\$ 200,000,000.00
Issue Price:	100.00000 %	200,000,000.00
Commission or Discount:	0.00000 %	0.00
Proceeds to Company:	100.00000 %	\$ 200,000,000.00

Agent: NationsBanc Montgomery Securities, Inc.,
as Principal

Original Issue Date: December 01, 1997
Stated Maturity Date: December 01, 1998

Cusip #: 63858R-ES-6
Form: Book entry only

Interest Rate: Floating

Base rate: LIBOR Telerate Page 3750
Index maturity: 90 days

Spread: --5.0 bps

Initial Interest Rate: 5.82891%

Interest Reset Period: Quarterly, commencing on March 1, 1998

Interest Reset Dates: 1st of March, June, September, and December

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

Interest Payment Dates: 1st of March, June, September, and December,
commencing March 1, 1998

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