

Pricing Supplement No. 0183 Dated December 4, 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:		\$	60,000,000.00
Issue Price:	100.00000 %		60,000,000.00
Commission or Discount:	0.00000 %		0.00
Proceeds to Company:	100.00000%	\$	60,000,000.00

Agent: NationsBanc Montgomery Securities, Inc.,
as Agent

Original Issue Date: December 18, 1997

Stated Maturity Date: December 16, 1999

Cusip #: 63858R-ET-4

Form: Book entry only

Interest Rate: Floating

Base rate: LIBOR Telerate Page 3750

Index maturity: 90 days

Spread: + 1.0 bps

Initial Interest Rate: To be determined on December 15, 1997

Interest Reset Period: Quarterly, commencing on March 18, 1998

Interest Reset Dates: March 18, 1998
June 17, 1998
September 17, 1998
December 17, 1998
March 17, 1999
June 17, 1999
September 17, 1999

Interest Determination Dates: December 15, 1997
March 16, 1998
June 15, 1998
September 15, 1998
December 15, 1998
March 15, 1999
June 15, 1999
September 15, 1999

Interest Payment Dates: March 18, 1998
June 17, 1998
September 17, 1998
December 17, 1998
March 17, 1999
June 17, 1999
September 17, 1999
December 16, 1999

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