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Pricing Supplement No. }0147\mathrm{ Dated August 12, 1996 Rule 424(b)(2)
(To Prospectus dated November 24, 1995 and
File number: 33-63097
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Prospectus Supplement dated January 10, 1996)
Subordinated Medium-Term Notes, Series E
Due Nine Months or More From Date of Issue
Fixed Rate Notes


Discount Note?
No
May the Notes be redeemed by the Company prior to maturity? Yes

The notes will be subject to redemption at the option of the Company, in whole, on the Interest Payment Date occurring August 22, 2000 and each Interest Payment Date occurring in February or August thereafter at a redemption price equal to $100 \%$ of the principal amount of the Notes, plus accrued interest thereon, if any, upon at least 30 calendar days prior notice.

May the notes be repaid prior to maturity at the option of the holder?

