| Pricing Supplement No. 0180 Dated August 26, 1997 | Rule $424(\mathrm{~b})(2)$ |  |
| :--- | :--- | :--- |
| (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: | \$ 40,000,000.00 |
| :---: | :---: |
| Issue Price: | 100.00000 \% 40,000,000.00 |
| Commission or Discount: | 0.40000 \% 160,000.00 |
| Proceeds to Company: | 99.60000 \% $\$ 39,840,000.00$ |
| Agent: | Morgan Stanley \& Co. Incorporated, as Principal |
| Original Issue Date: | August 29, 1997 |
| Stated Maturity Date: | August 28, 2007 |
| Cusip \#: | 63858R-EQ-0 |
| Form: | Book entry only |
| Interest Rate - Floating: | Floating until August 28, 2000 |
| Interest Rate Basis - Floating: | Actual/360 |
| Base rate: | 3 month Libor |
| Index maturity: | 90 days |
| Spread: | + 51.0 bps |
| Initial Interest Rate: | 6.23656\% |
| Interest Reset Period: | Quarterly, commencing on November 28, 1997 |
| Interest Reset Dates: | 28th of February, May, August, and November |
| Interest Determination Date: | Two London Banking Days preceding the Reset Date |
| Interest Payment Dates - Floating: | 28th of February, May, August, and November, commencing November 28, 1997 until August 28, 2000 |
| Interest Rate - Fixed: | If note is not called on August 28, 2000 coupon will be set at an $8.00 \%$ fixed rate until maturity |
| Interest Rate Basis - Fixed: | $30 / 360$ |
| Interest Payment Dates - Fixed: | Annually, 28th of August, commencing August 28, 2001 |

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 occuring August 28, 2000 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, as described in the Prospectus Supplement.

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

