Pricing Supplement No. 0189 Dated March 18, 1998
(To Prospectus dated November 24, 1995 and
Rule $424(\mathrm{~b})(2)$
File number: 33-63097

Prospectus Supplement dated January 08, 1998)
Senior Medium-Term Notes, Series G
Due Nine Months or More From Date of Issue

| Principal Amount: | \$ 16,221,000.00 |
| :---: | :---: |
| Issue Price: | $100.0000 \%$ \$ 16,221,000.00 |
| Commission or Discount: | 1.0000\% \$ 162,210.00 |
| Proceeds to Company: | 99.0000\% \$ 16,058,790.00 |
| Agent: | PaineWebber Incorporated, as Principal |
| Original Issue Date: | March 23, 1998 |
| Stated Maturity Date: | March 23, 2038 |
| Cusip \#: | 63858R-EX-5 |
| Form: | Book entry only |
| Interest Rate: | Floating |
| Daycount Convention: | $30 / 360$ |
| Base rate: | LIBOR Telerate Page 3750 |
| Index maturity: | 30 days |
| Spread: | -5.0 bps |
| Initial Interest Rate: | 5.63359\% |
| Interest Reset Period: | Monthly, commencing on April 23, 1998 |
| Interest Reset Dates: | $23 r d$ of each month |
| Interest Determination Date: | Two London Banking Days preceding the Reset Date |
| Interest Payment Dates: | $23 r d$ of March, June, September and December, commencing on June 23, 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? Yes (See Below)

The notes will be subject to repayment at the option of the holder on the following repayment dates and following prices, plus accrued interest thereon, if any, upon at least 30 calendar days prior notice.

| Repayment Date | Price |
| :--- | :--- |
| March 23, 2008 | $99.00 \%$ |
| March 23, 2011 | $99.50 \%$ |
| March 23, 2014 | $99.75 \%$ |
| March 23, 2017 and on each third |  |
| anniversary thereafter to maturity | $\mathbf{1 0 0 . 0 0 \%}$ |

Discount Note? No

