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Pricing Supplement No. 0046 Dated November 9, 1994
(To Prospectus dated August 12, 1993 and
Prospectus Supplement dated October 15, 1993)
Senior Medium-Term Notes, Series B
Due From Nine Months to Thirty Years From Date of Issue


| Interest Determination Dates: | 2nd London Banking Day <br> preceding Interest Reset |
| ---: | ---: |
| Interest Payment Dates: | 3rd Wednesday of March, |

May the Notes be redeemed prior to maturity? No
May the Notes be repaid prior to maturity? No

