

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON D.C. 20549

FORM 11-K

Annual Report Pursuant to Section 15(d) of the
Securities Exchange Act of 1934

(Mark One)

X Annual Report pursuant to Section 15 (d) of the Securities Exchange Act
of 1934 (No Fee Required)

For the fiscal year ended December 31, 1996

OR

Transition report pursuant to Section 15 (d) of the Securities Exchange
Act of 1934 (No Fee Required)

For the transition period from to

Commission File number 1-1105

A. Full title of the plan and the address of the plan, if different from that of
the issuer named below:

NCR CORPORATION SAVINGS PLAN

B. Name and issuer of the securities held pursuant to the plan and the address
of its principal executive office:NCR CORPORATION
1700 South Patterson Boulevard, Dayton, OH 45479

NCR SAVINGS PLAN

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REPORT OF INDEPENDENT ACCOUNTANTS

To the Participants, Beneficiaries and
Administrators of the
NCR Savings Plan

In our opinion, the accompanying statement of net assets available for benefits and the related statement of changes in net assets available for benefits present fairly, in all material respects, the net assets available for benefits of the NCR Savings Plan (the Plan) at December 31, 1996, and the changes in net assets available for benefits for the year then ended, in conformity with generally accepted accounting principles. These financial statements are the responsibility of the Plan's management; our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit of these statements in accordance with generally accepted auditing standards which require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements, assessing the accounting principles used and significant estimates made by management, and evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for the opinion expressed above. The financial statements of the NCR Savings Plan for the year ended December 31, 1995 were audited by other independent accountants whose report dated June 20, 1996 expressed an unqualified opinion on those statements.

Our audit was performed for the purpose of forming an opinion on the basic financial statements taken as a whole. The additional information included in schedules 27a and 27d is presented for purposes of additional analysis and is not a required part of the basic financial statements but is additional information required by ERISA. The strategy and fund information in the statement of changes in net assets available for benefits is presented for purposes of additional analysis rather than to present the changes in net assets available for benefits of each fund. Schedules 27a and 27d and the strategy and fund information have been subjected to the auditing procedures applied in the audit of the basic financial statements and, in our opinion, are fairly stated in all material respects.

PRICE WATERHOUSE LLP

Dayton, Ohio
June 18, 1997

REPORT OF INDEPENDENT ACCOUNTANTS

To the Participants of the NCR
Savings Plan

We have audited the accompanying statement of net assets available for benefits of the NCR Savings Plan (the Plan) as of December 31, 1995. These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the NCR Savings Plan as of December 31, 1995 in conformity with generally accepted accounting principles.

COOPERS & LYBRAND L.L.P.

Dayton, Ohio
June 20, 1996

NCR SAVINGS PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 1996 AND 1995

	1996 ----	1995 ----
Assets:		
Investments at fair market value:		
Very conservative strategy	\$ 35,550,419	\$ 32,693,884
Conservative strategy	82,888,197	86,763,496
Moderately cautious strategy	67,486,782	62,452,110
Moderate strategy	98,104,261	80,422,728
Moderately aggressive strategy	101,133,449	80,652,725
Aggressive strategy	367,467,719	351,454,636
Mutual fund window	112,422,972	48,720,785
Participant loans	21,653,085	21,616,324
AT&T Unitized Stock Fund (See Note 4)	124,672,743	181,916,164
Lucent Unitized Stock Fund (See Note 4)	43,418,437	-
NCR Unitized Stock Fund (See Note 4)	6,244,812	-
Short-term investments	1,102,390	832,837
	-----	-----
Total investments	1,062,145,266	947,525,689
Interest and dividends receivable (See Note 2)	-	17,649,221
	-----	-----
Total assets	1,062,145,266	965,174,910
Liabilities:		
Accounts payable and other liabilities	-	76,046
	-----	-----
Net assets available for benefits	\$1,062,145,266 =====	\$ 965,098,864 =====

The accompanying notes are an integral part
of these financial statements

NCR SAVINGS PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS (WITH STRATEGY AND FUND INFORMATION) FOR THE YEAR ENDED DECEMBER 31, 1996

	Participant-Directed							Participant Loans
	Very Conservative Strategy	Conservative Strategy	Moderately Cautious Strategy	Moderate Strategy	Moderately Aggressive Strategy	Aggressive Strategy	Mutual Fund Window	
Additions:								
Contributions:								
Company	\$ 1,359,017	\$ 1,934,022	\$ 1,578,640	\$ 2,580,746	\$ 2,949,819	\$ 9,799,756	\$ 2,879,686	-
Participant	3,291,096	3,594,459	3,233,921	5,498,959	6,362,642	22,633,531	7,760,716	-
	4,650,113	5,528,481	4,812,561	8,079,705	9,312,461	32,433,287	10,640,402	-
Investment income:								
Interest	10,797	2,764,555	2	-	-	-	315	-
Dividends	1,517,369	217,564	-	-	-	30,496,920	4,632,674	-
Net realized and unrealized gains (losses)	-	1,245,711	6,847,796	16,577,155	13,768,696	(1,021,180)	7,325,208	-
	1,528,166	4,227,830	6,847,798	16,577,155	13,768,696	29,475,740	11,958,197	-
Deductions:								
Benefit payments	(4,114,731)	(6,292,653)	(3,374,562)	(5,033,445)	(5,554,976)	(22,051,254)	(4,291,459)	-
Investment management fees	(8,061)	(132,592)	(82,985)	(223,085)	(282,063)	(261,024)	(1,350)	-
	(4,122,792)	(6,425,245)	(3,457,547)	(5,256,530)	(5,837,039)	(22,312,278)	(4,292,809)	-
Other transactions:								
Participant loans	(106,129)	(94,226)	(144,458)	(152,951)	(108,965)	(188,789)	(177,795)	\$ 890,305
Interfund transfers	815,652	(7,643,095)	(3,023,789)	(1,552,173)	3,383,031	(38,601,680)	44,502,863	(853,544)
AT&T stock distribution	-	-	-	-	-	-	-	-
Other	(44,516)	258,930	652	2,544	(20,006)	(90)	-	-
Net increase (decrease)	2,720,494	(4,147,325)	5,035,217	17,697,750	20,498,178	806,190	62,630,858	36,761
Net assets available for benefits:								
Beginning of year	32,829,925	87,035,522	62,451,565	80,406,511	80,635,271	366,661,529	49,792,114	21,616,324
End of year	\$ 35,550,419	\$82,888,197	\$67,486,782	\$ 98,104,261	\$101,133,449	\$367,467,719	\$112,422,972	\$ 21,653,085

See Note 4

	AT&T Unitized Stock Fund	Lucent Unitized Stock Fund	NCR Unitized Stock Fund	Short-Term Investments	Total
Additions:					
Contributions:					
Company	\$ 4,241,421	-	-	-	\$ 27,323,107
Participant	7,815,600	-	-	-	60,190,924
	12,057,021	-	-	-	87,514,031
Investment income:					
Interest	-	-	-	\$ 51,146	2,826,815
Dividends	3,892,864	\$ 15,288	-	-	40,772,679
Net realized and unrealized gains (losses)	(21,640,626)	5,175,629	\$ 19	-	28,278,408
	(17,747,762)	5,190,917	19	51,146	71,877,902
Deductions:					
Benefit payments	(9,996,686)	(791,868)	-	-	(61,501,634)

Investment management fees	(39,763)	(6,000)	-	-	(1,036,923)
	-----	-----	-----	-----	-----
	(10,036,449)	(797,868)	-	-	(62,538,557)
	-----	-----	-----	-----	-----
Other transactions:					
Participant loans	83,008	-	-	-	-
Interfund transfers	4,508,614	(1,750,253)	-	214,374	-
AT&T stock distribution	(47,020,434)	40,775,641	6,244,793	-	-
Other	(4,490)	-	-	-	193,024
	-----	-----	-----	-----	-----
Net increase (decrease)	(58,160,492)	43,418,437	6,244,812	265,520	97,046,402
Net assets available					
Beginning of year	182,833,235	-	-	836,870	965,098,864
	-----	-----	-----	-----	-----
End of year	\$124,672,743	\$43,418,437	\$ 6,244,812	\$1,102,390	\$1,062,145,266
	=====	=====	=====	=====	=====

The accompanying notes are an integral part
of these financial statements

NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 1996 AND 1995

1. DESCRIPTION OF THE PLAN

GENERAL

The NCR Savings Plan ("the Plan") is a defined contribution plan established May 1, 1985 by NCR Corporation (the "Company") to give the Company's employees more control over, and participation in, the accumulation of capital for their retirement. As discussed further in Note 4, prior to December 31, 1996, the Company was a wholly owned subsidiary of AT&T Corporation (AT&T).

The Plan is designed to qualify as a profit-sharing plan with a qualified cash or deferred arrangement under Section 401(k) of the Internal Revenue Code of 1986, as amended (the Code). It is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

The Plan covers all eligible U.S. employees of the Company (other than certain categories of part-time, temporary, and intern employees) and its domestic subsidiaries, except for employees covered by a collective bargaining agreement.

CONTRIBUTIONS AND FUNDING

All eligible employees of the Company may defer a portion of their compensation by making tax-deferred contributions, as well as after-tax contributions to the Plan. Participants may elect to contribute up to twenty percent of their eligible compensation; however, tax-deferred contributions are limited to sixteen percent of eligible compensation. The maximum contribution percentage limits vary based upon the participant's base salary. Annual tax-deferred contributions per participant for both 1996 and 1995 Plan years were limited to \$9,500.

For each dollar contributed by a participant up to six percent of compensation, the Company funds an additional matching amount. The Company's matching contributions are seventy-five percent of the first three percent of pay contributed by a participant and fifty percent of the next three percent of pay contributed by a participant whether on a tax-deferred or after-tax basis.

VESTING

Participants are immediately vested in their contributions plus actual earnings thereon. Company matching contributions vest in increments of one-fifth each year, over a five-year period beginning with the participants hire date.

NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 1996 AND 1995

A participant becomes fully vested in their account (i) upon attainment of age 65, (ii) upon retirement, (iii) upon termination of employment due to a "reduction in force", (iv) in the event of death, or (v) in the event of total and permanent disability. Upon termination of employment, a participant is entitled to full distribution of their contributions and all vested Company match contributions; all non-vested Company match contributions will be forfeited. These forfeitures are used to reduce future Company contributions. For the years ended December 31, 1996 and 1995, the amount of forfeitures have been insignificant.

PARTICIPANT ACCOUNTS

A participant may withdraw any employee tax-deferred contributions during their employment in the case of a "hardship" (as defined in the Plan), and a participant may withdraw after-tax employee contributions for any reason. The participant may not withdraw any Company match contributions or any earnings on Company match or employee contributions until they terminate employment with the Company.

PARTICIPANT LOANS

Participants may borrow from the Plan, limited by restrictions set forth in the Plan document. A fixed interest rate is applied to the loan based on the prime rate (as reported by the Wall Street Journal) in effect on the twentieth business day of the month, prior to the month of the transaction. The term of the loan may be between 12 to 56 months. Upon default, participants are considered to have received a distribution and are subject to income taxes on the distribution amount.

TERMINATION OF THE PLAN

It is the present intention of the Company to continue the Plan indefinitely. However, the Company reserves the right to terminate this Plan at any time by action of the board of directors. No amendment or termination of the Plan may adversely affect a participant's accrued benefit on the date of the amendment or termination. No amendment may change the requirement that the assets of the Trust must be used for the exclusive benefit of the participants, the former participants and the beneficiaries.

Upon termination of the Plan, the Company may, at its option, continue the Trust in existence or cause the Trust to be liquidated. If the Trust is liquidated, distributions will be made to the various participants, former participants and beneficiaries in a single lump sum promptly after liquidation is effective. If the Trust is not liquidated, distributions will be made to the various participants when they cease employment.

For a complete description of the Plan, participants should refer to the Plan Prospectus.

NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 1996 AND 1995

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

BASIS OF ACCOUNTING

The financial statements of the Plan are prepared under the accrual basis of accounting.

INVESTMENT VALUATION

All of the Plan's investments are stated at fair value, except for guaranteed investment contracts which, in accordance with generally accepted accounting principles, are stated at contract value. Fair values have been estimated based on quoted market amounts of the underlying investments.

INTEREST AND DIVIDENDS RECEIVABLE

As of December 31, 1996, approximately \$1,900,000 of interest and dividends receivable are included in the fair market values of the investments as presented in the statement of net assets available for benefits.

PLAN EXPENSES

All initial and ongoing administrative costs of the Plan are paid by the Company except for a \$50 participant loan application fee, brokerage fees and commissions which are included in the cost of investments when purchased and in determining the net proceeds on sales of investments, and investment management fees which will be paid from the respective assets of the investment option.

The Plan's primary investment manager is Fidelity Investments ("Fidelity"). An affiliate of Fidelity also serves as the record keeper for the Plan's participant data.

PAYMENTS TO WITHDRAWING PARTICIPANTS

The Plan records payments to withdrawing participants at the time of disbursement, in accordance with generally accepted accounting principles.

ROLLOVER CONTRIBUTIONS AND TRANSFERS

Participant rollover contributions and transfers from other defined contributions plans are included as participant contributions in the Statement of Changes in Net Assets Available for Benefits.

USE OF ESTIMATES

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of income and expenses during the reporting period. Actual results could differ from those estimates.

NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 1996 AND 1995

3. TAXES

The Company received its latest favorable determination letter dated November 6, 1995, from the Internal Revenue Service as to the qualified status of the Plan under Section 401(a) of the Internal Revenue Code (the Code). Therefore, the Plan's Administrator believes that the Plan was qualified and the related Trust is exempt from Federal income taxes under Section 501(a) of the Code. Accordingly, income taxes are not provided for in the accompanying financial statements. Participants' contributions, except for those contributions which participants elect to be tax-deferred under Section 401(k), are taxable to the participants in the year their contributions are made.

Participants are liable for federal income taxes relative to their Section 401(k) contributions, the Company match contributions, and the earnings of the Plan when the contributions are distributed to them.

The Plan has been amended since receiving the determination letter. However, the Plan's Administrator and the Plan's tax counsel believe that the Plan is designed and currently being operated in compliance with the applicable requirements of the Internal Revenue Code.

4. DESCRIPTION OF AT&T, LUCENT AND NCR UNITIZED STOCK FUNDS

Prior to January 1, 1997, the Plan offered a stock fund that invested in common stock of NCR's then parent company, AT&T. In October, 1996, shares of Lucent Technologies, Inc. were distributed to all shareholders of AT&T. On December 31, 1996, shares of NCR were distributed to shareholders of AT&T. The Plan established the Lucent and NCR Unitized Stock Funds to hold the respective shares distributed to the Plan.

No new contributions may be directed to the Lucent or the AT&T Unitized Stock Funds. Amounts currently invested may be directed into the other investment options offered under the Plan until December 31, 1997, at which time these funds will be discontinued and any remaining balances will be transferred to the Very Conservative Strategy. The Plan will continue to allow participants to invest in the NCR Unitized Stock Fund.

All of the stock funds are managed by Fidelity and are invested primarily in the shares of the respective common stock. Portions of the funds may be invested in short term obligations and money market instruments for administrative purposes.

NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 1996 AND 1995

5. DESCRIPTION OF INVESTMENT STRATEGIES AND MUTUAL FUND WINDOW

The Plan offers participants various investment strategies and a Mutual Fund Window. The investment composition of the strategies and Mutual Fund Window are described below, but the exact mix, or percentage invested in each of the underlying investments or strategies, will vary from time to time.

THE VERY CONSERVATIVE STRATEGY

Offers a portfolio consisting almost entirely of obligations issued or guaranteed as to principal and interest by the U.S. Government or its agencies and repurchase agreements secured by these obligations.

THE CONSERVATIVE STRATEGY

Offers a portfolio consisting largely of investment contracts issued by insurance companies and banks. The remainder of the portfolio is invested in fixed income securities. Investments include the Fidelity Institutional Cash Portfolio, the Barclays Global Investors (BGI) U.S. Debt Index Fund and units of a money market portfolio. For the years ended December 31, 1996 and 1995, contracts with insurance companies held in the Conservative Strategy had average yields of 7.03% and 7.66%, respectively.

THE MODERATELY CAUTIOUS STRATEGY

Offers a broad range of investment grade, interest-bearing securities issued by the U.S. Government and its agencies, and by corporations. In addition, a portion of the portfolio will be invested in U.S. common stocks and in the Standard & Poor's Composite Index 500 stocks. Investments include the BGI U.S. Debt Index Fund, BGI Index Fund, the BGI Money Market Fund and the Fidelity Broad Market Management Fund.

THE MODERATE STRATEGY

Offers a portfolio consisting of fifty to sixty percent in common stocks publicly traded in the U.S., with the remainder invested in a broad range of investment grade, fixed income securities. Investments include the Fidelity Select Equity Portfolio, Fidelity Broad Market Management Portfolio, Fidelity U.S. Equity Index Portfolio, and the Columbus Circle Small Cap Fund.

THE MODERATELY AGGRESSIVE STRATEGY

Offers a portfolio of approximately sixty to eighty percent in U.S. and international common stocks with the remainder consisting of a broad range of investment grade, interest-bearing securities issued by the U.S. Government and its agencies, and by corporations. Investments include the BGI EAFE Equity Fund, and the Columbus Circle Small Cap Fund.

NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 1996 AND 1995

THE AGGRESSIVE STRATEGY

Offers a portfolio primarily of common stocks diversified across sectors of domestic and foreign markets. Investments include the Fidelity Magellan Fund, the Fidelity Select Equity Portfolio, the Fidelity Select International Equity Portfolio and the Columbus Circle Small Cap Fund.

THE MUTUAL FUND WINDOW

Offers a choice of the following retail mutual funds: Columbia Fixed Income Securities Fund, Fidelity Balanced Fund, Fidelity Growth and Income Fund, Fidelity Contrafund, Templeton Foreign Fund and Twentieth Century Ultra Investors Fund. The funds are presented in the aggregate in the accompanying financial statements.

OTHER

The Plan had invested in an Executive Life contract which represented a separate account whose balance was frozen as of April 1991 due to the Chapter 11 bankruptcy filing of Executive Life's parent, First Executive Corporation. As a result, participants could not withdraw or transfer the segregated amounts from their accounts until the court supervised reorganization of Executive Life progressed.

During 1994, the Company obtained approval from the Department of Labor to loan to the Plan the amount necessary to liquidate the participants' frozen investment in the contract, including earnings at a reasonable interest rate during the frozen period. Accordingly, the Company made a loan to the Plan of approximately \$3,400,000 consisting of \$2,100,000 of principal and \$1,300,000 of interest. Prior to the loan, Executive Life paid to the Plan \$2,800,000 toward the frozen contract. All subsequent payments received from Executive Life will be used as credit against future Company contributions. Approximately \$560,000 of payments were received by the Plan during 1995. No payments were received in 1996. The loan has not been recorded in the December 31, 1996 or 1995 financial statements of the Plan, as it will be forgiven to the extent the ultimate recovery on the contract is less than the amount of the loan.

As of December 31, 1996, the BGI U.S. Debt Index Fund, the Fidelity Select Equity Portfolio and the Fidelity Magellan Fund, which are held as investments by some of the above investment strategies, accounted for 6%, 10% and 29%, respectively, of the total net assets available for benefits.

NOTES TO FINANCIAL STATEMENTS
FOR THE YEARS ENDED DECEMBER 31, 1996 AND 1995

6. COST AND FAIR MARKET VALUES OF INVESTMENT OPTIONS

INVESTMENTS	DECEMBER 31, 1996			
	COST	NUMBER OF UNITS	PRICE PER UNIT	FAIR MARKET VALUE
Very conservative strategy	\$ 35,550,419	35,550,419	\$ 1.00	\$ 35,550,419
Conservative strategy	76,915,581	5,903,718	\$ 14.04	82,888,197
Moderately cautious strategy	47,026,768	3,516,981	\$ 19.19	67,486,782
Moderate strategy	63,940,744	4,042,203	\$ 24.27	98,104,261
Moderately aggressive strategy	72,408,974	3,522,586	\$ 28.71	101,133,449
Aggressive strategy	313,919,435	10,210,273	\$ 35.99	367,467,719
Mutual fund window:				
Columbia Fixed Income Fund	2,086,825	159,986	\$ 13.08	2,092,618
Fidelity Growth & Income Portfolio	27,321,016	996,723	\$ 30.73	30,629,302
Fidelity Global Balanced Fund	1,999,945	149,291	\$ 14.08	2,102,021
Fidelity Contrafund	33,501,178	877,537	\$ 42.15	36,988,177
Templeton Foreign Fund	14,211,441	1,469,545	\$ 10.36	15,224,488
Twentieth Century Ultra Fund	23,874,253	903,751	\$ 28.09	25,386,366
AT&T Unitized Stock Fund	98,053,350	52,894,467	\$ 23.57	124,672,743
Lucent Unitized Stock Fund	38,880,494	1,639,669	\$ 26.48	43,418,437
NCR Unitized Stock Fund	6,244,793	330,538	\$ 18.89	6,244,812
Short-term investments	1,102,390	1,102,390	\$ 1.00	1,102,390
Participant loans	21,653,085	N/A	N/A	21,653,085
Total Investments	\$878,690,691	N/A	N/A	\$1,062,145,266

INVESTMENTS	DECEMBER 31, 1995			
	COST	NUMBER OF UNITS	PRICE PER UNIT	FAIR MARKET VALUE
Very conservative strategy	\$ 32,693,884	32,693,884	\$ 1.00	\$ 32,693,884
Conservative strategy	81,916,339	6,513,776	\$ 13.32	86,763,496
Moderately cautious strategy	46,584,195	3,616,219	\$ 17.27	62,452,110
Moderate strategy	61,679,270	3,781,040	\$ 21.27	80,422,728
Moderately aggressive strategy	63,058,474	3,260,013	\$ 24.74	80,652,725
Aggressive strategy	287,818,831	11,055,609	\$ 31.79	351,454,636
Mutual fund window:				
Columbia Fixed Income Fund	1,473,524	113,899	\$ 13.51	1,538,776
Fidelity Growth & Income Portfolio	9,800,417	401,834	\$ 27.05	10,869,615
Fidelity Global Balanced Fund	1,779,262	134,230	\$ 13.52	1,814,785
Fidelity Contrafund	13,188,128	380,272	\$ 38.02	14,457,952
Templeton Foreign Fund	3,046,084	853,448	\$ 9.18	7,834,653
Twentieth Century Ultra Fund	11,226,223	467,446	\$ 26.11	12,205,004
AT&T Unitized Stock Fund	130,369,687	5,018,377	\$ 36.25	181,916,164

Lucent Unitized Stock Fund	--	--	--	--
NCR Unitized Stock Fund	--	--	--	--
Short-term investments	832,837	832,837	\$ 1.00	832,837
Participant loans	21,616,324	N/A	N/A	21,616,324
	-----			-----
Total Investments	\$767,083,479	N/A	N/A	\$ 947,525,689
	=====			=====

NCR SAVINGS PLAN

SUPPLEMENTAL SCHEDULES

NCR SAVINGS PLAN

ITEM 27A - SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES
DECEMBER 31, 1996

IDENTITY OF ISSUE	COST	FAIR MARKET VALUE
INTEREST BEARING CASH:		
State Street Short Term Inv. Fund	\$ 1,929,082	\$ 1,929,082
SSB&T Co. STIF Forfeitures	24,444	24,444
BGI Money Market Fund	18,576	18,576
COMMON/COLLECTIVE TRUSTS:		
BGI Equity Index Fund	14,476,653	20,901,108
BGI U.S. Debt Index Fund	47,905,427	59,384,682
BGI EAFE Equity Index Fund	6,054,030	8,413,376
REGISTERED INVESTMENT COMPANIES:		
Fidelity Managed Inv. Contract Portf. (GICs) (a)	38,681,661	38,681,661
Fidelity Inst. Cash Portfolios (a)	23,112,557	23,112,557
Fidelity Money Mkt (a)	21,758,017	21,758,017
Fidelity Broad Market Management (a)	75,368,507	86,599,961
Fidelity Select Equity Portfolio (a)	64,694,874	102,580,421
Fidelity U.S. Equity Index Portfolio (a)	6,960,421	13,962,132
Fidelity Magellan Fund Inc. (a)	265,789,040	304,478,826
Fidelity Select Int'l Portfolio (a)	13,370,414	19,911,169
Fidelity Growth & Income Portfolio (a)	27,321,016	30,629,302
Fidelity Global Balanced Fund (a)	1,999,945	2,102,021
Fidelity Contrafund (a)	33,501,178	36,988,177
Columbia Fixed Income Fund	2,086,825	2,092,618
Templeton Foreign Fund	14,211,441	15,224,488
Twentieth Century Ultra Fund	23,874,253	25,386,367
Columbus Circle Small Cap Fund	28,777,479	50,034,075
EMPLOYER RELATED INVESTMENTS:		
AT&T Common Stock	98,053,350	124,672,743
NCR Common Stock	6,244,793	6,244,812
Lucent Common Stock	38,880,494	43,418,437
Participant Loans (b)	21,653,085	21,653,085
Net Interest and Dividends Receivable	1,943,129	1,943,129
	-----	-----
	\$ 878,690,691	\$1,062,145,266
	=====	=====

(a) An affiliate of Fidelity acts as the record keeper.

(b) The participant loan rates are approximately between 6.0%-9.5%. The term of the loans are between 12 to 56 months.

ITEM 27D - SCHEDULE OF REPORTABLE TRANSACTIONS
FOR THE YEAR ENDED DECEMBER 31, 1996

(A) IDENTITY OF PARTY INVOLVED	(B) DESCRIPTION OF ASSETS	NUMBER OF TRANSACTIONS	(C) PURCHASE PRICE	(D) SELLING PRICE	(E) LEASE RENTAL
Fidelity Invest	Institutional Cash Portfolios	231	\$ 46,813,235	-	-
		306	-	\$ 41,656,016	-
Fidelity Invest	Magellan Fund	2	45,726,685	-	-
		10	-	7,969,907	-
Fidelity Invest	Select Equity Portfolio	158	41,777,104	-	-
		357	-	60,231,286	-
		-----	-----	-----	-----
		1,064	\$ 134,317,024	\$ 109,857,209	-
		=====	=====	=====	=====

(A) IDENTITY OF PARTY INVOLVED	(B) DESCRIPTION OF ASSETS	(F) EXPENSE INCURRED WITH TRANSACTION	(G) COST OF ASSETS	(H) CURRENT VALUE OF ASSET ON TRANSACTION DATE	(I) NET GAIN OR (LOSS)
Fidelity Invest	Institutional Cash Portfolios	-	-	\$ 46,813,235	-
		-	\$41,656,016	-	-
Fidelity Invest	Magellan Fund	-	-	45,726,685	-
		-	7,296,077	-	\$ 673,830
Fidelity Invest	Select Equity Portfolio	-	-	41,777,104	-
		-	49,257,011	-	10,974,275
		-----	-----	-----	-----
		-	\$98,209,104	\$ 134,317,024	\$11,648,105
		=====	=====	=====	=====

SIGNATURES

NCR Savings Plan. Pursuant to the requirements of the Securities Exchange Act of 1934, the Savings Plan Committee has duly caused this annual report to be signed by the undersigned thereunto duly authorized.

NCR SAVINGS PLAN

By: /s/ L.R. Tashenberger
Savings Plan Administrator

Date: June 26, 1997

EXHIBIT INDEX

Exhibit No.

23	Consent of Price Waterhouse L.L.P.
23a	Consent of Coopers & Lybrand L.L.P.

CONSENT OF INDEPENDENT ACCOUNTANTS

We hereby consent to the incorporation by reference in the Registration Statement on Form S-8 of the NCR Savings Plan (Registration No. 333-18803) of our report dated June 18, 1997 appearing in this Annual Report on Form 11-K for the year ended December 31, 1996.

PRICE WATERHOUSE L.L.P.

Dayton, Ohio
June 18, 1997

CONSENT OF INDEPENDENT ACCOUNTANTS

We consent to the incorporation by reference in the Registration Statement of NCR Corporation on Form S-8 (file no. 333-18803) of our report dated June 20, 1996, on our audits of the financial statements and schedules of the NCR Savings Plan for the year ended December 31, 1995, which report is included in this Annual Report on Form 11-K.

COOPERS & LYBRAND L.L.P.

Cincinnati, Ohio
June 24, 1997