

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)

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

For the fiscal year ended December 31, 1998

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 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
Financial Statements and
Supplemental Schedules
December 31, 1998 and 1997

NCR Savings Plan

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and Supplemental Schedules

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Report of Independent Accountants

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

In our opinion, the accompanying statements 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, 1998 and 1997, and the changes in net assets available for benefits for the year ended December 31, 1998, 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 audits. We conducted our audits 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 audits provide a reasonable basis for the opinion expressed above.

Our audits were 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 fund information in the statement of net assets available for benefits and the statement of changes in net assets available for benefits is presented for purposes of additional analysis rather than to present the net assets available for plan benefits and changes in net assets available for benefits of each fund. Schedules 27a and 27d and the fund information have been subjected to the auditing procedures applied in the audits of the basic financial statements and, in our opinion, are fairly stated in all material respects.

/s/ PriceWaterhouseCoopers
Dayton, Ohio
June 11, 1999

NCR Savings Plan
 Statements of Net Assets Available for Benefits (with fund information)
 December 31, 1998 and 1997

December 31, 1998

	Very Conservative Option	Conservative Strategy	Moderately Cautious Strategy	Moderate strategy	Moderately Aggressive Strategy	Aggressive Strategy
Assets						
Investment at fair value	\$ 87,014,273	\$ 90,585,940	\$90,390,421	\$ 136,188,981	\$ 166,482,245	\$ 554,309,685
Receivables	650,316	756,632	558,808	357,243	389,697	1,066,496
Total assets	87,664,589	91,342,572	90,949,229	136,546,224	166,871,942	555,376,181
Liabilities						
Payables	(196,318)	(368,694)	(143,665)	(76,379)	(211,129)	(910,952)
Net assets available for benefits	\$ 87,468,271	\$ 90,973,879	\$90,805,564	\$ 136,469,845	\$ 166,660,813	\$ 554,465,229

December 31, 1998

	Participant-Directed					
	Very	Market Index Options				
	Aggressive Strategy	Style Options	Fixed Income Index	S&P 500 Index	International Equity Index	Participant Loans
Assets						
Investment at fair value	\$ 10,096,433	\$ 351,664,334	\$ 5,419,403	\$ 14,038,031	\$ 874,788	\$22,223,759
Receivables	159,011	211,193	1,887,376	178,383	1,883	-
Total assets	10,255,444	351,875,527	7,306,779	14,216,414	876,671	22,223,759
Liabilities						
Payables	(54,849)	(26,515)	(124,971)	(1,380)	(381)	-
Net assets available for benefits	\$ 10,200,595	\$ 351,849,012	\$ 7,181,808	\$ 14,215,034	\$ 876,290	\$22,223,759

December 31, 1998

	Non-Participant Directed				
	See Note 4				
	AT&T Unitized Stock Fund	Lucent Unitized Stock Fund	NCR Unitized Stock Fund	Short-Term Investments	Total
Assets					
Investment at fair value	\$ -	\$ -	\$58,404,562	\$ -	\$ 1,587,692,855
Receivables	-	-	341,727	-	6,558,765
Total assets	-	-	58,746,289	-	1,594,251,620
Liabilities					
Payables	-	-	(118,471)	-	(2,233,704)
Net assets available for benefits	\$ -	\$ -	\$58,627,818	\$ -	\$ 1,592,017,917

December 31, 1997

	Very Conservative Option	Conservative Strategy	Moderately Cautious Strategy	Moderate Strategy	Moderately Aggressive Strategy	Aggressive Strategy
Assets						
Investment at fair value	\$ 41,691,328	\$84,483,783	\$79,542,193	\$ 123,953,506	\$ 143,389,344	\$ 478,687,753
Receivables	535,240	403,147	223,066	402,727	1,395,449	3,200,311
Total assets	42,226,568	84,886,930	79,765,259	124,356,233	144,784,793	481,888,064
Liabilities						
Payables	(151,047)	(234,966)	(211,168)	(149,367)	(288,734)	(167,198)
Net assets available for benefits	\$ 42,075,521	\$84,651,964	\$79,554,091	\$ 124,206,866	\$ 144,496,059	\$ 481,720,866

December 31, 1997

	Participant-Directed					
	Very Aggressive strategy	Mutual Fund Window	Market Index Options			Participant Loans
			Fixed Income Index	S&P 500 Index	International Equity Index	
Assets						
Investment at fair value	\$ -	\$ 243,408,389	\$ -	\$ -	\$ -	\$ 23,011,264
Receivables	-	-	-	-	-	-
Total assets	-	243,408,389	-	-	-	23,011,264
Liabilities						
Payables	-	-	-	-	-	-
Net assets available for benefits	\$ -	\$ 243,408,389	\$ -	\$ -	\$ -	\$23,011,264

December 31, 1997

	Non-Participant Directed				
	See Note 4				
	AT&T Unitized Stock Fund	Lucent Unitized Stock Fund	NCR Unitized Stock Fund	Short-Term Investments	Total
Assets					
Investment at fair value	\$ 47,799,366	\$ 26,023,008	\$29,082,479	\$ 1,508,989	\$1,322,581,402
Receivables	2,827,988	1,364,452	1,262,043	(6,066,457)	5,547,966
Total assets	50,627,354	27,387,460	30,344,522	(4,557,468)	1,328,129,368
Liabilities					
Payables	(6,789,779)	(4,169,575)	(1,056,412)	6,066,456	(7,151,790)
Net assets available for benefits	\$ 43,837,574	\$ 23,217,885	\$29,288,110	\$ 1,508,988	\$1,320,977,578

NCR SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS (WITH FUND
INFORMATION) FOR THE YEAR ENDED DECEMBER 31, 1998

	Very Conservative Option	Conservative Strategy	Moderately Cautious Strategy	Moderate Strategy	Moderately Aggressive Strategy
Additions					
Additions to net assets attributed to:					
Contributions:					
Company	\$ 184,118	\$ 1,397,006	\$ 1,356,805	\$ 2,533,157	\$ 3,666,689
Participants	2,501,899	3,029,057	3,077,999	5,647,924	8,704,993
Principal loan payments	700,384	887,893	685,848	1,049,765	1,429,191
	3,386,401	5,313,956	5,120,652	9,230,846	13,800,873
Investment income:					
Interest	4,713,838	4,778,671	925,236	20,026	28,232
Dividends	-	-	-	-	-
Interest on loan repayments	50,421	62,540	46,670	77,714	102,065
Net realized and unrealized gains (losses)	-	869,610	9,424,145	18,483,030	29,330,290
	4,764,259	5,710,821	10,396,051	18,580,770	29,460,587
Net forfeitures	669,570	(21,406)	(24,121)	(58,492)	(124,263)
Deductions					
Deductions from net assets attributed to:					
Benefit payments	(11,557,557)	(7,879,405)	(6,199,661)	(8,096,701)	(10,113,965)
Investment management fees	(12,350)	(122,552)	(56,111)	(95,833)	(168,269)
	(11,569,907)	(8,001,957)	(6,255,772)	(8,192,534)	(10,282,234)
Other transactions:					
Participant loans	(894,636)	(1,067,539)	(869,177)	(1,305,899)	(1,705,417)
Net interfund transfers	48,975,625	4,374,367	2,873,899	(6,005,438)	(9,002,403)
Other	61,438	13,673	9,941	13,726	17,611
	48,142,427	3,320,501	2,014,663	(7,297,611)	(10,690,209)
Net increase (decrease)	45,392,750	6,321,915	11,251,473	12,262,979	22,164,754
Net assets available for benefits:					
Beginning of year	42,075,521	84,651,964	79,554,091	124,206,866	144,496,059
End of year	\$ 87,468,271	\$ 90,973,879	\$ 90,805,564	\$ 136,469,845	\$ 166,660,813

Participant-Directed

	Very Aggressive Strategy	Aggressive Strategy	Style Options	Market Index Options	
				Fixed Income Index	S&P 500 Index
Additions					
Additions to net assets attributed to:					
Contributions:					
Company	\$ 9,701,954	\$ 343,906	\$ 6,836,414	\$ 75,651	\$ 282,156
Participants	22,644,565	910,676	17,902,451	198,512	842,274
Principal loan payments	4,661,704	146,961	2,298,510	24,888	52,407
	37,008,223	1,401,543	27,037,375	299,051	1,176,837
Investment income:					
Interest	82,904	680	-	202	490
Dividends	6,960,637	50,208	20,881,737	-	-
Interest on loan repayments	364,148	7,663	165,119	2,108	4,241
Net realized and unrealized gains (losses)	105,106,769	1,052,315	52,746,135	156,281	2,156,924
	112,514,458	1,110,866	73,792,991	158,591	2,161,655

Net forfeitures	(234,432)	(4,109)	(184,917)	(28)	(3,430)
Deductions					
Deductions from net assets attributed to:					
Benefit payments	(31,401,820)	(436,048)	(20,034,171)	(286,192)	(346,164)
Investment management fees	(922,468)	(14,719)	(3,312)	(615)	(3,185)
	(32,324,288)	(450,767)	(20,037,483)	(286,807)	(349,349)
Other transactions:					
Participant loans	(5,068,757)	(98,367)	(2,496,019)	(6,671)	(124,765)
Net interfund transfers	(39,236,796)	8,240,710	30,262,716	7,017,532	11,353,764
Other	85,955	719	65,960	140	322
	(44,219,598)	8,143,062	27,832,657	7,011,001	11,229,321
Net increase (decrease)	72,744,363	10,200,595	108,440,623	7,181,808	14,215,034
Net assets available for benefits:					
Beginning of year	481,720,866	-	243,408,389	-	-
End of year	\$ 554,465,229	\$ 10,200,595	\$ 351,849,012	\$ 7,181,808	\$ 14,215,034

See Note 4

	International Equity Index	Participant Loans	AT&T Unitized Stock Fund	Lucent Unitized Stock Fund	NCR Unitized Stock Fund
Additions					
Additions to net assets attributed to:					
Contributions:					
Company	\$ 15,094	\$ -	\$ -	\$ -	\$ 2,076,361
Participants	39,865	-	-	-	4,479,660
Principal loan payments	3,922	(13,420,708)	111	-	1,479,124
	58,881	(13,420,708)	111	-	8,035,145
Investment income:					
Interest	24	-	-	-	38,176
Dividends	-	-	320,758	-	-
Interest on loan repayments	361	-	(111)	-	103,924
Net realized and unrealized gains (losses)	87,819	-	(2,130,861)	23,380	18,522,923
	88,204	-	(1,810,214)	23,380	18,665,023
Net forfeitures	-	-	-	-	(14,372)
Deductions					
Deductions from net assets attributed to:					
Benefit payments	(31,480)	(2,034,697)	-	-	(1,695,640)
Investment management fees	(794)	-	-	-	(22,867)
	(32,274)	(2,034,697)	-	-	(1,718,507)
Other transactions:					
Participant loans	(4,434)	14,667,900	-	-	(1,026,219)
Net interfund transfers	765,910	-	(41,706,713)	(23,241,265)	5,328,092
Other	3	-	(320,758)	-	70,546
	761,479	14,667,900	(42,027,471)	(23,241,265)	4,372,419
Net increase (decrease)	876,290	(787,505)	(43,837,574)	(23,217,885)	29,339,708
Net assets available for benefits:					
Beginning of year	-	23,011,264	43,837,574	23,217,885	29,288,110
End of year	\$ 876,290	\$ 22,223,759	\$ -	\$ -	\$ 58,627,818

Non-Participant Directed

Short-Term Investments

Total

Additions

Additions to net assets attributed to:

Contributions:		
Company	\$ (1,508,989)	\$ 26,960,322
Participants	-	69,979,875
Principal loan payments	-	-
	-----	-----
	(1,508,989)	96,940,197
	-----	-----
Investment income:		
Interest	-	10,588,479
Dividends	-	28,213,340
Interest on loan repayments	-	986,863
Net realized and unrealized gains (losses)	-	235,828,760
	-----	-----
	-	275,617,442
	-----	-----
Net forfeitures	-	-
	-----	-----
Deductions		
Deductions from net assets attributed to:		
Benefit payments	-	(100,113,501)
Investment management fees	-	(1,423,075)
	-----	-----
	-	(101,536,576)
	-----	-----
Other transactions:		
Participant loans	-	-
Net interfund transfers	-	-
Other	-	19,276
	-----	-----
	-	19,276
	-----	-----
Net increase (decrease)	(1,508,989)	271,040,339
Net assets available for benefits:		
Beginning of year	1,508,989	1,320,977,578
	-----	-----
End of year	\$ -	\$ 1,592,017,917
	=====	=====

The accompanying notes are an integral part of these financial statements

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, until December 31, 1996, the Company was a wholly-owned subsidiary of AT&T Corp. (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. It is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended.

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 the 1998 and 1997 Plan years were limited to \$10,000 and \$9,500, respectively.

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 participant's hire date.

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 reallocated to the Plan's Very Conservative Option and used to reduce future Company contributions.

Participant Accounts

A participant may withdraw any employee tax-deferred contributions during their employment in the case of a "hardship" (as defined by 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 the 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 Savings Plan Trust (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.

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 and Income Recognition

All of the Plan's investments are stated at fair value, except for guaranteed investment contracts included in the Plan's Conservative Strategy 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.

Purchases and sales of securities are recorded on a trade-date basis. Realized gains and losses from security transactions are reported on the average cost method.

Plan Expenses

All initial and ongoing administrative costs of the Plan are paid by the Company (the Plan Administrator) 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 serves as the record keeper for the Plan's participant data. Another affiliate of Fidelity serves as the trustee of the Plan.

Payments to Withdrawing Participants

The Plan records payments to withdrawing participants at the time of disbursement.

Rollover Contributions and Transfers

Participant rollover contributions and transfers from other defined contribution 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.

Reclassifications

Certain reclassifications have been made to the 1997 financial statements to conform with the 1998 presentation.

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. Participant 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. ("Lucent") were distributed to 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.

During 1997, no new contributions were directed to the Lucent or the AT&T Unitized Stock Funds. Amounts invested in these two funds were to be directed into the other investment options offered under the Plan until December 31, 1997, at which time these funds were to be discontinued and any remaining balances were to be transferred to the Very Conservative Option. The Plan transferred the remaining balances into the Very Conservative Option on January 3, 1998. The NCR Unitized Stock Fund continues to be a Plan investment option.

5. Description of Investment Strategies and Other Options

The Plan offers participants a Very Conservative Option, six Investment Strategies, Style Options (consisting of nine mutual funds), three Market Index Options, and the NCR Unitized Stock Fund. The investment composition of the strategies, options, and NCR Unitized Stock Fund are described below, but the exact mix, or percentage invested in each of the underlying investments or strategies, will vary from time to time.

Very Conservative Option

Offers a portfolio of two funds managed by Fidelity Investments; the Fidelity Retirement Money Market Fund and the Fidelity Institutional Cash Portfolio.

Conservative Strategy

Offers a portfolio consisting of investment contracts issued by insurance companies and banks, institutionally investable government and corporate bonds and mortgage-backed securities, and U.S. dollar denominated money market securities of domestic and foreign issuers. Investments include the Fidelity Managed Investment Contract Portfolio, The BGI U.S. Debt Index Fund, and the Fidelity Institutional Cash Portfolio. For the years ended December 31, 1998 and 1997, contracts with insurance companies held in the Conservative Strategy had average yields of 6.84% and 6.76%, respectively.

Moderately Cautious Strategy

Offers a broad range of investment grade, interest-bearing securities issued by the U.S. Government and its agencies, and by domestic and foreign corporations. In addition, a portion of the portfolio will be invested in common stocks traded in the U.S. 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 Institutional Cash Portfolio.

Moderate Strategy

Offers a portfolio consisting of thirty-five to fifty-five percent in common stocks publicly traded in the U.S., five percent in securities issued on international equity markets, with the remainder invested in a broad range of investment grade, fixed income securities. Investments include Fidelity U.S. Equity Index Portfolio, BGI U.S. Debt Index Fund, BGI Russell 2000 Index Fund, and the BGI EAFE Equity Index Fund.

Moderately Aggressive Strategy

Offers a portfolio of approximately seventy to eighty percent in U.S. and internationally traded 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 Fidelity Select Market Index Fund, BGI EAFE Equity Fund, Columbus Circle Small Cap Fund, Axe-Houghton Small Capitalization Growth Fund, and the Fidelity Targeted Active Management - Broad Duration Fund.

Aggressive Strategy

Offers a portfolio primarily of common stocks diversified across sectors of domestic and foreign markets. Investments include the Fidelity Magellan Fund, Fidelity Select Market Index Fund, Fidelity Select International EAFE Index Fund, Fidelity Aggressive Equity Portfolio, Alliance Small Capitalization Equity Fund, Legg Mason Value Equity Fund, and the Axe-Houghton Small Capitalization Growth Fund.

Very Aggressive Strategy

Offers a portfolio consisting entirely of stock of large corporations and smaller companies, both domestic and foreign. Investments include Fidelity Magellan Fund, Legg Mason Value Equity Fund, Axe-Houghton Small Capitalization Growth Fund, Alliance Small Capitalization Equity Fund, Fidelity Select Market Index Portfolio, and the Fidelity Select International EAFE Index Portfolio.

Style Options

Offers a choice of the following nine retail mutual funds: Fidelity Growth and Income Fund, Fidelity Contrafund, American Century Ultra Investors Fund, Fidelity Puritan Fund, Fidelity Magellan Fund, Fidelity Diversified International Fund, Alliance Quasar Fund, Janus Worldwide Fund, and Legg Mason Value Trust. The funds are presented in the aggregate in the accompanying financial statements. See Note 6 regarding changes in investment strategies.

Market Index Options

Offers a choice of three index funds invested in stocks or bonds that are represented by a published investment index. The Fixed Income Index Fund (BGI U.S. Debt Index Fund) is composed of 55% U.S. Treasury and agency bonds, 20% corporate bonds, and 25% in high-quality mortgages - GNMA's, FNMA's, FHLMC's, conventional pass-through and FHA projects.

The S&P 500 Index Fund (BGI Equity Index Fund) invests in all S&P Index issues in their appropriate capitalization and industry weights. The International Equity Index Fund (BGI EAFE Equity Index Fund) invests in all of the securities in the MSCI EAFE Index - over 1,000 securities across 21 countries.

NCR Unitized Stock Fund

Offers a fund invested primarily in the shares of the Company. Portions of the Fund may be invested by Fidelity, the manager, in short-term obligations and money market instruments for administrative purposes.

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, 1997 or 1998. The loan has not been recorded in the December 31, 1998 or 1997 financial statements of the Plan, as it will be forgiven by the Company to the extent the ultimate recovery on the contract is less than the amount of the loan.

As of December 31, 1998, the Fidelity Select Equity Fund, Fidelity Magellan Fund, BGI U.S. Debt Index Fund, Fidelity Growth & Income Fund, Fidelity Contrafund, Legg Mason Small Cap Fund, and the Fidelity Institutional Cash Portfolio, which are held as investments by some of the above investment strategies and other options accounted for 14%, 10%, 9%, 7% , 6%, 6% and 5%, respectively, of the total net assets available for benefits.

As of December 31, 1997, the Fidelity Select Equity Fund, Fidelity Magellan Fund, Fidelity Broad Market Fund, Fidelity Growth & Income Fund, and the Fidelity Contrafund, which are held as investments by some of the above investment strategies and other options accounted for 15%, 10%, 9%, 6% and 6%, respectively, of the total net assets available for benefits.

6. Changes in Investment Strategies

During 1997, the Plan offered a Mutual Fund Window containing six retail mutual funds. Three of these funds - Fidelity Growth and Income Fund, Fidelity Contrafund and American Century Ultra Investors Fund - continued to be offered in the Plan as part of the Style Options (a new investment option offered in 1998 containing nine mutual funds).

The remaining three mutual funds under the Mutual Fund Window - Columbia Fixed Income Securities Fund, Fidelity Balanced Fund and Templeton Foreign Fund - were discontinued on December 31, 1998. Amounts invested within these funds could be directed into the other investment options offered under the Plan until December 31, 1998, at which time, any remaining balances within the Columbia Fixed Income Securities Fund, Fidelity Balanced Fund and Templeton Foreign Fund were transferred to the Fixed Income Index Fund (within the Market Index Options), Fidelity Puritan Fund and Fidelity Diversified International Fund, respectively.

7. COST AND FAIR MARKET VALUES OF INVESTMENT STRATEGIES AND OTHER OPTIONS

Investments	December 31, 1998			
	Cost	Number of Units	Price Per Unit	Fair Market Value
Very conservative option	\$ 87,014,273	87,014,273	\$ 1.00	\$ 87,014,273
Conservative strategy	88,800,630	5,615,991	\$ 16.13	90,585,940
Moderately cautious strategy	65,057,637	3,518,506	\$ 25.69	90,390,421
Moderate strategy	113,544,531	4,056,866	\$ 33.57	136,188,981
Moderately aggressive strategy	107,313,252	3,980,924	\$ 41.82	166,482,245
Aggressive strategy	428,469,331	10,009,203	\$ 55.38	554,309,685
Very aggressive strategy	9,297,131	854,182	\$ 11.82	10,096,433
Style Options:				
Alliance Quasar Fund	3,269,287	119,795	\$ 25.00	2,994,868
American Century Ultra Investors Fund	56,042,958	1,901,101	\$ 33.41	63,515,770
Columbia Fixed Income Fund	-	-	\$ -	-
Fidelity Contrafund	73,636,451	1,620,358	\$ 56.79	92,020,115
Fidelity Diversified International	11,805,023	667,130	\$ 17.72	11,821,541
Fidelity Growth & Income Fund	87,158,989	2,477,210	\$ 45.84	113,555,310
Fidelity Balanced Fund	-	-	\$ -	-
Fidelity Magellan Fund	11,994,081	112,459	\$ 120.82	13,587,330
Fidelity Puritan Fund	9,061,670	454,665	\$ 20.07	9,125,124
Janus Worldwide Fund	15,204,161	347,475	\$ 47.36	16,456,432
Legg Mason Value Trust	22,586,474	1,936,846	\$ 14.76	28,587,844
Templeton Foreign Fund	-	-	\$ -	-
Market Index Options:				
Fixed Income Index	5,322,507	499,945	\$ 10.84	5,419,403
S&P 500 Index	12,021,760	1,097,579	\$ 12.79	14,038,031
International Equity Index	815,498	72,717	\$ 12.03	874,788
AT&T Unitized Stock Fund	-	-	\$ -	-
Lucent Unitized Stock Fund	-	-	\$ -	-
NCR Unitized Stock Fund	44,292,952	2,504,484	\$ 23.32	58,404,562
Short-term investments	-	-	\$ -	-
Participant loans	22,223,759	N/A	N/A	22,223,759
Total Investments	\$ 1,274,932,355	N/A	N/A	\$ 1,587,692,855

Investments	December 31, 1997			
	Cost	Number of Units	Price Per Unit	Fair Market Value
Very conservative option	\$ 41,691,328	41,691,328	\$ 1.00	\$ 41,691,328
Conservative strategy	75,125,162	5,572,809	\$ 15.16	84,483,783
Moderately cautious strategy	49,230,795	3,497,898	\$ 22.74	79,542,193
Moderate strategy	72,373,983	4,252,264	\$ 29.15	123,953,506
Moderately aggressive strategy	96,382,908	4,145,399	\$ 34.59	143,389,344
Aggressive strategy	422,942,171	10,747,368	\$ 44.54	478,687,753
Very aggressive strategy	-	-	\$ -	-
Style Options:				
Alliance Quasar Fund	-	-	\$ -	-
American Century Ultra Investors Fund	48,803,929	1,716,281	\$ 27.30	46,854,477
Columbia Fixed Income Fund	4,037,119	306,498	\$ 13.41	4,110,143
Fidelity Contrafund	70,808,765	1,663,401	\$ 46.63	77,564,375
Fidelity Diversified International	-	-	\$ -	-
Fidelity Growth & Income Fund	71,958,333	2,220,020	\$ 38.10	84,582,746
Fidelity Balanced Fund	6,833,746	461,840	\$ 15.27	7,052,301
Fidelity Magellan Fund	-	-	\$ -	-
Fidelity Puritan Fund	-	-	\$ -	-
Janus Worldwide Fund	-	-	\$ -	-
Legg Mason Value Trust	-	-	\$ -	-
Templeton Foreign Fund	23,790,654	2,336,115	\$ 9.95	23,244,347
Market Index Options:				

Fixed Income Index	-	-	\$ -	-
S&P 500 Index	-	-	\$ -	-
International Equity Index	-	-	\$ -	-
AT&T Unitized Stock Fund	25,585,048	1,399,279	\$ 34.16	47,799,366
Lucent Unitized Stock Fund	13,415,015	582,040	\$ 44.71	26,023,008
NCR Unitized Stock Fund	32,430,937	1,858,305	\$ 15.65	29,082,479
Short-term investments	1,500,453	1,508,989	\$ 1.00	1,508,989
Participant loans	23,011,264	N/A	N/A	23,011,264
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Total Investments	\$ 1,079,921,610	N/A	N/A	\$ 1,322,581,402
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NCR Savings Plan
Supplemental Schedules

NCR Savings Plan
Line 27a - Schedule of Assets Held for Investment Purposes
December 31, 1998

Identity of Issue	Cost	Fair Market Value
Common/Collective Trusts:		
BGI Equity Index	\$ 19,919,113	\$ 36,404,538
BGI EAFE Index	18,176,413	24,296,695
BGI Russell 2000	14,159,677	13,970,053
BGI U.S. Debt Index Fund	125,800,066	143,733,917
Registered Investment Companies:		
Alliance Quasar	3,269,287	2,994,868
Alliance Small Cap Fund	44,751,985	44,760,341
American Century Ultra Invests Fund	56,042,958	63,515,770
Axe Houghton Small Cap Fund	65,744,693	67,171,678
Columbus Circle Small Cap Fund	10,735,835	17,100,465
Fidelity Aggressive Equity Fund (a)	43,381,200	55,275,301
Fidelity Broad Market Management (a)	34,823,898	41,523,137
Fidelity Contrafund (a)	73,636,451	92,020,115
Fidelity Diversified International (a)	11,805,023	11,821,541
Fidelity Growth & Income Portfolio (a)	87,158,989	113,555,310
Fidelity Inst. Cash Portfolio (a)	94,359,795	94,359,795
Fidelity Magellan Fund Inc. (a)	101,517,916	152,432,571
Fidelity Managed Inv. Contract Portfolio (GIC's) (a)	25,089,654	25,089,654
Fidelity Puritan Fund (a)	9,061,670	9,125,124
Fidelity Retirement Money Market (a)	56,559,277	56,559,277
Fidelity Select Equity Portfolio (a)	146,357,081	220,386,885
Fidelity Select International Portfolio (a)	55,862,285	71,218,889
Fidelity U.S. Equity Index Portfolio (a)	30,783,838	47,314,789
Janus Worldwide	15,204,161	16,456,432
Legg Mason Small Cap Fund	64,791,934	86,554,944
Employer Related Investments		
NCR Common Stock	43,715,397	57,827,007
Participant Loans (b)		
	22,223,759	22,223,759
	-----	-----
	\$1,274,932,355	\$1,587,692,855
	=====	=====

- (a) Separate affiliates of Fidelity (party in interest) act as the trustee and record keeper of the Plan.
(b) The participant loan interest rates are between 6% - 9%. The loan terms are between 12 to 56 months.

NCR Savings Plan
Line 27d - Schedule of Reportable Transactions
For the Year Ended December 31, 1998

(a) Identity of Party Involved	(b) Description of Assets	Number of Transactions	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction
Fidelity Investments	Very Conservative Option	256 252	\$ 134,642,733	- \$ 89,250,345	- -	- -
Fidelity Investments	Conservative Strategy	252 252	52,246,409	- 51,458,422	- -	- -
Fidelity Investments	Aggressive Strategy	252 252	70,234,592	- 108,733,616	- -	- -
Fidelity Investments	NCR Stock Fund	252 252	46,334,902	- 35,536,015	- -	- -
Fidelity Investments	Fidelity Growth & Income	252 252	46,586,920	- 36,224,867	- -	- -
		2,524	\$ 350,045,556	\$ 321,203,265	-	-

(a) Identity of Party Involved	(b) Description of Assets	(g) Cost of Assets	(h) Current Value of Assets on Transaction Date	(i) Net Gain
Fidelity Investments	Very Conservative Option	- \$ 89,250,345	\$ 134,642,733 89,250,345	- -
Fidelity Investments	Conservative Strategy	- 47,485,425	52,246,409 51,458,422	- \$ 3,972,997
Fidelity Investments	Aggressive Strategy	- 70,350,589	70,234,592 108,733,616	- 38,383,027
Fidelity Investments	NCR Stock Fund	- 33,767,640	46,334,902 35,536,015	- 1,768,375
Fidelity Investments	Fidelity Growth & Income	- 31,397,521	46,586,920 36,224,867	- 4,827,346
		\$ 272,251,520	\$ 671,248,821	\$ 48,951,745

NCR Savings Plan. Pursuant to the requirements of the Securities Exchange Act of

1934, the NCR Corporation has duly caused this annual report to be signed by the
undersigned thereunto duly authorized.

NCR SAVINGS PLAN

By: /s/Craig Brooks
NCR Savings Plan Administrator

Date: June 28, 1999

Exhibit Index

Exhibit No.

23 Consent of PricewaterhouseCoopers LLP

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 11, 1999 appearing in this Annual Report on Form 11-K for the years ended December 31, 1998 and 1997.

PricewaterhouseCoopers LLP

Dayton, Ohio
June 11, 1999