

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

SCHEDULE 13G
(RULE 13D-102)

INFORMATION STATEMENT PURSUANT TO RULES 13D-1 AND 13D-2
UNDER THE SECURITIES EXCHANGE ACT OF 1934
(FINAL AMENDMENT)

PENN TREATY AMERICAN CORPORATION

(Name of Issuer)

Common Stock

(Title of Class of Securities)

707874103

(CUSIP Number)

December 31, 1999

(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)
 Rule 13d-1(c)
 Rule 13d-1(d)

CUSIP No. 707874103

Page 1 of 6 Pages

- 1) Names of Reporting Persons
IRS Identification No. Of Above Persons

PNC Bank Corp. 25-1435979
- 2) Check the Appropriate Box if a Member of a Group (See Instructions)
a)
b)
- 3) SEC USE ONLY
- 4) Citizenship or Place of Organization Pennsylvania
- Number of Shares 5) Sole Voting Power *
- Beneficially Owned 6) Shared Voting Power *
*See the response to Item 5.
- By Each Reporting Person With 7) Sole Dispositive Power *
*See the response to Item 5.
- 8) Shared Dispositive Power *
*See the response to Item 5.
- 9) Aggregate Amount Beneficially Owned by Each Reporting Person *
- *See the response to Item 5.
- 10) Check if the Aggregate Amount in Row (9) Excludes Certain Shares
See Instructions []
- 11) Percent of Class Represented by Amount in Row (9) *
- *See the response to Item 5.
- 12) Type of Reporting Person (See Instructions) HC

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- 1) Names of Reporting Persons
IRS Identification No. Of Above Persons

PNC Bancorp, Inc. 51-0326854
- 2) Check the Appropriate Box if a Member of a Group (See Instructions)
 - a)
 - b)
- 3) SEC USE ONLY
- 4) Citizenship or Place of Organization Delaware
- Number of Shares 5) Sole Voting Power *
- Beneficially Owned 6) Shared Voting Power *
*See the response to Item 5.
- By Each Reporting Person 7) Sole Dispositive Power *
*See the response to Item 5.
- Person With 8) Shared Dispositive Power *
*See the response to Item 5.
- 9) Aggregate Amount Beneficially Owned by Each Reporting Person *
*See the response to Item 5.
- 10) Check if the Aggregate Amount in Row (9) Excludes Certain Shares
See Instructions
- 11) Percent of Class Represented by Amount in Row (9) *
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Page 3 of 6 Pages

- 1) Names of Reporting Persons
IRS Identification No. Of Above Persons

PNC Bank, National Association 22-1146430
- 2) Check the Appropriate Box if a Member of a Group (See Instructions)
a)
b)
- 3) SEC USE ONLY
- 4) Citizenship or Place of Organization United States
- Number of Shares 5) Sole Voting Power *
- Beneficially Owned 6) Shared Voting Power *
- By Each Reporting Person With 7) Sole Dispositive Power *
- Person With 8) Shared Dispositive Power *
- 9) Aggregate Amount Beneficially Owned by Each Reporting Person *
- 10) Check if the Aggregate Amount in Row (9) Excludes Certain Shares
See Instructions []
- 11) Percent of Class Represented by Amount in Row (9) *
- 12) Type of Reporting Person (See Instructions) BK

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- Rule 13d-1(b)
- Rule 13d-1(c)
- Rule 13d-1(d)

CUSIP No. 707874103

Page 4 of 6 Pages

- 1) Names of Reporting Persons
IRS Identification No. Of Above Persons

BlackRock Advisors, Inc. 23-2784752
- 2) Check the Appropriate Box if a Member of a Group (See Instructions)
a)

b) []
3) SEC USE ONLY

4) Citizenship or Place of Organization Delaware
Number of Shares 5) Sole Voting Power *
Beneficially Owned *See the response to Item 5.
By Each Reporting 6) Shared Voting Power *
Person With *See the response to Item 5.
7) Sole Dispositive Power *
8) Shared Dispositive Power *
*See the response to Item 5.
9) Aggregate Amount Beneficially Owned by Each Reporting Person *
*See the response to Item 5.
10) Check if the Aggregate Amount in Row (9) Excludes Certain Shares
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11) Percent of Class Represented by Amount in Row (9) *
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12) Type of Reporting Person (See Instructions) IA

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[X] Rule 13d-1(b)
[] Rule 13d-1(c)
[] Rule 13d-1(d)

CUSIP No. 707874103

Page 5 of 6 Pages

1) Names of Reporting Persons
IRS Identification No. Of Above Persons
BlackRock Financial Management, Inc. 13-3806691
2) Check the Appropriate Box if a Member of a Group (See Instructions)
a) []
b) []
3) SEC USE ONLY

4) Citizenship or Place of Organization Delaware
Number of Shares 5) Sole Voting Power *
Beneficially Owned *See the response to Item 5.
By Each Reporting 6) Shared Voting Power *
Person With *See the response to Item 5.
7) Sole Dispositive Power *
8) Shared Dispositive Power *
*See the response to Item 5.

- 9) Aggregate Amount Beneficially Owned by Each Reporting Person *
 *See the response to Item 5.
- 10) Check if the Aggregate Amount in Row (9) Excludes Certain Shares
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ITEM 5 - OWNERSHIP OF FIVE PERCENT OR LESS OF A CLASS:

Each reporting person has ceased to own beneficially more than 5% of the stock of the issuer.

ITEM 10 - CERTIFICATION:

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

February 11, 2000
 Date

By: /s/ Robert L. Haunschild

 Signature - PNC Bank Corp.
 Robert L. Haunschild, Senior Vice President and Chief Financial Officer
 Name & Title

February 11, 2000
 Date

By: /s/ James B. Yahner

 Signature - PNC Bancorp, Inc.
 James B. Yahner, Vice President
 Name & Title

February 11, 2000
 Date

By: /s/ Thomas R. Moore

 Signature - PNC Bank, National Association
 Thomas R. Moore, Vice President and Secretary
 Name & Title

February 11, 2000
 Date

By: /s/ Daniel B. Eagan

 Signature - BlackRock Advisors, Inc.
 Daniel B. Eagan, Managing Director
 Name & Title

February 11, 2000
 Date

By: /s/ Daniel B. Eagan

 Signature - BlackRock Financial Management, Inc.
 Daniel B. Eagan, Managing Director
 Name & Title