

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

CURRENT REPORT PURSUANT TO SECTION 13 OR 15(D) OF THE
SECURITIES EXCHANGE ACT OF 1934

APRIL 14, 1998
DATE OF REPORT (DATE OF EARLIEST EVENT REPORTED)

PNC BANK CORP.
(Exact name of registrant as specified in its charter)

COMMISSION FILE NUMBER 1-9718

PENNSYLVANIA
(State or other jurisdiction of
incorporation or organization)

25-1435979
(I.R.S. Employer
Identification No.)

ONE PNC PLAZA
249 FIFTH AVENUE
PITTSBURGH, PENNSYLVANIA 15222-2707
(Address of principal executive offices)
(Zip Code)

(412) 762-1553
(Registrant's telephone number, including area code)

(Former name or former address, if changed since last report)

ITEM 5. OTHER EVENTS

First Quarter 1998 Financial Results

On April 14, 1998, PNC Bank Corp. ("Corporation") reported results of operations for the three months ended March 31, 1998. A copy of the earnings press release issued by the Corporation is attached as Exhibit 99 and incorporated herein by reference.

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

(c) Exhibits

The exhibits listed on the Exhibit Index on page 3 of this Form 8-K are filed herewith.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

PNC BANK CORP.
(Registrant)

Date: April 14, 1998

By: /s/ ROBERT L. HAUNSCHILD

Robert L. Haunschild

Senior Vice President and
Chief Financial Officer

2

EXHIBIT INDEX

99 Earnings press release issued by the Corporation on April 14, 1998, with respect to the results of operations for the three months ended March 31, 1998, filed herewith.

CONTACTS:

MEDIA:
Jonathan Williams
(412) 762-4550
pubrela@pncmail.com

INVESTORS:
William H. Callihan
(412) 762-8257
invrela@pncmail.com

PNC BANK CORP. REPORTS FIRST QUARTER 1998 EARNINGS

PITTSBURGH, April 14, 1998 - PNC Bank Corp. (NYSE: PNC) today reported first quarter 1998 earnings of \$269 million or \$0.87 per diluted share compared with \$266 million or \$0.80 per diluted share in the first quarter of 1997.

Returns on average common shareholders' equity and average assets were 21.10% and 1.51% for the first quarter of 1998 compared with 19.48% and 1.54% for the prior-year quarter.

"First quarter results reflect solid performance from our major businesses including significant growth in asset management, mutual fund servicing and mortgage banking," said Thomas H. O'Brien, chairman and chief executive officer. "Our fee-based financial services businesses continue to have a very positive impact on our revenue stream with noninterest income rising to 46% of total revenue during the quarter compared with 40% in 1997."

HIGHLIGHTS

- * Revenue increased 11% in the quarter-to-quarter comparison driven by 24% growth in noninterest income.
- * Asset management, mutual fund servicing and mortgage banking revenue grew 32%, 24% and 93%, respectively, from the first quarter of 1997.
- * PNC Bank's fixed-income, equity and liquidity capabilities were consolidated under BlackRock, Inc. creating one of the largest asset managers in the U.S.
- * The acquisition of Midland Loan Services, L.P. was completed on April 3, 1998 creating a fully-integrated commercial real estate business with capabilities to originate, warehouse, securitize and service commercial mortgages.

-more-

PNC Bank Corp. Reports First Quarter 1998 Earnings
Page 2

INCOME STATEMENT REVIEW

Total revenue increased to \$1.2 billion in the quarter-to-quarter comparison driven by growth in noninterest income.

Taxable-equivalent net interest income increased \$7 million to \$644 million in the first quarter of 1998. The net interest margin was 3.96% compared with 3.98% in the first quarter of 1997.

The provision for credit losses was \$30 million for the first quarter of 1998 compared with \$10 million last year.

Noninterest income was \$539 million in the first quarter of 1998, a \$106 million or 24% increase from the prior-year quarter driven by growth in asset management, mutual fund servicing and mortgage banking.

Asset management and mutual fund servicing grew 32% and 24%, respectively, from the first quarter of 1997 reflecting significant new business and strong financial markets. Managed assets increased to approximately \$148 billion at March 31, 1998 compared with \$115 billion a year ago.

Mortgage banking revenue grew primarily due to higher marketing gains and origination volume reflecting significant mortgage refinance activity in the first quarter of 1998. Mortgage originations totaled \$2.3 billion compared with \$1.1 billion in the year-earlier period. At March 31, 1998, the corporation serviced approximately \$42.5 billion of mortgages including \$33.6 billion serviced for others.

Net securities gains were \$23 million in the first quarter of 1998 including \$9 million from sales of securities that hedged mortgage servicing rights ("MSR").

The increase in other income reflects the impact of the sale of

equity in the new BlackRock to management.

Noninterest expense increased \$97 million to \$741 million in the first quarter of 1998 primarily due to MSR amortization, incentive compensation commensurate with growth in fee-based revenue and higher marketing costs associated with national consumer banking initiatives.

-more-

PNC Bank Corp. Reports First Quarter 1998 Earnings
Page 3

BALANCE SHEET REVIEW

Total assets were \$72.4 billion at March 31, 1998. Average earning assets increased \$1.4 billion from the prior-year quarter to \$65.2 billion as higher loans and mortgages held for sale more than offset securities portfolio reductions. Average loans grew 4.2% to \$54.1 billion, a \$2.2 billion increase from the prior year. Loans represented 83.0% of average earning assets compared with 81.4% a year ago. Growth in credit cards and middle market commercial loans more than offset the downsizing of the indirect automobile lending portfolio and the impact of loan securitizations. The increase in average mortgages held for sale was \$1.4 billion reflecting higher production volume. Average securities decreased \$2.3 billion to \$7.8 billion or 11.9% of average earning assets.

Average deposits increased \$497 million to \$44.6 billion in the first quarter of 1998 representing 61.9% of total sources of funds. The ratio of wholesale funds to total sources of funds was 28.3% for the first quarter of 1998 compared with 27.9% a year ago.

Shareholders' equity totaled \$5.5 billion at March 31, 1998. The leverage ratio was 7.36% and Tier I and total risk-based capital ratios are estimated to be 7.7% and 11.2%, respectively.

The ratio of nonperforming assets to total loans and foreclosed assets was 0.61% at March 31, 1998 compared with 0.82% at March 31, 1997. Nonperforming assets were \$335 million at March 31, 1998 compared with \$429 million a year ago.

The allowance for credit losses was \$912 million at March 31, 1998, and represented 321% of nonperforming loans compared with 346% at March 31, 1997. Net charge-offs were \$90 million or 0.67% of average loans in the first quarter of 1998 compared with \$60 million and 0.47%, respectively, in the year-earlier period. The increases were primarily associated with higher credit card outstandings.

-more-

PNC Bank Corp. Reports First Quarter 1998 Earnings
Page 4

PNC Bank Corp., headquartered in Pittsburgh, is one of the largest diversified financial services organizations in the United States. Its major businesses include National Consumer Banking, Regional Community Banking, Private Banking, Secured Lending, Asset Management and Servicing, Corporate Banking and Mortgage Banking.

Visit PNC Bank on the World Wide Web at <http://www.pncbank.com>

[TABULAR MATERIAL FOLLOWS]

-more-

<TABLE>
<CAPTION>

	March 31	December 31
	1998	1997
March 31		
Three months ended		
1997		

<S>

<C>

<C>

<C>

FINANCIAL PERFORMANCE (in thousands, except per share data)

Revenue		
Net interest income (taxable-equivalent basis)	\$644,230	\$638,912
\$637,283		
Noninterest income	538,915	518,063
433,303		
Total revenue	1,183,145	1,156,975
1,070,586		
Net income	269,260	265,489
266,309		
Per common share		
Diluted earnings	.87	.85
.80		
Cash dividends declared	.39	.39
.37		

SELECTED RATIOS

Return on		
Average common shareholders' equity	21.10%	20.28%
19.48%		
Average assets	1.51	1.49
1.54		
Net interest margin	3.96	3.95
3.98		
Noninterest income to total revenue	45.55	44.78
40.47		
After-tax profit margin	22.76	22.95
24.88		
Efficiency ratio (excluding distributions on capital securities)	61.53	60.69
59.54		
Net charge-offs to average loans	.67	.59
.47		

</TABLE>

<TABLE>					
<CAPTION>					
31	March 31	December 31	September 30	June 30	March
1997	1998	1997	1997	1997	

<S>	<C>	<C>	<C>	<C>	<C>
BALANCE SHEET DATA (in millions)					
Assets	\$72,355	\$75,120	\$71,828	\$71,973	
\$71,166					
Earning assets	65,210	66,688	64,208	64,297	
64,255					
Loans, net of unearned income	54,511	54,245	53,651	53,497	
52,575					
Securities	7,511	8,522	8,000	8,396	
9,593					
Deposits	46,068	47,649	44,788	45,216	
44,902					
Borrowed funds	18,375	19,622	19,052	19,066	
18,547					
Shareholders' equity	5,487	5,384	5,476	5,384	
5,478					
Common shareholders' equity	5,173	5,069	5,161	5,068	
5,162					
CAPITAL RATIOS					
Leverage	7.36%	7.30%	7.46%	7.35%	
7.17%					
Common shareholders' equity to assets	7.15	6.75	7.18	7.04	
7.25					
ASSET QUALITY RATIOS					
Nonperforming assets to loans and foreclosed assets	.61%	.61%	.73%	.83%	
.82%					
Allowance for credit losses to loans	1.67	1.79	1.91	2.01	
2.13					
Allowance for credit losses to nonperforming loans	320.96	351.79	324.25	310.34	
346.11					
Book value per common share	\$17.20	\$16.87	\$16.92	\$16.51	
\$16.45					

</TABLE>

-more-

	March 31 1998	December 31 1997	March 31 1997
Three months ended - in thousands, except per share data			
<S>	<C>	<C>	<C>
INTEREST INCOME			
Loans and fees on loans	\$1,118,644	\$1,117,551	\$1,055,908
Securities	115,253	119,366	156,205
Other	57,610	44,426	30,043
Total interest income	1,291,507	1,281,343	1,242,156
INTEREST EXPENSE			
Deposits	361,522	369,572	346,155
Borrowed funds	292,581	279,570	266,076
Total interest expense	654,103	649,142	612,231
Net interest income	637,404	632,201	629,925
Provision for credit losses	30,000	25,000	10,000
Net interest income less provision for credit losses	607,404	607,201	619,925
NONINTEREST INCOME			
Asset management	141,065	128,916	106,899
Mutual fund servicing	40,521	37,493	32,673
Service charges on deposits	39,964	42,546	41,754
Consumer service fees	88,943	94,351	76,311
Corporate finance and capital markets	51,712	55,891	49,356
Mortgage banking	77,694	57,905	40,232
Net securities gains	22,842	21,434	16,426
Other	76,174	79,527	69,652
Total noninterest income	538,915	518,063	433,303
NONINTEREST EXPENSE			
Staff expense	354,284	322,188	308,432
Net occupancy and equipment	95,809	97,611	89,284
Amortization	57,179	56,104	29,831
Marketing	37,396	10,742	22,841
Distributions on capital securities	13,193	13,123	6,956
Other	183,379	215,493	187,047
Total noninterest expense	741,240	715,261	644,391
Income before income taxes	405,079	410,003	408,837
Income taxes	135,819	144,514	142,528
Net income	\$269,260	\$265,489	\$266,309
Net income applicable to common shareholders	\$265,249	\$261,675	\$262,541
EARNINGS PER COMMON SHARE			
Basic	\$.88	\$.86	\$.81
Diluted	.87	.85	.80
CASH DIVIDENDS DECLARED PER COMMON SHARE			
	.39	.39	.37
AVERAGE COMMON SHARES OUTSTANDING			
Basic	300,567	303,207	321,752
Diluted	306,148	309,533	327,917

-more-

PNC BANK CORP. AND SUBSIDIARIES
Details of Net Interest Income and Net Interest Margin

Page 7

	March 31 1998	December 31 1997	September 30 1997	June 30 1997	March 31 1997
NET INTEREST INCOME					
Taxable-equivalent basis					
Three months ended - in thousands					
<S>	<C>	<C>	<C>	<C>	<C>
Interest income					
Loans	\$1,124,112	\$1,123,127	\$1,107,250	\$1,084,532	\$1,061,535
Securities	116,507	120,395	127,053	140,618	157,870
Other	57,714	44,532	43,555	39,416	30,109
Total interest income	1,298,333	1,288,054	1,277,858	1,264,566	1,249,514
Interest expense					

Deposits	361,522	369,572	372,860	368,000	346,155
Borrowed funds	292,581	279,570	277,567	275,985	266,076
Total interest expense	654,103	649,142	650,427	643,985	612,231
Net interest income	\$644,230	\$638,912	\$627,431	\$620,581	\$637,283

</TABLE>

<TABLE>

<CAPTION>

NET INTEREST MARGIN

Taxable-equivalent basis Three months ended	March 31 1998	December 31 1997	September 30 1997	June 30 1997	March 31 1997
Rates earned/paid	<C>	<C>	<C>	<C>	<C>
Yield on earning assets					
Loans	8.36%	8.27%	8.23%	8.19%	
Securities	6.01	6.19	6.17	6.21	6.27
Other	6.96	6.68	6.83	6.76	6.68
Total yield on earning assets	8.00	7.96	7.92	7.85	7.86
Rate on interest-bearing liabilities					
Deposits	4.19	4.23	4.23	4.18	4.06
Borrowed funds	5.85	5.91	5.92	5.88	5.76
Total rate on interest-bearing liabilities	4.79	4.82	4.82	4.77	4.66
Interest rate spread	3.21	3.14	3.10	3.08	3.20
Impact of noninterest-bearing sources	.75	.81	.79	.76	.78
Net interest margin	3.96%	3.95%	3.89%	3.84%	3.98%

</TABLE>

-more-

PNC BANK CORP. AND SUBSIDIARIES

Page 8

Details of Noninterest Income and Noninterest Expense

<TABLE>

<CAPTION>

NONINTEREST INCOME

Three months ended - in thousands	March 31 1998	December 31 1997	September 30 1997	June 30 1997	March 31 1997
Asset management	\$141,065	\$128,916	\$115,197	\$110,500	\$106,899
Mutual fund servicing	40,521	37,493	35,608	35,518	32,673
Service charges on deposits	39,964	42,546	42,875	42,379	41,754
Consumer service fees					
Credit card	26,492	28,802	23,292	21,960	19,104
Brokerage	15,156	14,230	14,138	12,731	13,242
Insurance	9,989	10,543	10,421	9,659	9,146
Other	37,306	40,776	37,428	38,386	34,819
Total consumer service fees	88,943	94,351	85,279	82,736	76,311
Corporate finance and capital markets	51,712	55,891	46,992	51,982	49,356
Mortgage banking					
Servicing	29,194	30,503	30,316	27,963	27,449
Origination	17,260	14,070	13,597	10,960	8,187
Marketing	24,522	12,869	27,360	3,848	3,421
Sales of servicing	6,718	463	683	494	1,175
Total mortgage banking	77,694	57,905	71,956	43,265	40,232
Net securities gains (losses)	22,842	21,434	(2,657)	13,370	16,426
Other	76,174	79,527	63,997	64,617	69,652
Total noninterest income	\$538,915	\$518,063	\$459,247	\$444,367	\$433,303

</TABLE>

<TABLE>

<CAPTION>

NONINTEREST INCOME

Three months ended - in thousands	March 31 1998	December 31 1997	September 30 1997	June 30 1997	March 31 1997
Staff expense	<C>	<C>	<C>	<C>	<C>
Compensation	\$291,091	\$286,617	\$260,351	\$251,274	\$250,426
Employee benefits	63,193	35,571	48,141	50,559	58,006
Total staff expense	354,284	322,188	308,492	301,833	308,432

Net occupancy and equipment					
Net occupancy	48,585	49,813	46,221	46,071	47,240
Equipment	47,224	47,798	44,483	45,710	42,044
	-----	-----	-----	-----	-----
Total net occupancy and equipment	95,809	97,611	90,704	91,781	89,284
Amortization					
Goodwill	13,160	13,143	13,110	13,274	13,268
Mortgage servicing rights	33,105	32,230	24,681	16,556	7,355
Other	10,914	10,731	10,668	9,697	9,208
	-----	-----	-----	-----	-----
Total amortization	57,179	56,104	48,459	39,527	29,831
Marketing	37,396	10,742	11,376	25,436	22,841
Distributions on capital securities	13,193	13,123	13,192	9,867	6,956
Other	183,379	215,493	179,932	181,348	187,047
	-----	-----	-----	-----	-----
Total noninterest expense	\$741,240	\$715,261	\$652,155	\$649,792	\$644,391

</TABLE>

-more-

PNC BANK CORP. AND SUBSIDIARIES
Consolidated Balance Sheet

Page 9

		March 31	December 31	March
31				
Dollars in millions, except par value		1998	1997	1997
		-----	-----	-----
<S>		<C>	<C>	<C>
ASSETS				
Cash and due from banks		\$2,581	\$4,303	
\$3,096				
Short-term investments		718	1,526	
702				
Loans held for sale		2,399	2,324	
1,375				
Securities available for sale		7,511	8,522	9,593
Loans, net of unearned income of \$393, \$412 and \$387		54,511	54,245	52,575
Allowance for credit losses		(912)	(972)	
(1,119)				
		-----	-----	-----
--				
Net loans		53,599	53,273	
51,456				
Other		5,547	5,172	
4,944				
		-----	-----	-----

Total assets		\$72,355	\$75,120	
\$71,166				
		-----	-----	-----
--				
LIABILITIES				
Deposits				
Noninterest-bearing		\$10,117	\$10,158	\$9,971
Interest-bearing		35,951	37,491	
34,931				
		-----	-----	-----
--				
Total deposits		46,068	47,649	
44,902				
Borrowed funds				
Bank notes and senior debt		9,503	9,826	
8,813				
Federal funds purchased		773	3,632	
2,937				
Repurchase agreements		1,827	714	
531				
Other borrowed funds		4,591	3,753	
4,915				
Subordinated debt		1,681	1,697	
1,351				
		-----	-----	-----
--				
Total borrowed funds		18,375	19,622	
18,547				
Other		1,775	1,815	
1,889				
		-----	-----	-----
--				
Total liabilities		66,218	69,086	
65,338				
		-----	-----	-----
Mandatorily redeemable capital securities of subsidiary trusts		650	650	350

SHAREHOLDERS' EQUITY			
Preferred stock	7	7	
7			
Common stock - \$5 par value			
Authorized 450,000,000 shares			
Issued 350,353,116; 348,447,600 and 347,037,481 shares	1,752	1,742	1,735
Capital surplus	1,088	1,042	
984			
Retained earnings	4,788	4,641	
4,218			
Deferred benefit expense	(43)	(41)	
(60)			
Accumulated other comprehensive income	(32)	(23)	
(137)			
Common stock held in treasury at cost: 49,543,007; 48,017,641 and 33,162,947 shares	(2,073)	(1,984)	(1,269)

--			
Total shareholders' equity	5,478	5,384	
5,478			

--			
Total liabilities, capital securities and shareholders' equity	\$72,355	\$75,120	\$71,166
	=====		

</TABLE>

-more-

PNC BANK CORP. AND SUBSIDIARIES
Consolidated Balance Sheet Data

Page 10

<TABLE>
<CAPTION>
AVERAGE BALANCES

	March 31	December 31	September 30	June 30	March
31	1998	1997	1997	1997	
Three months ended - in millions					
1997					

<S>	<C>	<C>	<C>	<C>	<C>
ASSETS					
Interest-earning assets					
Securities	\$7,784	\$7,769	\$8,216	\$9,055	
\$10,089					
Loans, net of unearned income					
Consumer	11,186	11,108	10,996	11,239	
11,827					
Credit card	3,748	3,803	3,871	3,502	
3,043					
Residential mortgage	12,784	12,966	13,503	13,164	
12,781					
Commercial	20,665	19,838	18,858	18,986	
18,429					
Commercial real estate	3,624	4,067	4,022	4,038	
4,078					
Other	2,076	1,881	1,952	1,884	
1,764					

Total loans, net of unearned income	54,083	53,663	53,202	52,813	
51,922					
Other	3,322	2,655	2,536	2,333	
1,814					

Total interest-earning assets	65,189	64,087	63,954	64,201	
63,825					
Noninterest-earning assets	6,952	6,782	6,627	6,620	
6,476					

Total assets	\$72,141	\$70,869	\$70,581	\$70,821	
\$70,301					
	=====				
LIABILITIES					
Interest-bearing liabilities					
Deposits	\$34,945	\$34,655	\$34,952	\$35,313	
\$34,533					
Borrowed funds	19,989	18,624	18,484	18,675	
18,594					

Total interest-bearing liabilities	54,934	53,279	53,436	53,988	
53,127					
Noninterest-bearing deposits	9,685	9,925	9,654	9,501	
9,600					
Other	1,474	1,601	1,460	1,480	

1,466				

Total liabilities	66,093	64,805	64,550	64,969
64,193				
Mandatorily redeemable capital securities of subsidiary trusts	650	650	650	492
350				
SHAREHOLDERS' EQUITY	5,398	5,414	5,381	5,360
5,758				

Total liabilities, capital securities and shareholders' equity	\$72,141	\$70,869	\$70,581	\$70,821
\$70,301				
=====				
COMMON SHAREHOLDERS' EQUITY	\$5,083	\$5,099	\$5,066	\$5,044
\$5,442				
=====				

</TABLE>

<TABLE>
<CAPTION>
LOAN PORTFOLIO

	March 31	December 31	September 30	June 30	March
31	1998	1997	1997	1997	1997
Period ended - in millions					
1997					

<S>	<C>	<C>	<C>	<C>	<C>
Consumer	\$11,106	\$11,205	\$11,206	\$10,983	
\$11,356					
Credit card	3,729	3,830	3,861	3,693	
3,345					
Residential mortgage	12,351	12,785	13,064	13,494	
13,056					
Commercial	21,823	19,989	19,536	19,266	
19,020					
Commercial real estate	3,467	3,974	4,085	4,003	
4,031					
Other	2,428	2,874	2,281	2,450	
2,154					

Total loans	54,904	54,657	54,033	53,889	
52,962					
Unearned income	(393)	(412)	(382)	(392)	
(387)					

Total loans, net of unearned income	\$54,511	\$54,245	\$53,651	\$53,497	
\$52,575					
=====					

</TABLE>

-more-

PNC BANK CORP. AND SUBSIDIARIES
Asset Quality Data

Page 11

<TABLE>
<CAPTION>
ALLOWANCE FOR CREDIT LOSSES

	March 31	December 31	September 30	June 30	March 31
Three months ended - in millions	1998	1997	1997	1997	1997

<S>	<C>	<C>	<C>	<C>	<C>
Beginning balance	\$972	\$1,027	\$1,075	\$1,119	\$1,166
Charge-offs					
Consumer	(25)	(27)	(25)	(25)	
(30)					
Credit card	(72)	(54)	(53)	(55)	
(46)					
Residential mortgage	(2)	(1)	(3)	(3)	
(2)					
Commercial	(6)	(18)	(11)	(10)	
(10)					
Commercial real estate	(2)	(5)	(3)	(3)	
(1)					

Total charge-offs	(107)	(105)	(95)	(96)	
(89)					
Recoveries					
Consumer	10	10	9	9	

9	Credit card	3	5	4	9	
7	Residential mortgage				1	
	Commercial	3	4	7	18	
9	Commercial real estate	1	6	2	1	
3						

29	Total recoveries	17	25	22	37	

(60)	Net charge-offs	(90)	(80)	(73)	(59)	
3	Provision for credit losses	30	25	20	15	10
	Acquisitions			5		

	Ending balance	\$912	\$972	\$1,027	\$1,075	
	\$1,119					

</TABLE>

<TABLE>					
<CAPTION>					
NONPERFORMING ASSETS					
Period ended - in millions	March 31	December 31	September 30	June 30	March 31
	1998	1997	1997	1997	1997

Nonaccrual loans					
<S>	<C>	<C>	<C>	<C>	<C>
Commercial	\$145	\$128	\$142	\$155	
\$135					
Commercial real estate	81	94	122	139	137
Residential mortgage	51	44	45	46	45
Consumer	7	10	6	5	
5					

Total nonaccrual loans	284	276	315	345	322
Restructured loans			2	1	
1					

Total nonperforming loans	284	276	317	346	323
Foreclosed assets					
Commercial real estate	23	27	37	55	66
Residential mortgage	19	21	23	23	24
Other	9	9	17	18	
16					

Total foreclosed assets	51	57	77	96	106

Total nonperforming assets	\$335	\$333	\$394	\$442	\$429

</TABLE>