NR 97-105

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OCC ANNOUNCES SIX NEW ENFORCEMENT ACTIONS
AND ONE TERMINATION

WASHINGTON, DC -- The Office of the Comptroller of the Currency
today announced seven enforcement actions taken against national
banks. The seven actions released today include: one formal
agreement, two civil money penalties, one personal cease and desist
order restitution, one removals/prohibitions, one safety and
soundness order and one termination of an existing enforcement
action.

A list of enforcement actions previously disclosed and copies of
the actual documents are available from the OCC's Communications
Division by writing to: Comptroller of the Currency, Public
Information Room (1-5), Washington, DC 20219. Requests made by
facsimile transmission should be sent to (202) 874-4448. Please
include the identifying enforcement action number when placing an
order. Enforcement actions are also listed monthly in OCC's
Interpretations and Actions. Subscriptions to that publication are
available from the OCC's Communications Division.

FORMAL AGREEMENT, BY CONSENT
No.  Bank, City                                              Date
South Dakota
97-77     Deuel County National Bank, Clear Lake         10/15/97

CIVIL MONEY PENALTIES, BY CONSENT
No.  Individual, Bank, City                                  Date
Alabama
97-78     Bob G. Hughes, Citizens National Bank, Valley  10/27/97

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PERSONAL CEASE & DESIST ORDER RESTITUTION, BY CONSENT
No.  Individual, Bank, City                                   Date
California
97-80     Y'Nicsha Grey, Bank of America, N.T. & S.A., San
          Francisco                                          11/1/97

REMOVALS/PROHIBITIONS, BY CONSENT
No.  Individual, Bank, City                                      Date
California
97-80     Y'Nicsha Grey, Bank of America, N.T. & S.A., San
SAFETY AND SOUNDNESS ORDER
No.  Bank, City                                      Date
Texas
97-81  Marble Falls National Bank, Marble Falls      10/17/97

TERMINATION OF ENFORCEMENT ACTIONS
No.  Bank, City, Old EA#                              Date
Florida
97-82  CONSENT ORDER, The First National Bank of Chicago,
       Chicago, #95-1                                  10/17/97

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The OCC charters, regulates and examines approximately 2,800 national banks and 66 federal branches and agencies of foreign banks in the U.S., accounting for more than half the nation's banking assets. Its mission is to ensure a safe, sound and competitive national banking system that supports the citizens, communities and economy of the United States.