OCC ANNOUNCES 14 NEW ENFORCEMENT ACTIONS
AND ONE TERMINATION

WASHINGTON, DC -- The Office of the Comptroller of the Currency today announced 15 enforcement actions taken against national banks. The 15 actions released today include: one formal agreement, three civil money penalties, one order making findings and imposing sanctions, one personal cease and desist order restitution, three restitutions, five removals/prohibitions, 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
Texas
97-77  Preston National Bank, Dallas 5/20/97

CIVIL MONEY PENALTIES, BY CONSENT
No.  Individual, Bank, City Date
California
97-78  Robert P. Zingg, First National Bank of Ventura, Ventura Illinois 10/29/97

97-79  Amcore Bank, N.A., Rockford, South Beloit 12/31/97
97-80  Amcore Bank, N.A., Rock River Valley, Dixon 12/31/97

New Jersey
97-81  Commerce Capital, a division of Commerce Bank, N.A., Cherry Hill 12/5/97

CIVIL MONEY PENALTIES, BY CONSENT (Cont'd.)
No.  Individual, Bank, City Date
New York
97-82  Massimiliano Locci, Istituto Bancario San Paolo di Torino, New York 12/5/97

ORDER MAKING FINDINGS AND IMPOSING SANCTIONS, BY CONSENT
No.  Bank, City Date
New Jersey
97-81  Commerce Capital, a division of Commerce Bank, N.A., Cherry Hill 12/5/97
PERSONAL CEASE & DESIST ORDER RESTITUTION, BY CONSENT
No. Individual, Bank, City Date
North Carolina
97-83 Lisa Yarbrough, NationsBank, N.A., Charlotte 10/1/97

RESTITUTION, BY CONSENT
No. Individual, Bank, City Date
California
97-84 Danielle Blanks, Bank of America, NT&SA, San Francisco 11/18/97
97-78 Robert P. Zingg, First National Bank of Ventura, Ventura 10/29/97

Louisiana
97-85 Luther P. Palumbo, Jr., Progressive National Bank of DeSoto Parish, Mansfield 10/30/97

REMOVALS/PROHIBITIONS, BY CONSENT
No. Individual, Bank, City Date
California
97-84 Danielle Blanks, Bank of America, NT&SA, San Francisco 11/18/97
97-86 Shonn McRoyal, Bank of America, NT&SA, San Francisco 10/17/97
97-78 Robert P. Zingg, First National Bank of Ventura, Ventura 10/29/97

Indiana
97-87 Kerri Schwomeyer, NBD Bank, N.A., Indianapolis 10/15/97

New York
97-82 Massimiliano Locci, Istituto Bancario San Paolo di Torino, New York 12/5/97

TERMINATION OF ENFORCEMENT ACTIONS
No. Bank, City, Old EA# Date
California
97-88 FORMAL AGREEMENT, Mercantile National Bank, Los Angeles, #95-82 11/18/97

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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.