

NEWS RELEASE

The Federal Reserve Bank of St. LouisSt. LouisLittle RockLouisvilleMemphis

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FOR IMMEDIATE RELEASE: January 22, 1997

ST. LOUIS — The Federal Reserve Bank of St. Louis, acting pursuant to delegated authority for the Board of Governors of the Federal Reserve System, today approved the application by First Commercial Corporation, Little Rock, Arkansas, to acquire 100 percent of the outstanding voting shares of W.B.T. Holding Company, Memphis, Tennessee, thereby indirectly acquiring its subsidiary bank, United American Bank, Memphis, Tennessee.

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