

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

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934

(AMENDMENT NO.-----)

CASS COMMERCIAL CORPORATION

(NAME OF ISSUER)

COMMON STOCK

(TITLE OF CLASS OF SECURITIES)

147741102

(CUSIP NUMBER)

Check the following box if a fee is being paid with this statement /XX/. (A fee is not required only if the filing person: (1) has a previous statement on file reporting beneficial ownership of more than five percent of the class of securities described in Item 1; and (2) has filed no amendment subsequent thereto reporting beneficial ownership of five percent or less of such class.) (See Rule 13d-7).

1 NAME OF REPORTING PERSON
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

Jake Nania

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP

(a) / /
(b) / /

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION

United States

5 SOLE VOTING POWER

NUMBER OF
SHARES

171,883

6 SHARED VOTING POWER

BENEFICIALLY
OWNED BY

7 SOLE DISPOSITIVE POWER

EACH
REPORTING

171,883

8 SHARED DISPOSITIVE POWER

PERSON
WITH

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON

171,883 shares

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9

8.9%

12 TYPE OF REPORTING PERSON

IN

SEE INSTRUCTION BEFORE FILLING OUT!

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Under the Securities Exchange Act of 1934

- ITEM 1. (a) Cass Commercial Corporation
ITEM 1. (b) 3636 S. Geyer Road
Sunset Hills, Missouri 63127
- ITEM 2. (a) Jake Nania
ITEM 2. (b) 2203 Derby Way, St. Louis, Missouri 63131
ITEM 2. (c) United States
ITEM 2. (d) Common Stock
ITEM 2. (e) 147741102
- ITEM 3. IF THIS STATEMENT IS FILED PURSUANT TO RULE 13d-1(b), OR 13d-2(b), CHECK WHETHER THE PERSON FILING IS A:
Not Applicable
- ITEM 4. (a) 171,883 shares
ITEM 4. (b) 8.9%
ITEM 4. (c) (i) 171,883 shares
ITEM 4. (c) (ii) None
ITEM 4. (c) (iii) 171,883 shares
ITEM 4. (c) (iv) None
- ITEM 5. OWNERSHIP OF FIVE PERCENT OR LESS OF A CLASS
Not Applicable
- ITEM 6. OWNERSHIP OF MORE THAN FIVE PERCENT ON BEHALF OF ANOTHER PERSON.
Not Applicable
- ITEM 7. IDENTIFICATION AND CLASSIFICATION OF THE SUBSIDIARY WHICH ACQUIRED THE SECURITY BEING REPORTED ON BY THE PARENT HOLDING COMPANY.
Not Applicable
- ITEM 8. IDENTIFICATION AND CLASSIFICATION OF MEMBERS OF THE GROUP
Not Applicable
- ITEM 9. NOTICE OF DISSOLUTION OF GROUP
Not Applicable

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Under the Securities Exchange Act of 1934

ITEM 10. CERTIFICATION

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired in the ordinary course of business and were not acquired for the purpose of and do not have the effect of changing or influencing the control of the issuer of such securities and were not acquired in connection with or as a participant in any transaction having such purposes 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 5, 1997

Date

Signature

Jake Nania

Name/Title