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**BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
Washington, D. C. 20551**

**Summary of Equity Security Transactions and Ownership of Directors,
Officers, and Principal Stockholders of Member State Banks
as Reported Pursuant to Section 16(a) of the
Securities Exchange Act of 1934**

April 1971

EXPLANATORY NOTE

Information in this Summary has been drawn from reports on Form F-8, "Statement of Changes in Beneficial Ownership of Securities," filed with the Board of Governors of the Federal Reserve System. In the interest of simplification, the Summary omits reported data with respect to initial holdings (reported on Form F-7), purchases and sales aggregating less than 50 shares during the month for which the report is filed, stock splits, stock dividends, rights, and gifts. The underlying reports may be inspected at the Federal Deposit Insurance Corporation Building, 550 17th Street, N. W., Washington, D. C. Publication of this information is in no sense a representation that it is correct or complete.

On the following pages, the name of the bank is followed by the name of the person reporting and his relationship to the bank. Unless otherwise indicated, all transactions involve the bank's common stock. Any indirect interest (through holding companies, partnerships, trusts, family ownership, etc.) is shown below the direct interest. Symbols indicate the nature of the transactions, if other than a purchase or sale, and the nature of ownership, if other than direct (see "Guide to Symbols" below).

GUIDE TO SYMBOLS

Reference to these symbols is essential for a full and accurate interpretation of the data reported

RELATIONSHIP

- "O" - Officer
- "D" - Director or person performing similar functions
- "B" - Beneficial owner of more than 10 per cent of any registered equity security of the bank
- "V" - Voting trustee
- "T" - Trustee
- "M" - Member of advisory board or honorary director

CHARACTER OF TRANSACTION

- No symbol - Purchase or Sale
- "B" - Bequest or Inheritance
- "C" - Compensation
- "D" - Distribution
- "E" - Exchange or Conversion
- "F" - Exercise of rights
- "G" - Gift
- "S" - Stock dividend or stock split
- "X" - Exercise of option

NATURE OF OWNERSHIP

- No symbol - Securities are beneficially owned directly.
- "1" - Securities are directly held, but reporter disclaims any admission that he is the beneficial owner of the securities.
- "2" - Securities are beneficially owned indirectly through a holding company, partnership, trust, or other intermediary; figures reported represent the TOTAL transactions and holdings of the intermediary.
- "3" - Same as in "2," except that reporter disclaims any admission that he is the beneficial owner of the securities.
- "4" - Securities are beneficially owned indirectly through a holding company, partnership, trust, or other intermediary; figures reported represent the PROPORTIONATE interest of the reporter.
- "5" - Same as "4," except that reporter disclaims any admission that he is the beneficial owner of the securities.

MONTH-END OWNERSHIP

- "PR" - Holdings as previously reported.

TRANSACTIONS AND MONTH-END OWNERSHIP

Reports included in this summary were filed with the Board of Governors of the Federal Reserve System during the period from

April 11, 1971 to May 10, 1971

IMPORTANT - See Guide to Symbols on preceding page.

BANK REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	TRANSACTION AND OWNERSHIP SYMBOL	AGGREGATE TRANSACTIONS		MONTH-END OWNERSHIP
				Bought or Otherwise Acquired	Sold or Otherwise Disposed of	
<u>AMERICAN BANK AND TRUST COMPANY (Lansing, Michigan)</u>						
Richard B. Foster	D	2-16-71		272		2,991
John W. Hull	D	2-16-71		228		2,498
<u>ANN ARBOR BANK (Michigan)</u>						
Joseph B. Foster	OD	4-29-71	2	100		3,149 779
<u>BROADWAY BANK & TRUST COMPANY (Paterson, New Jersey)</u>						
George Kent	D	4-30-71			75	12,225
<u>CENTRAL BANK (Monroe, La.)</u>						
M. L. Owens, Jr.	OD	3-30-71 3-30-71	2	250	614	321 266
James D. Sparks	D	4-6-71		896		2,111
<u>CHEMUNG CANAL TRUST COMPANY (Elmira, New York)</u>						
Robert E. Dalrymple	D	4-13-71		500		3,649
<u>CORPUS CHRISTI BANK & TRUST (Texas)</u>						
H. L. Eichelberger	D	3-10-71	2	275		9,415 11,297
T. S. Scibienski	OD	3-15-71		92		14,029

BANK REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	TRANSACTION AND OWNERSHIP SYMBOL	AGGREGATE TRANSACTIONS		MONTH-END OWNERSHIP
				Bought or Otherwise Acquired	Sold or Otherwise Disposed of	
<u>THE DOLLAR SAVINGS & TRUST CO. (Youngstown, Ohio)</u>						
Robert E. Williams	D	4-16-71		100		400
<u>EWING BANK & TRUST COMPANY (Trenton, New Jersey)</u>						
Roy P. Briehler	B	Feb. 1971 Apr. 1971	2		590 100	53,355 9
Donald J. Cox	D	4-15-71			600	9,620
<u>THE FIFTH THIRD BANK (Cincinnati, Ohio)</u>						
John J. Schiff	D	Apr. 1971		400		13,650
<u>FIRST TRUST & DEPOSIT COMPANY (Syracuse, New York)</u>						
George R. Lindemer	O	3-19-71	3	149		303 20
Parke W. Wicks	O	3-12-71 3-16-71 3-17-71 3-26-71	3	25 100 267 10	27 267	655 51
<u>GENESEE MERCHANTS BANK & TR CO (Flint, Michigan)</u>						
Robert S. Landaal	D	3-11-71 3-17-71	2	77 200		385 200
<u>HARRIS TRUST AND SAVINGS BANK (Chicago, Illinois)</u>						
Frank H. Woods	D	4-16-71	2	250		1,500 6,250
5% Conv. Capital Notes			2			\$10,000 \$50,000

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<u>HEMPSTEAD BANK (New York)</u>						
Hugh J. McClair	O	4-1-71	S	417		
		4-14-71		2		
		4-21-71		60		
		4-30-71		10		1,810
Mead Stone	D	4-1-71	S	162		
		4-26-71		100		777
		4-1-71	2S	58		244
<u>HOUSTON CITIZENS BANK AND TRUST COMPANY (Texas)</u>						
Mel Croan	D					100
		3-12-71	2	1,170		6,070
Newton Gresham	D	11-25-71		500		
		3-5-71		2		3,897
			2			23
Capital Debentures		11-25-70			\$18,000	-0-
<u>THE LORAIN COUNTY SAVINGS & TRUST COMPANY (Elyria, Ohio)</u>						
W. B. Timms, Jr.	D	4-13-71		50		151
R. W. Vandermark	D	3-26-71		64		500
		3-26-71	2	366		383
			2			117
V. L. Walsh	OD	4-13-71		50		1,988
<u>THE LOUISVILLE TRUST COMPANY (Kentucky)</u>						
Hunt D. Rawls	D					50
		3-31-71	2	384		384
Joseph E. Stopher	D					2,000
		4-30-71	2	70		131
			2			30
Paxton M. Wilt	D	3-2-71		100		422
			2			41

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<u>MANUFACTURERS BANK AND TRUST COMPANY OF ST. LOUIS (Mo.)</u>						
Fred R. Weber, Jr.	D	4-23-71		1		
		4-27-71		500		865
		4-23-71	2	1		632
<u>MOUNTAIN TRUST BANK (Martinsville, Virginia)</u>						
John W. Boyle	OD	4-15-71		126		2,200
A. Anson Jamison	D	4-8-71		18		
		4-15-71		82		200
<u>THE NORTHERN TRUST COMPANY (Chicago, Illinois)</u>						
Trust Incentive Plan	T	4-5-71		700		
		4-7-71	D	1		21,405
<u>THE OHIO CITIZENS TRUST CO (Toledo, Ohio)</u>						
Alfred F. Bauer	D	4-19-71		82		596
Horton C. Rorick	O	4-14-71			100	
		4-23-71		100		4,103
		3-15-71	2		117	736
Marvin H. Rorick, Jr.	O	4-14-71			50	2,185
			2			162
<u>OLD KENT BANK & TRUST COMPANY (Grand Rapids, Michigan)</u>						
Herbert G. Daverman	D	4-15-71		54		1,090
Richard M. Gillett	OD	4-15-71		307		6,437
Titus James Hager	D	4-15-71		71		1,472
Robert C. Pew	D	4-15-71		126		2,613
John C. Suerth*	D	7-23-71		100		415
			2	50		108
<u>*Amended Report</u>						

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				Bought or Otherwise Acquired	Sold or Otherwise Disposed of		
Peter Van Domelen, III	D	4-15-71	S	12		123	
		3-16-71	2	60		182	
<u>PEOPLES BANK & TRUST COMPANY (Montgomery, Alabama)</u>							
J. Hunter Flack	D	4-7-71			1,200	400	
<u>SOUTHWEST BANK OF ST. LOUIS (Missouri)</u>							
Leopold Oldani	D	4-16-71		100		4,006	
<u>TOLEDO TRUST COMPANY (Ohio)</u>							
John R. Donnell	D	4-14-71	E		370*	57	
Robert C. Foster	O	4-14-71	E		772*	-0-	
		4-14-71	E		6,429*	-0-	
Henry L. Morse	OD	4-14-71	E		4,000*	82	
Francis G. Pletz	D	4-14-71	E		295*	-0-	
* Exchanged for shares of <u>Northwest Bancshares, Inc.</u>							
<u>TRUST COMPANY OF GEORGIA (Atlanta)</u>							
Bradley Currey, Jr.	O	3-1-71		91		670	
			2		874		
			3		200		
			3		60		
Edward P. Gould	O	3-1-70		49			
		3-1-71		60		280	
<u>UNITED STATES TRUST COMPANY OF NEW YORK (New York City)</u>							
Bonus Plan	B	4-13-71		500			
		4-16-71		1,000			
		4-19-71		2,000			
		4-30-71					
						77	31,567

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VALLEY BANK OF NEVADA (Las Vegas)						
Jerome D. Mack*	B	3-24-71		1,312	6,563	35,138 34,251
Emerson S. Sturdevant	D	3-24-71		1,313		4,089
		Jan. 1971	2		3,000	67,000
		Jan. 1971	2		6,563	
		Jan. 1971	2	6,563		
		Mar. 1971	2		6,563	-0-
E. Parry Thomas	O	3-24-71		1,312		78,808
		Mar. 1971	2			6,563
			2			100
			2			30
K. J. Sullivan	D	7-1-69		20,900		33,164
		Apr. 1971	2	1,313		1,313
		Apr. 1971	2		6,563	-0-
<u>*Amended Report</u>						
WARREN BANK (Michigan)						
David Lebenbom 5% Convertible Cap. Notes	D	3-24-71		100		1,347 \$15,600