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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**

February 1972

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

February 11, 1972 to March 10, 1972

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>THE BANK OF NEW JERSEY (Camden)</u>						
Anthony J. DeSimone	D	2-9-72	2	120		500 200
<u>CENTRAL BANK (Monroe, Louisiana)</u>						
G. L. Morgan	D	1-4-72		113		1,006
M. L. Owens, Jr.		1-4-72 1-5-72	2		21 50	250 250
Thad J. Ryan, Jr.	D	6-1-71	2		135	127 -0-
T. H. Scott	D	1-25-72 1-28-72 1-31-72	2 2 2	50 15 588	588	4,255 5,430
<u>CITIZENS COMMERCIAL AND SAVINGS BANK (Flint, Michigan)</u>						
Claude O. Darby, Jr.	D	12-30-71 12-30-71	2	6 264		131 3,080
Gordon A. Fleming	D	7-21-71	2	100		9,000 4,000
Lyle S. Knopf	D	12-30-71	2	100		934 166
Robert E. Pratt	OD	12-30-71	2	100		352 348
<u>CITIZENS FIDELITY BANK AND TRUST COMPANY (Louisville, Ky.)</u>						
Thomas W. Bullitt	D	1-21-72	2 2	100		6,302 760 5,662

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				Bought or Otherwise Acquired	Sold or Otherwise Disposed of	
<u>CITIZENS FIDELITY BANK AND TRUST COMPANY (Con't)</u>						
George E. Egger	D	1-4-72	2		460	1,100 354
Dinwiddie Lampton, Jr.	D	1-21-72	2		168	250 51,180
<u>COMMERCE UNION BANK (Nashville, Tennessee)</u>						
Wade M. Craig, Jr.	D	1-31-72		500		1,000
J. Bransford Wallace	D	12-20-71			1,000 9,000	666
David K. Wilson	D	1-13-72	2	84		6,302 4,978
<u>CORPUS CHRISTI BANK (Texas)</u>						
H. C. Heldenfels	D	1-13-72		200		5,837
<u>COUNTY BANK OF SANTA CRUZ (California)</u>						
Anthony E. Allegrini	D	2-15-72	2 2	1,000		8,365 849 171
<u>THE FIFTH THIRD BANK Cincinnati, Ohio)</u>						
John J. Schiff	D	1-10-72 1-12-72 2-4-72		2,500 600	1,000	25,561
Robert A. Cline, Jr.	O	2-28-72		750		2,465
<u>FIRST BANK OF COLONIA(N.J.)</u>						
Lawrence W. Sult	OD	1-28-72 1-7-72 1-28-72	S	122 200 60		2,659

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THE HARTER BANK AND TRUST CO (Canton, Ohio)						
Harold G. Bosley Capital Notes	O	2-11-72	2	75		515 \$2,200
Stephen J. Cable Capital Notes	D	10-1-71 10-4-71	2	64 236		438 200 \$700
Richard H. Davis Capital Notes	O	2-11-72	2	50		600 50 \$2,000 \$1,000
Robert E. Johnson	O	2-11-72		80		200
Felix N. Mansager Capital Notes	D	2-19-70 4-21-70 11-16-70	S	100 203 100		506 \$1,100
Curtis C. Martin Capital Notes	O	2-11-72	2	75		843 164 \$2,500 \$900
John M. Tapley Capital Notes	O	2-11-72	2	80		40 80 \$200
HEMPSTEAD BANK (Garden City, New York)						
Mead W. Stone	D	1-25-72	2	100		927 294
MOUNTAIN TRUST BANK (Roanoke Virginia)						
O. D. Oakey, Jr.	D	2-7-72	2	100		300 100

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<u>MOUNTAIN TRUST BANK (Con't)</u>						
James Kirk Ring	D	2-14-72	2		100	1,520 46
<u>OHIO CITIZENS TRUST COMPANY (Toledo)</u>						
Willis F. Day, III	D	2-23-72	2	106		1,560 1,840
Paul Putnam	D	2-4-72 2-16-72		500 400		1,234
William S. Richards	D	2-4-72 2-4-72	2 2	668	1,238	2,768 3,371 -0-
Willard I. Webb, III	O	2-8-72			100	2,705
<u>OLD KENT BANK AND TRUST CO (Grand Rapids, Michigan)</u>						
Philip W. Buchen	D	2-15-72		100		1,056
<u>PEOPLES BANK AND TRUST CO (Montgomery, Alabama)</u>						
J. Hunter Flack	D	2-4-72	2	100		500 9,020
<u>PRINCETON BANK AND TRUST CO (New Jersey)</u>						
J. Reginald Pierson	D	12-10-71 12-30-71 12-10-71	2	38 1 26		1,400 50
<u>THE SAVINGS AND TRUST COMPANY OF INDIANA (Pennsylvania)</u>						
H. Vernon Fritchman	D	2-11-72		54		254

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<u>SEARS BANK AND TRUST COMPANY OF CHICAGO (Illinois)</u>						
Profit Sharing Plan	B	2-3-72			257	
		2-14-72		500		
		2-18-72		50		56,387
<u>SOUTHWEST BANK OF ST. LOUIS (Missouri)</u>						
I. A. Long	OD	12-16-71		1,411		8,816
			3			4,000
			2			7,234
			2			1,380
<u>SUMMIT AND ELIZABETH TRUST CO (New Jersey)</u>						
Thomas D. Sayles, Jr.	O	2-3-72		300		500
<u>TEXAS BANK AND TRUST CO OF DALLAS (Texas)</u>						
John R. Hill, Jr.	D	7-20-71			400	
		11-12-71			100	100
Clyde Skeen	D	June 1971		500		10,000
P. B. Garrett	D	7-20-71			980	100
<u>TRUST COMPANY OF GEORGIA (Atlanta)</u>						
Jack Adair	D	1-28-71		36,000		36,200
			2			404
			2			200
John W. Grant, Jr.	D					9,000
			3			600
			3			500
			3			400
		8-19-70	3		1,000	-0-
William C. W	D					11,000
			2			1,266
			2			360
			2			100
		3-13-70	3	50		482

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<u>UNION BANK AND TRUST COMPANY (Montgomery, Alabama)</u>						
Robbins Taylor	D	8-11-70	2	50		407
		11-20-70	2	46		
		12-10-70	2	100		
		12-31-70	2	104		778
<u>THE UNION SAVINGS TRUST CO (Warren, Ohio)</u>						
John E. Kerr	D	1-31-72	2	1,047		28 1,278
		1-31-72	2		2,093	-0-
<u>UNION TRUST COMPANY OF MARYLAND(Baltimore)</u>						
Charles E. Brookes	D	5-25-71		50		100
Morton K. Blaustein	D	2-24-72	2			5,143 200
		2-24-72	2			38,980
			2			57,420
			3			27,042
<u>UNITED CALIFORNIA BANK (Los Angeles)</u>						
Western Bancorporation	B	3-3-69		2,805		
		3-25-69		1,150		
		4-1-69		80		
		4-9-69		40		
		4-30-69			40	
		5-8-69		1,052		
		5-9-69		157		
		6-2-69		130		
		6-11-69		40		
		9-15-69		950		
		12-9-69		28		
		1-29-70		54		
		2-11-70		50		
		2-27-70		28,686		
		3-9-70			40	
		3-18-70		40		
		2-23-70			40	

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<u>UNITED CALIFORNIA BANK(Con't)</u>						
		3-24-70		40		
		4-20-70		90		
		5-1-70		350		
		5-2-70		26		
		5-6-70		3,000		
		6-9-70		6		
		6-10-70		286		
		6-18-70		150		
		7-1-70		112		
		7-6-70		13		
		7-7-70		508		
		7-21-70		173		
		7-22-70			40	
		10-15-70		13		
		5-10-71		40		
		8-19-71			40	
		1-7-72		1,198,097		
		1-11-72		15,408		7,203,987
<u>UNITED STATES TRUST COMPANY OF NEW YORK (New York City)</u>						
Bonus Plan	T	2-4-72		500		
		2-9-72		500		
		2-14-72		500		
		2-15-72		500		
		2-29-72			347	
		2-22-72			19	31,026
<u>VALLEY BANK OF NEVADA (Las Vegas)</u>						
Jerome D. Mack	O					35,138
		1-26-72	2	113		167,782
E. Parry Thomas	O	1-26-72		112		112,337
			2			100
			2			30
George L. Vargas	D	Feb. 1972		100		1,240

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<u>WARREN BANK (Ohio)</u>						
Harold Samhat	D	9-3-71		161		1,258
		9-15-71		100		
		11-16-71		167		
		1-4-72		119		
<u>WHEELING DOLLAR SAVINGS AND TRUST COMPANY (West Virginia)</u>						
Laurance F. Good	D	9-18-68		1		21
		5-31-68	2S	2		
		10-20-71	2	31		
		12-7-71	2	46		179