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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 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

April 11, 1972 to May 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>BROADWAY BANK AND TRUST CO (Paterson, New Jersey)</u>						
George Kent	D	4-10-72 4-25-72	S	9,600	150	19,050
<u>CITIZENS FIDELITY BANK AND TRUST COMPANY (Louisville, Ky)</u>						
Dinwiddie Lampton, Jr.	D	3-22-72	2	2,000		250 53,180
<u>THE CLEVELAND TRUST COMPANY (Ohio)</u>						
Jack W. Lampl, Jr.	D	3-17-72 3-17-72	3	60 20		267 44
<u>COMMERCE UNION BANK (Nashville, Tennessee)</u>						
Robert H. Smith	O	3-6-72 3-31-72	4	199 9		1,999 600
<u>CORPUS CHRISTI BANK & TR CO (Texas)</u>						
Charles C. Butt	D	4-17-72		1,000		5,000
B. C. Garnett	D	3-1-72 3-29-72	S	2,452	1,000	21,890
Warrants Debentures		3-1-72	S	150		1,400 50,000
Arnold O. Morgan	D	3-1-72 3-29-72	S	3,277	1,000	29,575
Warrants Debentures		3-1-72	2S 2	150		1,400 50,000

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				Bought or Otherwise Acquired	Sold or Otherwise Disposed of	
<u>CORPUS CHRISTI BK & TR(Con't)</u>						
Edwin Singer	D	3-1-72	S	3,076		
		3-29-72			1,000	27,722
Warrants		3-1-72	S	192		1,792
Debentures						64,000
Guy I. Warren	D	3-1-72	S	2,611		
		3-20-72			1,000	23,369
<u>THE DETROIT BANK AND TRUST (Michigan)</u>						
Rodkey Craighead	OD	4-24-72		400		1,190
			2			100
<u>THE DOLLAR SAVINGS AND TRUST COMPANY (Youngstown, Ohio)</u>						
James E. Bennett, Jr.	D	4-21-72		50		432
			3			85
Philip A. Levy	D	4-10-72		100		104
			3			181
Frank C. Watson	D	4-28-72		100		532
			3			200
<u>FIRST BANK OF COLONIA (N.J.)</u>						
Eileen A. Salsano	O	3-6-72			170	1,057
<u>HANCOCK BANK (Quincy, Mass.)</u>						
Francis A. Hunt	OD	4-25-72			240	3,976
			2			403
		4-25-72	2	240		1,643
<u>HARRIS TRUST AND SAVINGS BANK (Chicago, Illinois)</u>						
Trustee Under Will of Norman W. Harris	B	3-28-72		9,000		746,595
Stanley G. Harris, Jr.	OD	3-24-72	2		120	4,750
		3-23-72	3		71,415	23,775
			2			40,800
						3,718

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<u>HEMPSTEAD BANK (Garden City, New York)</u>						
Hugh J. McClair	O	4-14-72		66		2,000
<u>MANUFACTURERS BANK AND TRUST CO OF ST LOUIS (Missouri)</u>						
Raymond H. Sauerwein	O	4-24-72		35		
		4-26-72			46	-0-
Warrants		4-26-72	2	3		7
		4-24-72	F		15/20	-0-
Fred R. Weber, Jr.	D	4-24-72		2		
		4-19-72		268		2,303
<u>THE MERCHANTS BANK OF NEW YORK (New York City)</u>						
Bernice Ahrens	O	2-1-72		2		
		2-8-72		50		
		2-11-72		54		1,244
Arnold Markel	OD	2-1-72		1		
		4-21-72			100	2,219
		2-1-72	2	3		
		2-8-72	2		100	
		2-11-72	2		54	20,924
<u>MOUNTAIN TRUST BANK (Roanoke, Virginia)</u>						
David H. Burrows	D	4-5-72			86	110
			2			186
Henry M. Hart	D	4-5-72		100		594
			2			110
<u>THE OHIO CITIZENS TRUST COMPANY (Toledo)</u>						
Horton C. Rorick	O	4-26-72			200	8,288
			2			1,314

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				Bought or Otherwise Acquired	Sold or Otherwise Disposed of	
<u>OLD KENT BANK AND TRUST COMPANY (Flint, Michigan)</u>						
Richard M. DeVos	D	4-4-72		300		435
<u>PEOPLES BANK AND TRUST COMPANY (Montgomery, Alabama)</u>						
Robert S. Gaddis	D	4-20-72	2	100		740 5,686
<u>THE PEOPLES-MERCHANTS TRUST CO (Canton, Ohio)</u>						
James W. Day	D	4-6-72		100		154
<u>SEARS BANK AND TRUST COMPANY (Chicago, Illinois)</u>						
Profit Sharing Plan	B	4-4-72 4-19-72 4-28-72		120 11	120	56,485
<u>SEATTLE TRUST BANK (Washington)</u>						
John H. Davis	D	3-31-72	2	600		2,880
<u>THE STATE BANK OF NORTH JERSEY (Pine Brook, New Jersey)</u>						
Lester W. Ram	D	4-5-72	2	100		1,135 523
<u>UNION BANK AND TRUST COMPANY (Montgomery, Alabama)</u>						
Robert F. Henry	D	4-19-72	2	96		796 26
<u>UNITED COUNTIES TRUST COMPANY (Elizabeth, New Jersey-Formerly Union County Trust Company)</u>						
Raymond Bauer	O	3-28-72	3 4 4 3	250		18,721 4,906 13,767 1,814 1,135

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<u>UNITED COUNTIES TR CO (Con't)</u>						
Robert J. Bauer	D	3-28-72	4	250		17,870
			4			13,767
			3			1,814
			2			3,730
			3			10,632
			3			386
			3			2,065
<u>UNION TRUST COMPANY OF MARYLAND (Baltimore)</u>						
William H. Cowie, Jr.	OD	1-17-72		150		200
<u>UNITED STATES TRUST COMPANY OF NEW YORK (New York City)</u>						
Berkeley D. Johnson	T	4-7-72		164		4,000
Bonus Plan	T	4-28-72		1,628	157	32,308
<u>VALLEY BANK OF NEVADA (Las Vegas)</u>						
Jerome D. Mack	D	2-9-72	2	250		35,138
		2-16-72	2	200		
		3-1-72	2	737		168,969
<u>WHEELING DOLLAR SAVINGS AND TRUST COMPANY (West Virginia)</u>						
Gilbert S. Bachman	D	4-28-72	2	100		300
						100