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

November 1972

G.16

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

"0"	-	Officer
"D"		Director or person performing similar functions
		Beneficial owner of more than 10 per cent of any registered equity security of the bank
"V"	-	Voting trustee
		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

November 11, 1972 to December 10, 1972

IMPORTANT - See Guide to Symbols on preceding page

BANK	LATIO		ANSAC NERSH	AGG	REGATE ACTIONS	
REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	TION A	Bought or Otherwise Acquired	Otherwise	MONTH-EN OWNERSHI
			ND BOL			
AMERICAN BANK AND TRUST COMPANY (Lansing, Michigan)						
William J. Porter, Jr.	D	12- 4-72	2	100		1,120 81
THE BANK OF NEW JERSEY (Camden)						
Jack H. Wray	OD	10-20-72 10-24-72		53 5		
		10-30-72		7		1,000
BANK OF SMITHTOWN (New York)						
Maude H. Bach	D	10- 2-72	2		70	16,42 1,40
CHEMUNG CANAL TRUST COMPANY (Elmira, New York)						
Robert E. Dalrymple	D	11-29-72		300		4,37
COMMERCIAL TRUST COMPANY OF NEW JERSEY (Jersey City)						
Robert L. Boyle	D	11-28-72	2	700		17,48 9,26
Aaron Last	D	1 0- 5 - 72		500		20,00
Robert L. Mangels	OD	10-20-72	2	137		82 13
CORPUS CHRISTI BANK & TRUST (Tex	<u>as)</u>					
Guy I. Warren	D	10-11-72 10-24-72			5,000 500	17,86

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	LA.		RANSACTI WNERSHIP	AGG TRAN		
REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	RANSACTION AND WNERSHIP SYMBOL	Bought or Otherwise Acquired	Sold or Otherwise Disposed of	MONTH-END OWNERSHIP
AVENPORT BANK AND TRUST OMPANY (Iowa)						
Mel Foster, Jr.	D	2-14-72 10- 8-72 10- 8-72	2	5 11	82	26 100
HE DETROIT BANK AND TRUST OMPANY (Michigan)						
William R. Yaw	D	11-21-72 10- 4-72 11-21-7 2	2 2	38	116 210	3,478 28,787
WING BANK AND TRUST COMPANY Trenton, New Jersey)						
Philip C. Scozzari	D	10-23-72	2	800		106 12,800
HE FIFTH THIRD BANK Cincinnati, Ohio)						
Guido J. Gores	0	11-20-72	2	1,100		2,775 409
Ernst Hackne y	0	11-10-72	1	1,500		3,638
W. H. Mergler	0	11-17-72		1,500		1,613
John J. Schiff	D	6- 7-72 7-11-72 9- 6-72 9- 8-72 9-26-72	2 2 2 2 2 2	6,200 6,773 1,000 1,000 1,000		25,561 116,748
THE HARTER BANK & TRUST COMPANY (Canton, Ohio)						
John R. Casar	0	11-30-72		60		110
		4-21-72 11-30-72	2 2	60 10		110

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BANK	RELA.		TRANSACT I DWNERSHIP	AGG TRAN		
REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	RANSACTION AND WNERSHIP SYMBOL	Bought or Otherwise Acquired	Sold or Otherwise Disposed of	Month-End Ownership
THE LORAIN COUNTY SAVINGS & TRUST CO. (Elyria, Ohio)						
James L. Dall	D	10- 7-72		100		741
MANUFACTURERS BANK & TRUST COMPANY OF ST. LOUIS (Missouri)						
Raymond F. Reininger	OD	11-15-72 11-15-72	2	1,000	1,000	1,500 1,200
THE PEOPLES-MERCHANTS TRUST CO. (Canton, Ohio)						
James R. McCuskey	D	10- 6-72			133	-0-
SEARS BANK AND TRUST COMPANY (Chicago, Illinois)	-					
Richard M. Pollack	0	11-29-72	2		75	78 74
James E. Thompson	OD	10-25-72 11-29-72 10-11-72 10-25-72	2 2	1,400 60 85	85 150	1,600 2,360
TOMPKINS COUNTY TRUST COMPAN (Ithaca, New York)	-					
James J. Clynes, Jr.	D	1 0- 2-72	2		60	1,012 2,521
UNION BANK & TRUST CO. (Montgomery, Alabama)						
Robert F. Henry	D	10-31-72	2	100 [.]		896 26
VALLEY BANK OF NEVADA (Las Vegas)						
Kenneth J. Sullivan, Jr.	OI	10-24-72	2	225		4,284 14,319
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