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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**

January 1973

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

January 11, 1973 to February 10, 1973

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>BANK OF THE COMMONWEALTH (Detroit, Michigan)</u>						
John J. Feldman	O	1-26-73			1,250	2
Leo G. Lapham	O	1-11-73	2		1,250	2,256 60
<u>BANK OF SMITHTOWN (New York)</u>						
Harry L. Brown	D	12-13-72 12-14-72		12	200	6,040
Attmore Robinson	D	12- 8-72	2		100	3,524 1,854
<u>BROADWAY BANK & TRUST COMPANY (Paterson, New Jersey)</u>						
John P. Africano	OD	1-23-73		100		4,432
Abe J. Greene	D	12-27-72			700	17,232
George Kent	D	6- 8-72 1-16-73		300	1,200	18,150
Morris Yamner	D	1-16-73		50		1,477
<u>CITIZENS COMMERCIAL & SAVINGS BANK (Flint, Michigan)</u>						
Claude O. Darby, Jr.	D	10-26-72 8- 3-72 10-26-72		1 2 2	424	194 2,670

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<u>CITIZENS COMMERCIAL & SAVINGS BANK (Con't)</u>						
Myron Winegarden	D	8-17-72	2	592	592	125 10,481
<u>COMMERCIAL TRUST COMPANY OF NEW JERSEY (Jersey City)</u>						
Marston Ames	D	1- 2-73	2	100		1,000 369
<u>CORPUS CHRISTI BANK AND TRUST (Texas)</u>						
F. Clay Caldwell	D		2			1,478 5,000
Warrants		4-24-72			140	-0-
<u>DAVENPORT BANK AND TRUST COMPANY (Iowa)</u>						
V. O. Figge	OD	12-12-72	2		142	436 326
<u>THE DETROIT BANK AND TRUST COMPANY (Michigan)</u>						
C. Boyd Stockmeyer	OD	1- 5-73	2	200		1,471 400
<u>EWING BANK AND TRUST COMPANY (Trenton, New Jersey)</u>						
William A. Blackwell	D	12- 6-72		.204		
		12-13-72		31		500
		12- 6-72	2	1,375		
		12-13-72	2	625		
		1- 5-73	2		372	9,628
Robert David Carr	OD	12- 6-72		9,738		60,000
		12-13-72	2	4,062		5,000
Donald J. Cox	D	12- 6-72		507		
		12-13-72		41		668
		12- 6-72	2	1,187		
		12-13-72	2	712		11,399

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<u>EWING BANK AND TRUST COMPANY (Con't)</u>						
A. J. Lanning	D	12- 6-72		1,525		
		12-13-72		531		8,500
		12- 6-72	2	319		
		12-13-72	2	125		2,000
Harold Orland	D	1- 5-73			7,500	500
			2	7,500		7,640
Charles A. Riordan	OD	12- 6-72		83		
		12-13-72		49		796
		12- 6-72	2	665		
		12-13-72	2	221		3,536
Philip C. Scozzari	D	12- 6-72		129		
		12-13-72		15		250
		12- 6-72	2	2,200		
		12-13-72	2	1,000		16,000
<u>THE FIFTH THIRD BANK (Cincinnati, Ohio)</u>						
Daniel W. LeBlond	D					100
		5-31-72	2		757	14,971
John J. Schiff	D					25,561
		11- 8-72	2	700		
		11-22-72	2	1,000		
		12- 5-72	2	1,900		145,909
<u>FIRST BANK OF COLONIA (New Jersey)</u>						
Philip M. Peck	D	12- 1-72			100	
		12-11-72			50	720
<u>GENESEE MERCHANTS BANK & TRUST CO. (Flint, Michigan)</u>						
M. Harry Piper	O	12-19-72			65	935
			2			1,010

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THE HARTER BANK & TRUST COMPANY (Canton, Ohio)						
John R. Casar	0		2			110
Capital Notes		1-24-73		\$3,000		110 \$3,000
Richard H. Davis	0		2			600
Capital Notes		1-17-73	2	\$2,000		50 \$4,000 \$1,000
Curtis C. Martin	0		2			843
Capital Notes		1-17-73	2	\$5,000		164 \$7,500 \$900
John M. Tapley	0		2			120
Capital Notes		1-17-73	2	\$5,000		80 \$5,200
Russell N. Thomas	0		2			94
Capital Notes		1- 3-73	2	50		50 \$500
THE LOUISVILLE TRUST COMPANY (Kentucky)						
D. Paul Alagia, Jr.	D	9-29-72		50		
		10-11-72		38		292
		9-29-72	2	50		
		10-11-72	2	38		595
Herbert F. Boehl	D	10- 6-72			90	
		11- 8-72		42		
		11-30-72		100		
		12- 1-72		167		30,406
MAIN BANK AND TRUST (San Antonio, Texas)						
Samuel M. Jorrie	D					2,166
		12- 8-72	2		500	
		12-13-72	2		200	
		12-29-72	2		300	1,659

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<u>MAIN BANK AND TRUST (Con't)</u>						
M. B. Killian	D	12-19-72	2		520	17,571 14,422
George A. Musselman	D	12-14-72	2		2,038	12,841 606
Reginald Roberts	D	12-20-72	2	320	776	6,393 1,000
<u>MAPLEWOOD BANK AND TRUST COMPANY (New Jersey)</u>						
Frank B. Allen, Jr.	OD	1-30-73	2	75		960 345
<u>THE MERCHANTS BANK OF NEW YORK (New York City)</u>						
Samuel M. Bernstein	D	1-18-72	2		500	1,706 984
Milton H. Farber	D	9- 1-72	2		300	1,058 259
Abe J. Gellis	D	12-29-72	2	89 23		1,889 497
Arnold Markel	OD	12-29-72 11- 3-72 12-29-72	2 2 2	110 72 969	100	2,329 21,865
<u>PEOPLES BANK & TRUST CO. (Montgomery, Alabama)</u>						
Aaron Aronov	D	11- 1-72	2	608 24		7,133 236
Tine W. Davis	D	11- 8-72 11- 6-72	2	1,775 6,582		23,374 79,719

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<u>PEOPLES BANK & TRUST CO. (Con't)</u>						
J. Hunter Flack, Sr.	D	9- 1-72	2	283 841		1,058 9,861
Robert S. Gaddis	D	10-25-72 11-14-72 11- 2-72	2	533 21 16		2,280 5,696
Truman Hobbs	D	11- 3-72	2	308 465		3,117 1,656
S. H. Longshore, Sr.	D	4-30-72 11- 8-72	2	240 975		240 2,925
Edward L. Lowder	D	10- 3-72 5-26-72	2	500	3,200	12,485 500
Jerome T. Moore, Sr.	D	8-29-72	2	1,391		15,000 1,391
Mark Sabel	D	9-29-72		108		2,358
Edward H. Wilson	D	8-30-72	2	100		425 925
<u>PEOPLES-MERCHANTS TRUST CO. (Canton, Ohio)</u>						
Dean E. Krauter	OD	12-11-72			100	534
<u>SEATTLE TRUST AND SAVINGS BANK (Washington)</u>						
John H. Davis	D	12-22-72		3,000		6,580
<u>SUMMIT AND ELIZABETH TRUST COMPANY (New York)</u>						
James B. Burke	D	10-30-72 1-15-73			516 200	12,002
<u>THE SYLVANIA SAVINGS BANK COMPANY (Ohio)</u>						
D. W. Beveridge	OD	12-20-72			97	950

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<u>THE SYLVANIA SAVINGS BANK COMPANY (Con't)</u>						
Norman E. Bischoff	D	6- 1-72		51		564
<u>TOMPKINS COUNTY TRUST COMPANY (Ithaca, New York)</u>						
James J. Clynes, Jr.	OD	1-17-73	2		54	1,012 2,467
James N. Rothschild	D	1-31-73	2		480	880 60
<u>TRUST COMPANY OF GEORGIA (Atlanta)</u>						
George S. Craft	OD	1-24-73	2 3	1,000	120	2,664 3,621 5,540
<u>UNITED STATES TRUST COMPANY OF NEW YORK (New York City)</u>						
Charles W. Buek	OT	1-26-73		200		700
<u>VALLEY BANK OF NEVADA (Las Vegas)</u>						
Earl S. Evenson	O	12-22-71		200		950
R. R. Jacobson	OD	9-20-72 11- 2-72		400	1,704	2,104
K. J. Sullivan	D	6-25-71	2	27,040		33,164 28,353
<u>WYANDOTTE SAVINGS BANK (Michigan)</u>						
William T. Orr	OD	12-15-72	2		479	8,080 600