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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 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

February 11, 1973 to March 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 SMITHTOWN (New York)</u>						
Frank Radau	OD	1-19-73	2	100		10,700 275
<u>BROADWAY BANK & TRUST COMPANY (Paterson, New Jersey)</u>						
Robert Dalzell, Jr.	D	2-15-73	2	100		810 800
<u>CORPUS CHRISTI BANK & TRUST (Texas)</u>						
Guy I. Warren	D	1- 8-73			500	17,369
<u>COUNTY BANK OF SANTA CRUZ (California)</u>						
Louis L. Haber	D	10-30-72		200		2,836
J. J. Johnson	D	1-31-73			259	3,425
<u>THE DETROIT BANK AND TRUST COMPANY (Michigan)</u>						
Burt R. Shurly, Jr.	O	1- 9-73 1-11-73		22 78		2,000
<u>GENESEE MERCHANTS BANK & TRUST CO. (Flint, Michigan)</u>						
Edward J. Neithercut	OD	1-18-73	2		586	1,572 500
Alexander W. Steinmetz	O	1- 9-73		100		600

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THE HARTER BANK & TRUST COMPANY (Canton, Ohio)						
David A. Dorland	O		2			22
Capital Notes		2- 1-73			\$200	10 -0-
Felix N. Mansager	D			\$5,000		606
Capital Notes		1- 3-73				\$6,100
MAIN BANK AND TRUST (San Antonio, Texas)						
Norman L. Harwell	D	1-10-73		300		6,660
Robert M. Luby	D	1-24-73	2	120		19,093 4,144
Ellis M. Wilson	D	1- 3-73	2		606	5,443 1,856
THE OHIO CITIZENS TRUST COMPANY (Toledo, Ohio)						
Paul Putman	D	1- 5-73		1,000		3,936
Marvin H. Rorick, Jr.	O	1-11-73			74	3,554
		1- 2-73	2		941	
		1- 3-73	2		12	481
Willard I. Webb, III	OD	1- 9-73			81	2,930
PIEDMONT TRUST BANK (Martinsville, Virginia)						
Worth Harris Carter, Jr.	O	1-18-73			25	
		2- 5-73			250	-0-
SEARS BANK AND TRUST COMPANY (Chicago, Illinois)						
Profit Sharing Retirement Fund	B	1-16-73			190	115,910

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<u>SOUTHWEST BANK OF ST. LOUIS (Missouri)</u>						
Fred A. Giacom, Sr.	OD	2- 7-73			900	2,699
<u>TEXAS BANK & TRUST COMPANY OF DALLAS (Texas)</u>						
T. N. Overton	D	11-10-72 11-17-72 12- 1-72			100 600 300	34,615
Denys R. Slater, Sr.	D	4-24-72 5-26-72	2 2	169	139	445 169
<u>THE TRUST COMPANY OF NEW JERSEY (Jersey City)</u>						
Lawrence Ambrosino	D	1-19-73			300	-0-
Anthony L. Avia	D	1-19-73			378	-0-
Donald R. Brenner	D	1-19-73			200	-0-
Joseph P. Donnelly, M. D.	D	1-18-73			200	-0-
John M. French	D	1-19-73			200	-0-
Richard F. Kessler	D	1-19-73			200	-0-
Henry A. Scheyer	D	1-19-73			200	-0-
Stewart G. Stalneck	D	1- 9-73 1-19-73			1,357 200	-0-
Nathan White	D	1-18-73			200	-0-
<u>UNITED COUNTIES TRUST COMPANY (Elizabeth, New Jersey)</u>						
George W. Bauer	OD	12-15-72 12-21-72 12-28-72 12-15-72	3	1,688 372	500 302	43,080 9,674

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UNITED COUNTIES TRUST COMPANY (Con't)						
Raymond W. Bauer	O	12-15-72		745	230	19,131
		12-21-72				
		12-15-72	3	873		
		12-21-72	3	100		
Robert J. Bauer	D	12-15-72		715		18,685
		12-21-72		100		
		12-15-72	3	1,319		
Howard J. Cameron	OD	12-15-72		208		5,411
		12-15-72	3	67		1,743
J. Harold Collins	D	12-15-72		610		15,844
		12-15-72	2	76		1,952
Henry F. Gehlhaus	D	12-15-72		553		14,372
		12-15-72	2	502		13,605
Dr. Thomas J. Gilmour, Jr.	D	12-15-72		123		3,176
		12-15-72	2	936		24,306
Arthur P. Hassell	D	12-15-72		53		1,361
		12-15-72	3	15		378
Dorothy B. Hersh	D	12-15-72		1,962		51,011
William C. Johnson	OD	12-15-72		878	1,000	21,809
		12-18-72				4,327
		12-15-72	3	167		
William C. Johnson, Jr.	O	12-15-72		777		20,307
		12-18-72		123		
		12-18-72	2	300		
Edward A. Kammler, Jr.	D	12-15-72		402		10,470
		12-15-72	2	92		2,398
Mrs. Janice H. Levin	B	12-15-72		111		2,879
		12-15-72	2	5,717		148,590

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UNITED COUNTIES TRUST COMPANY (Con't)							
William F. McGuinness	D	12-15-72		205		5,315	
John A. McManus	D	12-15-72		105		2,717	
		12-15-72	2	211		5,585	
John V. Nostrand	O	12-15-72		112		2,879	
		12-15-72	3	19		483	
Howard A. Roberts	D	12-15-72		93		2,394	
Carton S. Stallard	D	12-15-72		166		4,313	
		12-15-72	3	165		4,264	
John K. P. Stone, Jr.	OD	12-15-72		101		2,621	
		12-15-72	3	5		110	
UNITED STATES TRUST COMPANY OF NEW YORK (New York City)							
William L. Crow	T	2-26-73		500		712	
Frederick A. O. Schwarz	T	2- 2-73	3	400		100	
						1,400	
Bonus Plan	T	1-15-73		1,000			
		1-16-73		500			
		1-17-73		500			
		1-19-73		500			
		1-23-73		1,000			
		1-24-73		3,360			
		1-31-73				2,168	
		2- 7-73				38	
		2-26-73				58	
		2-28-73				781	
						37,785	

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WHEELING DOLLAR SAVINGS & TRUST CO. (West Virginia)						
Laurance F. Good	D	1-31-73		21		21
		1-31-73	2	365		365
Donald H. Hofreuter	D	4- 5-72		5		
		5-24-72		21		
		8-10-72		24		100
Ivor G. Thomas	OD	1-31-73		90		90
		1-31-73	2	30		30
WYANDOTTE SAVINGS BANK (Michigan)						
Herman J. Eichenhofer	D	1-22-73	2	100		2,100 500