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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**

March 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

March 11, 1973 to April 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>AMERICAN BANK AND TRUST COMPANY (Lansing, Michigan)</u>						
Maurice W. Young	OD	5- 5-72		106		1,156
<u>ANN ARBOR BANK (Michigan)</u>						
G. Richard Gustine	D	12-20-72			79	360
William Kulenkamp	D	2-21-73		51		278
<u>CITIZENS FIDELITY BANK AND TRUST COMPANY (Louisville, Kentucky)</u>						
J. David Grissom	O	3- 2-73	3	25,000		25,600 126
<u>THE CLEVELAND TRUST COMPANY (Ohio)</u>						
Ellery Sedgwick, Jr.	D	7-11-72	2	280		1,600 280
M. Brock Weir	OD	3-16-73		75		100
<u>COMMERCIAL TRUST COMPANY OF NEW JERSEY (Jersey City)</u>						
Marston Ames	D	2- 1-73		50		1,050
		2- 1-73	2	16		
		2-26-73	2	4		389
Robert L. Boyle	D	2- 1-73		873		
		2-26-73		2		18,361
		2- 1-73	2	479		
		2-26-73	2	8		10,140

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				Bought or Otherwise Acquired	Sold or Otherwise Disposed of	
<u>COMMERCIAL TRUST COMPANY OF NEW JERSEY (Con't)</u>						
Joseph M. Esnard, D.D.S.	D	2- 1-73		314		
		2-26-73		1		6,611
		2- 1-73	2	70		
		2-26-73	2	1		1,484
Richard C. Field	D	2- 1-73		512		10,762
		2- 1-73	2	4		
		2-26-73	2	2		98
Alfred H. Hauser	D	2- 1-73		25		537
		2- 1-73	2	462		9,718
Gustav H. Koven	D	2- 1-73		31		668
		2- 1-73	2	133		2,817
Aaron Last	D	2- 1-73		1,000		21,000
George Neupauer	D	2- 1-73		299		6,279
		2- 1-73	2	352		7,449
Thomas J. Nolan, Jr.	D	2- 1-73		31		651
		2- 1-73	2	41		1,658
Horace K. Roberson	D	2- 1-73		60		1,260
Harry C. Zimmer	OD	2- 1-73		200		4,200
<u>COUNTY BANK OF SANTA CRUZ (California)</u>						
A. Gardner Finn	D	12- 8-72		100		1,799
<u>THE FIFTH THIRD BANK (Cincinnati, Ohio)</u>						
John J. Schiff	D	2-20-73	2	21,400		25,561 141,748
<u>FIRST BANK OF COLONIA (New Jersey)</u>						
Eugene J. Gosselin, M.D.	OD	2- 7-73			224	3,101

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				Bought or Otherwise Acquired	Sold or Otherwise Disposed of	
<u>GENESEE MERCHANTS BANK & TRUST CO. (Flint, Michigan)</u>						
Philip Jackson Braun	D	2- 6-73			300	4,386
John R. Butler	OD	2- 7-73		100		1,054
Edward J. Neithercut	OD	2- 9-73	2	80		1,652 500
M. Harry Piper	O	2- 6-73	2	100		1,035 1,010
John F. Sarvis	O	2- 7-73 2-23-73	2	123	100	477 740
<u>THE LOUISVILLE TRUST COMPANY (Kentucky)</u>						
William S. Farmer	OD	2-27-73		100		545
<u>THE OHIO CITIZENS TRUST COMPANY (Toledo)</u>						
Raymon H. Mulford	D	2- 9-73			140	-0-
<u>SEARS BANK AND TRUST COMPANY (Chicago, Illinois)</u>						
Profit Sharing Plan	B	2-22-73 2-23-73		8 300		116,218
James E. Thompson	OD	2-23-73	2	393	393	3,200 4,720
<u>THE STATE BANK OF NORTH JERSEY (Pine Brook, New Jersey)</u>						
Howard E. Rasmussen	D	10-21-71		88		388

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<u>TEXAS BANK & TRUST COMPANY OF DALLAS (Texas)</u>						
Clyde Skeen		1-26-73			1,000	9,000
<u>TRUST COMPANY OF GEORGIA (Atlanta)</u>						
Jack Adair	D	2- 7-73	2	150		36,350 404
Steve H. Bomar	O	3- 1-73	2	111		1,208 2,933
William R. Bowdoin	OD	3- 1-73		136		1,638 2,907
Joseph K. Heyman	O	3- 1-73	2	71		632 1,147
Carroll Payne Jones	O	3- 1-73	2	80		200 1,557
Augustus H. Sterne	OD	3- 1-73	3	150		1,202 4,766
<u>UNION BANK & TRUST CO. (Montgomery, Alabama)</u>						
Robert F. Henry	D	2- 2-73 2- 2-73	2	70 5		1,020 31
Robbins Taylor	D	2-16-73	2	242		431 1,267
<u>UNITED COUNTIES TRUST COMPANY (Elizabeth, New Jersey)</u>						
Mrs. Janice H. Levin	B	2- 1-73 2- 1-73	2	111	111	2,768 148,701
John K. P. Stone, Jr.	D	1-16-73 1-18-73	2		31 70	2,520 110

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<u>VALLEY BANK OF NEVADA (Las Vegas)</u>						
Jerome D. Mack	D	2-21-73	2	200		35,338 178,400
E. Parry Thomas	OD	2-21-73 3-27-73	2	200 200		123,055 30
<u>WARREN BANK (Michigan)</u>						
Frederick D. Kassab	D	12-26-72		27,590		60,920
David Lebenbom	D	8-31-72 12-21-72		50 780		2,663
Harold Samhat	D	10-30-72 12-14-72 12-21-72		592 100 430		3,449