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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 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

April 11, 1973 to May 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	
AMERICAN BANK AND TRUST COMPANY (Lansing, Michigan)						
Owen H. Marmon	D	4-30-73		50		359
ANN ARBOR BANK (Michigan)						
Robert W. Gates	OD	1-12-73	2	75		1,000
Charles E. Leahy	OD	1-12-73	2	60		86 1
BEAVER TRUST COMPANY (Pennsylvania)						
Charles S. McConnel, M.D.	D	3-16-73	2	73	73	717 13
Harold F. Reed, Jr.	OD	3-16-73	2		213	720 40
CENTRAL BANK (Monroe, Louisiana)						
James A. Altick	OD	1-12-73 3-21-73	2	85 75		200 40
CHEMUNG CANAL TRUST COMPANY (Elmira, New York)						
John M. McLeod	D	3-23-73	3	75		1,475 1,100
William J. Swan	D	3-23-73	2		675	1,860 -0-

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<u>CITIZENS FIDELITY BANK AND TRUST COMPANY (Louisville, Kentucky)</u>						
A. M. Brinkley, Jr.	D	3-23-73		166		2,500
Thomas W. Bullitt	D	3- 7-73	2	100		12,779 12,844
Maurice D. S. Johnson	DD	3-23-73		800		2,000
J. A. Paradis	D	4-17-73	2	376	250	626 2,800
Willis J. Price	D	3-23-73		200		700
<u>CLEVELAND TRUST COMPANY (Ohio)</u>						
George Gund, III	D	6- 5-72		100		30,102
Robert L. Boyle	D	4- 2-73	2	1,099	1,099	18,361 10,140
Irving C. Johnson	D	3-22-73	2	53		893 53
<u>CORPUS CHRISTI BANK & TRUST (Texas)</u>						
Sydney E. Herndon	D	4- 3-73		366		4,463
John E. Smothers	D	3-26-73 4- 5-73		554 244		14,418
<u>THE DETROIT BANK AND TRUST COMPANY (Michigan)</u>						
Cleveland Thurber	D	3-29-73	2	500		19,000 4,500

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<u>THE DOLLAR SAVINGS AND TRUST COMPANY (Youngstown, Ohio)</u>						
Thomas A. Cleary, Jr.	D	3-29-73		100		258
C. A. Covington, Jr.	D	3-29-73		100		208
Alexander K. Phillips, MD	D	3-27-73 4-10-73		118 100		322
R. D. Rowland	OD	3-29-73	3	110		936 514
Frank C. Watson	D	3-29-73	3	100		553 308
<u>EWING BANK AND TRUST COMPANY (Trenton, New Jersey)</u>						
Robert David Carr	OD	4- 2-73	2	100		60,000 5,100
<u>THE FIFTH THIRD BANK (Cincinnati, Ohio)</u>						
John E. Goyert	O	3-12-73	3		93	1,800 478
Donald G. Pepper	O	4- 6-73			650	1,300
John J. Schiff	D	3-31-73	3	22,500		25,561 164,248
<u>FIRST BANK OF COLONIA (New Jersey)</u>						
Angelo Mauro	OD	3-22-73	2		1,705	2,494 1,705
Eileen A. Salsano	O	3-12-73			151	983

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<u>GENESEE MERCHANTS BANK & TRUST CO. (Flint, Michigan)</u>						
Philip Jackson Braun	D	3-15-73 3-22-73			300 300	3,786
Mark H. Piper, Jr.	D	4-23-73	2	200		2,700 2,900
<u>THE HARTER BANK & TRUST COMPANY (Canton, Ohio)</u>						
Donald J. Renkert	D	9-14-72 10-16-72		736 52		4,100
<u>HEMPSTEAD BANK (Garden City, New York)</u>						
Bruce Wood Hall	ODB	4-27-73	2	201		201,199 22,585
Robert E. Scheuing	OD	1- 9-73 4-27-73	2 2	110 206		1,486 1,348
<u>MANUFACTURERS BANK & TRUST COMPANY OF ST. LOUIS (Missouri)</u>						
Raymond H. Sauerwein	D	4-30-73 4-26-73	2	87 2	71	16 11
Fred R. Weber, Jr.	D	4-26-73 4-11-73		1 102		2,662
<u>THE MAPLEWOOD BANK AND TRUST COMPANY (New Jersey)</u>						
Stephen Y. Ronnie	OD	3-16-73 3-23-73 3-26-73 3-27-73 3-29-73	2		20 15 11 30 155	367 395

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<u>THE MAPLEWOOD BANK AND TRUST COMPANY (Con't)</u>						
Norman W. Woolley	D	3- 7-73 3-27-73		25 30		430
<u>THE OHIO CITIZENS TRUST COMPANY (Toledo, Ohio)</u>						
Robert G. Landers	D	3-18-73	2		6,700 266	-0- -0-
Don T. McKone	D	4-16-73 4-26-73	2	70 200		491 588
Paul Putman	D	3-14-73		84		4,020
Marvin H. Rorick, Jr.	O	4-10-73	2		100	3,554 367
Willard I. Webb, III	OD	3-26-73			270	2,660
<u>PIEDMONT TRUST BANK (Martinsville, Virginia)</u>						
William C. Beeler	D	4-12-73		300		1,401 300
<u>THE SCHEMECTADY TRUST COMPANY (New York)</u>						
Dr. Caryl P. Haskins	D	3- 1-73		603		6,641
Louis W. Kortmann	D	3- 1-73	2	200 70		2,200 770
H. Gladstone McKeon	OD	3- 1-73	2	190 25		2,090 275
William L. Webster	D	3- 1-73	2	200 76		2,200 842
Henry D. Wright	D	3- 1-73	2	1,580 89		17,386 979

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<u>SEARS BANK AND TRUST COMPANY (Chicago, Illinois)</u>						
Vincent J. Graham	D	3- 6-73	2	200	200	200 200
Profit Sharing Plan	B	3- 6-73 3-15-73		200	7,549 2,112 5,449 3,534	97,774
<u>TOMPKINS COUNTY TRUST COMPANY (Ithaca, New York)</u>						
Raymond Van Houtte	OD	3-14-73		60		242
<u>TRUST COMPANY OF GEORGIA (Atlanta)</u>						
George S. Craft	OD	3- 1-73	2 3	171		2,664 3,792 5,540
Bradley Currey, Jr.	OD	3- 1-73	2	64		1,000 1,272
George Thomas Lamb	O	3- 1-73	2	55		200 1,058
Champney A. McNair	O	3-31-73	2	65		200 796
Robert H. Phillips	O	4- 3-73		56		1,208
Robert Strickland	O	1-15-73 4-13-73 3- 1-73	2 2 2	2 2 69		454 2,401
William C. Wardlaw	D	4-13-73	2	54 2		11,104 2,212

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<u>UNITED COUNTIES TRUST COMPANY (Elizabeth, New Jersey)</u>						
Howard A. Roberts	D	3-30-73	3	7,774		2,394 7,774
<u>UNITED STATES TRUST COMPANY OF NEW YORK (New York City)</u>						
Bonus Plan	T	3-28-73 4-27-73 4-30-73			193 5 190	37,397
<u>WYANDOTTE SAVINGS BANK (Michigan)</u>						
L. Manart Johnson	D	4-11-73		73		303