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

July 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

July 11, 1973 to August 10, 1973

IMPORTANT - See Guide to Symbols on preceding page

BANK	RELAT		TRANS	AGGREGATE TRANSACTIONS		
REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	ACTION AND SHIP SYMBO	Bought or Otherwise Acquired	Sold or Otherwise	Month-Eni Ownershii
BANK OF DEARBORN (Michigan)						
Edward T. Arcy	В	9-15-72 4-23-73 10-18-72 4-23-73	2 2	100 1,853 90 1,025		32,748 18,153
BANK OF SMITHTOWN (New York)						
C. Bernard Horner	OD	6- 5-73	2		200	6,400 925
CITIZENS STATE BANK (Corpus Christi, Texas)						
Verlyn A. Nolen	OD	7- 6-73 7-10-73 7-12-73 7-16-73 7-20-73 7-26-73 7-27-73			100 80 28 6 10 10	842
COMMERCIAL TRUST COMPANY OF NEW JERSEY (Jersey City)						
Robert L. Boyle	D	6-20-73	2	161		18,361 10,301
Francis J. Mertz	D	6-12-73	2	400		100 500

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BANK			RANSACTI WNERSHIP	i e	REGATE SACTIONS	
REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	RANSACTION AND WINERSHIP SYMBOL	Bought or Otherwise Acquired		MONTH-END OWNERSHIP
RPUS CHRISTI BANK AND UST (Texas)						
John W. Crutchfield Warrants Debentures	D	6-18-73			336	3,831 -0- 12,000
H. L. Eichelberger Warrants Debentures	D	6-27-73	2 2 2 2		2,128	12,354 13,080 -0- 76,000
B. C. Garnett Warrants Debentures	D	6-18-73			1,400	21,890 -0- 50,000
Sydney E. Herndon Warrants Debentures	D	6-28-73			364	4,463 -0- 13,000
Arnold O. Morgan Warrants Debentures	D	6- 7-73 6-19-73	2 2 2		1,000 1,400	19,575 9,000 -0- 50,000
Lucian L. Morrison, Jr. Warrants Debentures	0	6-19-73			56	740 -0- 2,000
Edwin Singer Warrants Debentures	D	6-22-73			1,792	27,722 -0- 64,000
C. Ivan Wilson Warrants Debentures	o	6-22-73	2		280	2,949 -0- 10,000
HE LORAIN COUNTY SAVINGS TRUST CO. (Elyria, Ohio) R. W. Vandemark	D	6- 5-73	2	117	117	500 500

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BANK			RANSACTI WNERSHIP	AGG TRAN		
REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	RANSACTION AND WINERSHIP SYMBOL	Bought or Otherwise Acquired	Sold or Otherwise Disposed of	MONTH-ENI OWNERSHIE
Æ LOUISVILLE TRUST DMPANY (Kentucky)						
Donald H. Giles	D	6-21-73	2	3,156		3,876 120
W. Clyde Glass	D	6-13-73 6-15-73	2	48 8		8,610 400
AIN BANK AND TRUST San Antonio, Texas)						
Kurt A. J. Monier	D	6-19-73		77		319
ANCHESTER STATE BANK Connecticut)						
Roxie E. Leone	D	7- 6-73		100		2,960
RUST COMPANY OF GEORGIA Atlanta)						
William R. Bowdoin	OD	7- 9-73 7-25-73	2	500 500		4,276 5,814
John W. Stackhouse	0	7-20-73	2	200		200 690
William C. Wardlaw	D	7-27-73	2	113 5		22,323 4,430
James B. Williams	D	7-10-73	2	300		700 294
NION BANK & TRUST COMPANY Montgomery, Alabama)						
H. O. Davis	D	6- 5-73 6-18-73	2	86 100		6,727 150
Mark W. Johnston	OD		2	10		3,600
for FRASER		6- 5-73 6- 8-73 6-12-73	2 2 2		106 50 50	2,879

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BANK REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	RANSACTI WNERSHIP	AGG TRAN		
			RANSACTION AND	Bought or Otherwise Acquired	Sold or Otherwise Disposed of	Month-end ownership
NION BANK & TRUST COMPANY Con't)						
John W. Overton	D	6-12-73 6-18-73	2	200 100		900 541
NITED STATES TRUST COMPANY OF NEW YORK (New York City)						
Bonus Plan	T	7-27-73			194	36,827
ALLEY BANK OF NEVADA Las Vegas)						
Jerome D. Mack	OD	5- 3-73 5-17-73	2	325 50		37,601 180,087
HEELING DOLLAR SAVINGS & RUST CO. (West Virginia)						
*Gilbert S. Bachmann	D	7-30-73	2	46 100		425 300
Amended			1	100		300
YANDOTTE SAVINGS BANK Michigan)						
L. Manart Johnson	D	7-26-73		100		403

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