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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**

November 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

November 11, 1973 to December 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>CENTRAL BANK (Monroe, Louisiana)</u>						
James W. Moore	D	10-10-73		67		1,084
<u>CITIZENS STATE BANK (Corpus Christi, Texas)</u>						
L. L. Woodman, Jr.	D	10- 1-73 10- 3-73			68 98	247
<u>COMMERCIAL TRUST COMPANY OF NEW JERSEY (Jersey City)</u>						
Alfred H. Hauser	D	10-16-73 10-30-73		300 500		1,337 9,719
<u>FIRST BANK OF COLONIA (New Jersey)</u>						
Martin J. Coccozza	O	10-11-73			278	2
Lawrence W. Sult	OD	10-11-73		210		2,852
<u>FIRST MICHIGAN BANK AND TRUST COMPANY (Zeeland)</u>						
Robert G. Hall	D	9-21-73 9-26-73		75 117 35		310 135

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>THE HARTER BANK & TRUST COMPANY (Canton, Ohio)</u>						
Samuel Krugliak	D	11-12-73	2	125		153. 675
			2			\$4,000
John B. Root	OD	6-18-73	2	101		3,208 473
			2			\$8,600 \$1,400
<u>THE OHIO CITIZENS TRUST COMPANY (Toledo, Ohio)</u>						
Marvin H. Rorick, Jr.	O	11-20-73	2		50	3,501 350
<u>PIEDMONT TRUST BANK (Martinsville, Virginia)</u>						
Irving M. Groves, Jr.	OD	10-13-73	2		200	2,790 1,886
William F. Stone, Sr.	D	10-13-73			9,247	-0-
William F. Stone, Jr.	D	10-13-73	2	9,247		500 9,272
<u>SEARS BANK AND TRUST COMPANY (Chicago, Illinois)</u>						
James E. Thompson	OD	11- 7-73	2	1,000		4,200 4,720
<u>THE SYLVANIA SAVINGS BANK COMPANY (Ohio)</u>						
Donald W. Beveridge	OD	11- 9-73			100	903

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>TEXAS BANK & TRUST COMPANY (Dallas)</u>						
William E. Weatherford	D	9-21-73			60	10,462
Charles G. Young, Jr.	OD	9-18-73		800		2,148
<u>UNION BANK & TRUST COMPANY (Montgomery, Alabama)</u>						
Mark W. Johnston	D	11-29-73	2	669	669	3,600 2,879
John W. Overton	D	11-21-73	2	2,500		1,649 3,041
<u>UNITED COUNTIES TRUST COMPANY (Elizabeth, New Jersey)</u>						
Robert J. Bauer	D	10-16-73	3	368		18,785
		10-23-73	3	353		32,986
<u>UNITED STATES TRUST COMPANY OF NEW YORK (New York City)</u>						
Bonus Plan	T	11-21-73			97	52,036
<u>VALLEY BANK OF NEVADA (Las Vegas)</u>						
Jerome D. Mack	O	8-15-73		187		
		9-13-73		500		
		10-25-73		50		38,338
		9-13-73	2	500		
		10-18-73	2	1,193		181,780
Kenneth J. Sullivan, Jr.	OD	11-28-73		100		
		12- 5-73		112		4,496
			2			14,319

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>WHEELING DOLLAR SAVINGS & TRUST CO. (West Virginia)</u> Hugo E. Laupp	D	11-15-73			100	504