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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

October 1975

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 Reserve Board offices, 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").

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

October 11, 1975 to November 10, 1975

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>BEAVER TRUST COMPANY (Pennsylvania)</u>						
Horace J. Thomas III	OD	7-11-75	2	4,163		1,000 4,163
<u>CENTRAL BANK (Monroe, Louisiana)</u>						
T. H. Scott	D	10-10-75	2	3		4,260
		10-23-75	2	98		9,926
<u>COMMERCIAL TRUST COMPANY OF NEW JERSEY (Jersey City)</u>						
Aaron Last	D	10- 6-75		75		25,000
<u>THE DOLLAR SAVINGS AND TRUST COMPANY (Youngstown, Ohio)</u>						
Nils P. Johnson	D	10-20-75	3	200		500 150
Alexander K. Phillips, M.D.	D	10- 7-75	2	100		1,894 600
<u>EWING BANK AND TRUST COMPANY (West Trenton, New Jersey)</u>						
Sidney W. Bookbinder	OD	6-24-74		1,000		
		9-10-75		1,200		29,200
<u>FARMERS & MERCHANTS BANK (Lodi, California)</u>						
Ole R. Mettler	OD	10- 1-75		636		14,103

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>FIRST BANK OF COLONIA (New Jersey)</u>						
Lawrence W. Sult	OD	9-23-75		200		3,456
<u>HEMPSTEAD BANK (Garden City, New York)</u>						
Winfield Eric Fromm	D	10-23-75		100		200
<u>THE LORAIN COUNTY SAVINGS & TRUST CO. (Elyria, Ohio)</u>						
Dr. Roy E. Hayes	D	9- 8-75		100		1,043
<u>THE LOUISVILLE TRUST COMPANY (Kentucky)</u>						
D. Paul Alagia, Jr.	D	9- 8-75	2		100	114 1,570
Thomas E. Pfau	O	8- 6-75	2	6		550
		9-25-75	2	100		475
<u>MANCHESTER STATE BANK (Connecticut)</u>						
Edward J. Tomkiel	D	9-25-75			500	985
<u>THE OHIO CITIZENS TRUST COMPANY (Toledo)</u>						
Willis F. Day, III	D	10-10-75	2	200		2,271 2,664
Henson L. Jones, Jr.	D	9-30-75	2	200		986 200
Maury I. Kaplin	D	9-30-75	2	540		627 540

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 SCHENECTADY TRUST COMPANY (New York)</u>						
David C. Hume	D	10- 3-75	2		134	2,625 518
<u>UNITED COUNTIES TRUST COMPANY (Elizabeth, New Jersey)</u>						
Henry F. Gehlhaus	D	9-23-75	2	200		15,545 10,090
Mrs. Janice H. Levin	B	9-15-75	2		181	8,825 154,827
<u>UNITED STATES TRUST COMPANY OF NEW YORK (New York City)</u>						
Bonus Plan	T	10-16-75 10-29-75		3,085	90	78,274
<u>WYANDOTTE SAVINGS BANK (Michigan)</u>						
Joseph Gorno, Sr.	D	10- 6-75		1,100		5,984