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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 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

November 10, 1975 to December 11, 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>BANK OF MID-JERSEY (Bordentown)</u>						
Erwin D. Apell	D	10- 7-75	2	250		735
<u>BANK OF SMITHTOWN (New York)</u>						
Maude H. Bach	D	11-18-75	2		408	19,343 1,929
<u>BURLINGTON BANK AND TRUST COMPANY (North Carolina)</u>						
Charles A. Benson	OD	11-28-75	2	200		1,630 370
Daniel A. C. Hall, Jr.	D	11- 7-75		1,000		3,548
<u>CENTRAL BANK (Monroe, Louisiana)</u>						
T. H. Scott	D	11- 7-75	2	159		4,260
		11-18-75	2	28		
		11-25-75	2	5		10,118
<u>CITIZENS COMMERCIAL & SAVINGS BANK (Flint, Michigan)</u>						
Clarence B. Kimbrough	D	11- 7-75		100		842
<u>COMMONWEALTH BANK AND TRUST COMPANY (Fairfax, Virginia)</u>						
David E. Feldman	D	12- 2-75	2	900		300 1,234

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>EWING BANK AND TRUST COMPANY (Trenton, New Jersey)</u>						
Robert David Carr	OD	11-18-75	2	375		62,500 16,000
<u>UNION BANK AND SAVINGS COMPANY (Bellevue, Ohio)</u>						
Lawrence R. Fulk	O	10-30-75		75		220
S. N. Woodard	OD	10-30-75	2		3,000	3,924
<u>UNITED STATES TRUST COMPANY OF NEW YORK (New York City)</u>						
William L. Crow	O	11-26-75	3		714 142	304 1
<u>WYANDOTTE SAVINGS BANK (Michigan)</u>						
John C. Kreger	D	11-10-75	2	500		5,175 32