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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

January 1976

### 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

January 11, 1976 to February 10, 1976

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	11-19-75		60		1,050
<u>BANK OF SMITHTOWN (New York)</u>						
C. Bernard Horner	OD	12- 1-75	2	51	53	8,288 1,376
Irving Schechter	OD	12-30-75	2	74	74	1,428 360
<u>CENTRAL BANK (Monroe, Louisiana)</u>						
Hugh G. McDonald	D	12- 4-75		100		215
T. H. Scott	D	1-15-76	2	425		4,260 10,583
<u>CHEMUNG CANAL TRUST COMPANY (Elmira, New York)</u>						
A. I. Fidelman	D	1-14-76			700	1,300
<u>THE COMMERCIAL BANK AND SAVINGS COMPANY (Fostoria, Ohio)</u>						
Frank J. Kinn	ODB	1- 5-76 1-15-76	2	50 925		4,244 45
OCITCO and Company	B	1-12-76	2		925	14,732

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>COMMERCIAL TRUST COMPANY OF NEW JERSEY (Jersey City)</u>						
Marston Ames	D	1-22-76	2	420		1,300
		1-27-76	2	30		1,083
Robert L. Boyle	D	1- 7-76		5		
		1-27-76		500		19,809
		1- 7-76	2	114		11,751
Joseph M. Esnard	D	12-18-75	2		660	6,942
			2	660		1,558
Alfred H. Hauser	D	1-14-76		3,000		
		1-20-76		550		
		1-22-76		1,450		13,383
Aaron Last	D	1-26-76		1,000		26,000
George Neupauer	D		2			6,222
		1-26-76	3		183	1,133
						2,806
<u>FARMERS &amp; MERCHANTS BANK OF CENTRAL CALIFORNIA (Lodi)</u>						
George D. Scheideman	D	12-23-75		100		223
<u>FIRST COMMERCIAL BANK (Arlington, Virginia)</u>						
Donald A. Cooke	OD	1-15-76	2	212		3,700
						3,696
Louis G. Fields, Jr.	D	1-15-76	2	212		416
						2,185
Richard E. Hylton	OD	1-15-76	2	212		525
						2,191

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 COMMERCIAL BANK (Con't)</u>						
Panos G. Koutrouvelis	OD	1-15-76	2	212		5,211 2,185
Charles Edward Taylor	OD	1-15-76	2	212		5,212 2,185
<u>LIBERTY TRUST COMPANY OF MARYLAND (Cumberland)</u>						
James C. Cook	O	10-10-75		2,112		2,178
Mark Folk	D	2-13-75 9-23-75 12-22-75		20 30 103		353
George R. Hughes, Jr.	D	5-28-75	2		1,293	110 555
John J. McMullen, Jr.	D	6-11-75 12- 5-75		33 50		334
William D. Smith	D	5-14-75 7-15-75	2 2	160 100		3,213
William Walsh	D	7-11-75 12-26-75	2 2	272 55		753 150
<u>THE MERCHANTS BANK OF NEW YORK (New York City)</u>						
Bernice Ahrens	O	1-13-76	2	111		4,250 31
Oscar Kraus	D	8-27-75	2	200		2,796 890
Arnold Markel	OD	7-29-75 1-13-76 8-27-75	2 2 2		100 111 1,671	2,225 1,754 43,645 4,866

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				Bought or Otherwise Acquired	Sold or Otherwise Disposed of	
<u>THE MERCHANTS BANK OF NEW YORK (Con't)</u>						
Robinson Markel	D	1- 2-76 1- 3-76 1-22-76	2	52 2 227 248		1,345 9,627
Corinne Silberman	D	12-30-75	2	408 28		8,566 575
<u>THE OHIO CITIZENS TRUST COMPANY (Toledo)</u>						
Willis F. Day, III	D	10-10-75	2	200		2,071 2,864
<u>PIEDMONT TRUST BANK (Martinsville, Virginia)</u>						
William F. Franck	D	12-30-75	2		170	701 170
J. Clyde Hooker, Jr.	D	12-30-75	2		1,006	4,000 -0-
William F. Stone, Jr.	D	12-31-75	2	125 51		750 11,290
<u>SAVANNAH BANK AND TRUST COMPANY (Georgia)</u>						
W. Waldo Bradley	D	12-19-75	2	100	100	2,283 2,638
<u>THE UNION BANK AND SAVINGS COMPANY (Bellevue, Ohio)</u>						
R. B. Abbott	O	9- 2-75		55		160
Raydelle F. Wagner	O	1-12-76		100		1,200

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				Bought or Otherwise Acquired	Sold or Otherwise Disposed of	
<u>UNION BANK &amp; TRUST CO.</u> <u>(Montgomery, Alabama)</u>						
Thomas B. Hill, Jr.	OD	1-19-76	2		200	5,552 100
<u>UNITED STATES TRUST COMPANY OF</u> <u>NEW YORK (New York City)</u>						
Frank S. Streeter	T	1-26-76	3	300		200 2,300
Bonus Plan	T	1-22-76 2- 2-76			2,114 139	77,728
<u>WARREN BANK (Michigan)</u>						
Harold Samhat	D	10-20-75		730		5,177
<u>WYANDOTTE SAVINGS BANK</u> <u>(Michigan)</u>						
W. Hugh Williams	D	12-22-75	2		300 1,000	425 1,500