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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 1977

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, 1977 to November 10, 1977

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>						
Irving W. Tallman	D	9-16-77	2		100	4,128 531
<u>CITIZENS COMMERCIAL & SAVINGS BANK (Flint, Michigan)</u>						
George H. Kossaras	D	9-16-77	2	46		
		9-19-77	2	70		
		9-23-77	2	215		799
<u>THE DOLLAR SAVINGS AND TRUST COMPANY (Youngstown, Ohio)</u>						
Nils P. Johnson	D	10- 3-77	3	100		1,610 160
D. W. McGowan	OD	10-17-77	3	100		606 65
Frank C. Watson	D	10-12-77	3	100		1,129
		10-17-77	3	50		681
Aura J. Wheeler	D	10- 5-77		83		973
<u>MANCHESTER STATE BANK (Connecticut)</u>						
Nathan G. Agostinelli	OD	5-18-77	2	100		360
		8-25-77	2	40		
		9-16-77	2	40		1,175

BANK REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	TRANSACTION AND OWNERSHIP SYMBOL	AGGREGATE TRANSACTIONS		MONTH-END OWNERSHIP
				Bought or Otherwise Acquires	Sold or Otherwise Disposed of	
<u>MANUFACTURERS BANK & TRUST COMPANY OF ST. LOUIS (Missouri)</u>						
Vincent B. D'Antoni	D	10-11-77		500		3,195
Robert F. Deibel, Jr.	D	10-11-77		1,000		1,264
Harley E. Schwering	OD	10-11-77		665		2,533
James A. Smith	O	10-11-77		511		590
Fred Weber, Jr.	D	10-11-77			7,158	-0-
Sander B. Zwick	D	10-11-77	2	700		3,629 392
<u>THE MAPLEWOOD BANK AND TRUST COMPANY (New Jersey)</u>						
Stephen Y. Ronnie	D	9-27-77	2	77		344 582
<u>THE MERCHANTS BANK OF NEW YORK (New York City)</u>						
Abe Gellis	D	10-21-77	2	55		4,600 1,400
<u>THE OHIO CITIZENS TRUST COMPANY (Toledo)</u>						
Robert F. Miller	D	10- 5-77		200		495
Marvin H. Rorick, Jr.	OD	9- 6-77 9-14-77 9-28-77 9- 6-77	2		130 25 63 70	5,744 742
<u>SEATTLE TRUST & SAVINGS BANK (Washington)</u>						
Joseph Cebert Baillargeon	O	9-21-77	2		1,842	4,000 210

BANK REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	TRANSACTION AND OWNERSHIP SYMBOL	AGGREGATE TRANSACTIONS		MONTH-END OWNERSHIP
				Bought or Otherwise Acquires	Sold or Otherwise Disposed of	
<u>SOUTHWEST BANK OF ST. LOUIS (Missouri)</u>						
Leopold Oldani	D	8-30-77 10- 4-77		200 200		31,008
<u>TOMPKINS COUNTY TRUST COMPANY (Ithaca, New York)</u>						
Charles E. Treman, Jr.	OD	10-21-77	2		100	3,068 2,505
Carl J. Yengo	D	6- 6-77		502		1,340
<u>UNITED STATES TRUST COMPANY OF NEW YORK (New York City)</u>						
Bonus Plan	T	9- 1-77 9- 8-77 9-30-77			1,200 61 574	94,874
<u>WYANDOTTE SAVINGS BANK (Michigan)</u>						
Joseph L. Cahalan	D	10-11-77		94		4,025
William C. Williams	D	10- 4-77 10- 7-77 10- 7-77	2	1,000 90 225		2,454 3,265