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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

August 1978

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

August 11, 1978 to September 10, 1978

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	
CAPE COD BANK & TRUST (Hyannis, Massachusetts)						
George D. Denmark	D	3-30-78		200		
		7-12-78		100		580
THE CHARDON SAVINGS BANK COMPANY (Ohio)						
Robert R. Fenwick	D	1- 8-74		100		360
Tom W. Johnson	D	4- 8-76		70		120
E. E. Johnson, Jr.	OD	1-29-68			81	
		5-29-69			100	
		7- 5-69		113		
		1-26-71			81	550
Jack P. McDonald	O	12- 1-70		90		
		7-21-72			100	
		7- 7-73		300		
		12- 7-73			200	
		1-18-74			200	
		12- 3-76		90		
		1-19-77		135		
		12-20-77		105		380
			2			48
P. Donald Sanborn	D	1-29-68		100		400
James J. Taylor	O	7- 7-73		143		
		9-21-73			143	
		11-19-74		100		
		1-18-77		119		
		6-10-77		56		
		6-18-77		25		800

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>THE CITY BANK COMPANY (Lorain, Ohio)</u>						
Robert J. Lasco	D	7-24-78		199		1,545
		8-21-78	2	106		2,518
Martin J. Mariotti	D	6-21-78		289		
		7-20-78		100		
		7-31-78		100		
		8-21-78		300		2,527
Robert C. Pelander	OD	8-11-78		36		252
			2	11		77
Billy S. Rowland	D	5-10-78		101		
		5-19-78		600		
		5-25-78		600		
		6-15-78		585		2,900
Leo C. Svete	D	7-17-78		64		450
George Varouh	D	7-27-78		100		348
			2	100		100
David A. Voight	OD	7- 7-78		901		951
			2			49
Mitchell Zunich	D	8-21-78		42		1,635
			2	82		603
<u>COMMERCIAL TRUST COMPANY OF NEW JERSEY (Jersey City)</u>						
Robert Swanson	OD	7-24-78		100		1,100
			2		100	-0-
<u>COUNTY BANK OF SANTA CRUZ (California)</u>						
Louis L. Haber	D	7- 5-78		200		3,677
Samuel Leask, III	D	7-31-78		112		332

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>THE DOLLAR SAVINGS AND TRUST COMPANY</u> (Youngstown, Ohio)						
Frank C. Watson	D	8- 9-78	3	200		1,385 925
<u>FIRST BANK OF COLONIA</u> (New Jersey)						
Charles Schwenzer	O	7- 7-78	2	524		1,481 524
<u>METROPOLITAN BANK AND TRUST COMPANY</u> (Tampa, Florida)						
Edward J. DeBartolo	B	7-14-78 7-31-78		300 1,500		315,649
<u>THE OBERLIN SAVINGS BANK COMPANY (Ohio)</u>						
Robert L. Young	D	7-14-78		247		2,148
<u>THE SYLVANIA SAVINGS BANK COMPANY (Ohio)</u>						
Richard P. Zunkiewicz	O	8- 4-78 8- 7-78 8- 9-78		55	55 30 215	543
<u>UNION TRUST COMPANY OF WILDWOOD (New Jersey)</u>						
Albert S. Bailie	OD	7-14-78	2	37 112	149	2,370 16,569

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>VALLEY BANK OF NEVADA</u> (Las Vegas)	OD	7-12-78	2	100		60,239 213,456
Jerome D. Mack						
<u>WYANDOTTE SAVINGS BANK</u> (Michigan)	D	7-26-78	2	218		7,701 2,530
Joseph Gorno, Sr.						