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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
February 1979**

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.

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").

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

February 11, 1979 to March 10, 1979

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 THE COMMONWEALTH (Detroit, Michigan)</u>						
Robert R. Minichelli	O	5-12-78		100		100
<u>BANK OF VIRGINIA BEACH (Virginia)</u>						
Charles W. Cashman, Jr. (* amended)	D	12-15-78*	2		260	3,291
		2-12-79	2	11		
		2-13-79	2	25		
		2-22-79	2	520		2,337
Roy L. DeHart	D					2,180
		2-12-79	2	11		
		2-13-79	2	25		
		2-22-79	2	520		3,427
J. Burton Harrison, Jr.	O	2- 9-79		228		446
		2-13-79	2	36		
		2-22-79	2	520		2,359
Hubert J. Hoff	D	2- 9-79		1,040		5,270
		2-12-79	2	11		
		2-13-79	2	75		
		2-22-79	2	520		3,607
W. F. Hudgins, Jr.	D					2,725
		2-12-79	2	11		
		2-13-79	2	25		
		2-22-79	2	520		2,337
Thomas C. Kyrus	D					4,360
		2-12-79	2	11		
		2-13-79	2	25		
		2-22-79	2	520		2,446

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				Bought or Otherwise Acquires	Sold or Otherwise Disposed of	
BANK OF VIRGINIA BEACH (Con't)						
C. Roger Malbon	OD	2-12-79	2	11		379
		2-13-79	2	25		
		2-22-79	2	520		5,610
W. R. Malbon, Jr. (* amended)	D	12-27-78*		104		1,033
		2-12-79	2	11	96	
		2-13-79	2	25		
		2-22-79	2	520		5,607
William G. Neely	O	2- 9-79		58		413
		2-12-79	2	11		
		2-13-79	2	25		
		2-22-79	2	520		2,337
J. Curtis Payne	D	2-12-79	2	11		1,740
		2-13-79	2	25		
		2-22-79	2	520		2,337
Owen B. Pickett	D	2-12-79	2	11		3,270
		2-13-79	2	25		
		2-22-79	2	520		2,337
Frank T. Williams	D	2-12-79	2	11		5,449
		2-13-79	2	25		
		2-22-79	2	520		2,774
CITIZENS COMMERCIAL & SAVINGS BANK (Flint, Michigan)						
Donald E. Johnson, Jr.	D	1- 8-79	2	100		7,750 3,463

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<u>THE CITY BANK COMPANY (Lorain, Ohio)</u>						
David L. Herzer	D	2-14-79	2	264		50 264
Martin J. Mariotti	D	2-14-79	2	200		3,427 176
Billy S. Rowland	D	2- 5-79 2-14-79	2	643 200		3,773 492
George Varouh	D	2-14-79 2-16-79	2	100 100		548 989
<u>COMMERCIAL TRUST COMPANY OF NEW JERSEY (Jersey City)</u>						
Robert L. Boyle	D	1-15-79	2	5 103		20,047 12,671
Victor P. Di Leo	D	1-24-79 1-30-79 2- 6-79	2	1,000 500 200		5,000 1,000
Aaron Last	D	1- 9-79		500		38,000
<u>COMMONWEALTH BANK AND TRUST COMPANY OF VIRGINIA (Sterling)</u>						
Paul E. Bradshaw	D	3-27-78	2	7,000		9,072 3,374
David E. Feldman	D	3-27-78	2	6,250		1,300 7,484
James H. Jenkins, Jr.	D	3-27-78		4,510		7,560
Richard D. Ketterman	D	3-27-78 3-28-78		7,000	4,000	14,100

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FARMERS & MERCHANTS STATE BANK (Fredericksburg, Virginia)						
Josiah P. Rowe, III	D	2- 9-79	2	1,324 540		1,918 540
FIRST COMMERCIAL BANK (Arlington, Virginia)						
Charles Edward Taylor	OD	1-17-79		67		8,246
THE FIRST STATE BANK (Abilene, Texas)						
John Wright	OD	2- 7-79			300	44,130
LIBERTY TRUST COMPANY OF MARYLAND (Cumberland)						
John J. McMullen	D	1-31-79	2		200	616 543
THE LORAIN COUNTY SAVINGS & TRUST CO. (Elyria, Ohio)						
Thomas P. Haywood	D	2-12-79		100		2,002
MANUFACTURERS BANK & TRUST COMPANY OF ST. LOUIS (Missouri)						
Vincent B. D'Antoni	D	1- 5-79		62		3,417
METROPOLITAN BANK AND TRUST COMPANY (Tampa, Florida)						
Edward J. DeBartolo	B	1- 3-79		60,174		381,414
John N. Elder	OD	1-19-79	2		1,000	17,610 528
David B. Weir	D	1- 3-79			60,174	17

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<u>THE OHIO CITIZENS TRUST COMPANY (Toledo)</u>						
Richard C. Heymann, Sr.	D	1-31-79	2	2,281		740 2,281
Paul Putman	D	1-24-79	2	2,000	2,000	6,805 2,000
<u>SOUTHWEST BANK OF ST. LOUIS (Missouri)</u>						
I. A. Long	OD	2- 1-79	2	1,000		33,277
<u>TOMPKINS COUNTY TRUST COMPANY (Ithaca, New York)</u>						
Carl J. Yengo	D	1-31-79		58		2,246
<u>UNION BANK & TRUST COMPANY (Montgomery, Alabama)</u>						
Henry A. Leslie	O	11-28-76	2	80		421 306
<u>UNION TRUST COMPANY OF WILDWOOD (New Jersey)</u>						
Albert S. Bailie	OD	1-12-79	2		500	1,346 15,893
<u>UNITED COUNTIES TRUST COMPANY (Elizabeth, New Jersey)</u>						
Thomas J. Gilmour, Jr.	D	1-17-79	2		1,000	27,589 393

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VALLEY BANK OF NEVADA (Las Vegas)						
Richard A. Etter	O	2-15-79		600		3,075
Roger R. Jacobson	OD	2-14-79		96		2,600
Herbert L. Stout	OD	7-27-78	2	200		4,508 400