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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**

June 1979

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

June 11, 1979 to July 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 GREENE (Ruckersville, Virginia)</u>						
Frank L. Lamb	OD	6- 8-79	2	100		100 1,271
Stark Powell	D	4-28-79	2	250	100	396 900
<u>BANK OF VIRGINIA BEACH (Virginia)</u>						
Charles W. Cashman, Jr.	D	5-22-79	2	218		3,291 2,734
Roy L. DeHart	D	5-22-79	2	218		2,180 3,824
J. Burton Harrison, Jr.	O	5-22-79	2	218		446 2,756
Hubert J. Hoff	D	5-22-79	2	218		5,270 4,004
W. F. Hudgins, Jr.	D	5-22-79	2	218		2,725 2,734
Thomas C. Kyrus	D	5-22-79	2	218		4,360 2,843
C. Roger Malbon	OD	5-22-79	2	218		379 6,007
W. R. Malbon, Jr.	D	5-11-79 5- 9-79 5-22-79	2 2 2	221 218	100	933 8,405

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>BANK OF VIRGINIA BEACH (Con't)</u>						
William G. Neely	O	5- 9-79 5-22-79	2	13 218		426 2,734
J. Curtis Payne	D	5- 9-79 5-22-79	2	218	108	1,632 2,734
Owen B. Pickett	D	5-22-79	2	218		3,270 2,734
Frank T. Williams	D	5-22-79	2	218		5,762 3,171
<u>THE CITY BANK COMPANY (Lorain, Ohio)</u>						
David L. Herzer	D	6-22-79	2	85		52 414
<u>COMMERCIAL TRUST COMPANY OF NEW JERSEY (Jersey City)</u>						
Victor P. Di Leo	D	5- 4-79 5-11-79 5-14-79	2	200 200 400		5,800 1,000
<u>DEARBORN BANK AND TRUST COMPANY (Michigan)</u>						
Michael Adray	D	5- 7-79 5-29-79		57 131		2,938
<u>FARMERS & MERCHANTS BANK OF CENTRAL CALIFORNIA (Lodi)</u>						
C. A. Wishek	OD	5-10-79		1,168	199	24,324
<u>FARMERS SAVINGS BANK (Stony Ridge, Ohio)</u>						
Clifford Baker	D	2-22-79	2	110		875 968

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>FIRST COMMERCIAL BANK (Arlington, Virginia)</u>						
Lawrence D. Wasko	D	5- 7-79 5-15-79		215 25		1,550
<u>THE FIRST STATE BANK (Abilene, Texas)</u>						
Robert W. Morford	D	6-25-79		301		29,497
L. J. Webster	D	6- 7-79	2	200		11,433 560
John Wright	OD	5- 7-79			100	44,030
<u>THE LORAIN COUNTY SAVINGS & TRUST CO. (Elyria, Ohio)</u>						
Roy E. Hayes	D	5-10-79		100		4,524
<u>METROPOLITAN BANK AND TRUST COMPANY (Tampa, Florida)</u>						
Edward J. DeBartolo	B	5-11-79		10,000		394,114
John A. Grant, Jr.	D	5- 4-79	2	78		4,720 52
<u>THE OBERLIN SAVINGS BANK COMPANY (Ohio)</u>						
Herbert J. Billington	OD	5-25-79			78	910
Raymond D. Campbell	OD	5-25-79	2		78	829 236
Harrison L. Comstock	OD	5-25-79 5- 7-79	2	75	73	583 106

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				Bought or Otherwise Acquires	Sold or Otherwise Disposed of	
<u>THE OBERLIN SAVINGS BANK COMPANY (Con't)</u>						
Harley C. Gibbs	D	5-25-79	2		78	649 127
Frank C. Locke	D	5-25-79			78	1,425
Henry Makruski	D	5-25-79 5- 7-79	2	1	78	3,154 908
Russell L. Reynolds	D	5-25-79			78	900
Robert L. Young	D	5-25-79			88	2,050
<u>THE SAVINGS & TRUST COMPANY OF PENNSYLVANIA (Indiana)</u>						
J. L. Douds	D	5- 8-79 5-29-79 5-31-79			56 34 48	2,843
S. W. Jack, Jr.	D	5- 8-79 5-29-79 5-31-79	2 2 2		54 33 46	15,400
<u>UNION TRUST COMPANY OF WILDWOOD (New Jersey)</u>						
Palmer M. Way, Jr.	OD	5-13-79	2		460	8,951 12,218
<u>VALLEY BANK OF NEVADA (Las Vegas)</u>						
Jerome D. Mack	OD	2- 7-79	2		1,000	55,339 224,566