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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

April 1976

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

April 11, 1976 to May 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 THE COMMONWEALTH (Detroit, Michigan)</u>						
David Pollack	D	2-11-74	2	248		248
<u>BANK OF SMITHTOWN (New York)</u>						
Maude H. Bach	D	3-12-76	2	1,929		18,752 1,929
H. Melville Brush	OD	3-12-76	2	43		6,538 106
Frank Radau	OD	2-10-76 3-12-76	2	63 43		15,496 446
<u>BANK OF SUFFOLK COUNTY (Stony Brook, New York)</u>						
Donald A. Roth	OD	4-21-76	2		162	7,862 2,196
<u>CENTRAL BANK (Monroe, Louisiana)</u>						
Cotham Haddad	D	4-16-76	2	75		90 142
James W. Wade	D	4- 6-76	2	100		699 6,244

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>THE COMMERCIAL BANK AND SAVINGS COMPANY (Fostoria, Ohio)</u>						
OCITOCO and Company	B	3-17-76	2		45	14,687
<u>COMMERCIAL TRUST COMPANY OF NEW JERSEY (Jersey City)</u>						
Robert L. Boyle	D	4- 8-76	2	3 52		20,003 11,803
Peter J. O'Brien	O	4- 7-76	2		50	92
<u>THE COMMUNITY BANK (Petersburg, Virginia)</u>						
Allan S. Bloom	D	12-30-75 12-31-75 1-21-76		300 250 4,000		5,550
James Arnold Boyd	OD	6- 5-74		15,000		30,500
Nathan S. Jones, 3rd Common Stock	O	9-12-74				9,000
Bruce L. Powell Common Stock	OD	7-16-74				15,000
Camille Cook Robinson	D	6- 6-74		1,000		11,000
Edward W. Whitlow	D	6- 5-74		100		3,800
<u>THE DOLLAR SAVINGS AND TRUST COMPANY (Youngstown, Ohio)</u>						
Alexander K. Phillips	D	4- 7-76	2	162		2,112 1,105

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>HEMPSTEAD BANK</u> <u>(Garden City, New York)</u>						
Winfield E. Fromm	D	4- 2-76		200		400
Mead W. Stone	D	4- 6-76	2	100		1,227 1,094
<u>THE LORAIN COUNTY SAVINGS & TRUST CO. (Elyria, Ohio)</u>						
Robert T. Bowman	OD	4-26-76	2	500 100		900 100
Worth A. Fauver, Sr.	D	4-26-76	2		600	2,498 1,210
<u>NASSAU TRUST COMPANY</u> <u>(Glen Cove, New York)</u>						
Samuel U. Mitchell	O	3- 8-76		300		1,947
<u>THE OHIO CITIZENS TRUST COMPANY (Toledo)</u>						
Maury I. Kaplin	D	3- 1-76	2	300		927 540
Marvin H. Rorick, Sr.	D	3- 5-76	2		500	18,411
George C. Urschel, Jr.	D	3- 4-76		100		461
<u>TOMPKINS COUNTY TRUST COMPANY</u> <u>(Ithaca, New York)</u>						
Walter Ewald	OD	2-20-76	2		50	440 390
<u>UNITED STATES TRUST COMPANY OF NEW YORK (New York City)</u>						
Bonus Plan	T	4-12-76 4-26-76 4-28-76		2,300 2,000 138		85,476