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

March 1983

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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 nature of ownership, if other than direct (see "Guide to Symbols").

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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 Covernors of the Federal Reserve System during the period from

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March 11, 1983 to April 11, 1983

IMPORTANT - See Guide to Symbolds on preceding page

• BANK	Re		Tran Owne	ACGREGATE		
REPORTING PERSON INDIRECT ACCOUNT	Relationship	DATE OF TRANSACTION	Transaction a Ownership Sym	Bought or Otherwise Acquired	Sold or Otherwise Disposed of	MONTH-ENI OWNERSHII
	לי 		on and Symbol			
CHEMUNG CANAL TRUST CO. (New York)						
Richard H. Evans	DO	2-17-83		94		222
CITIZENS BANK & TRUST CO. (Virgini	La)					
J. A. Wilson, Jr	OD	2-08-83 2-08-83	2	200		1,165
THE CITY BANK CO. (Ohio)		2-00-83	2	200		2,449
Billy S. Rowland	D					7 840
billy 5. Rowland	D	3-21-83	2	326		7,840 1,570
THE COMMUNITY BANK (Virginia)		• · · · ·	.			
James A. Boyd	OD	5-07-82 7-13-82		104 57		
		9-15-82		142		
		12-17-82		75		
		1-12-83 1-12-83		300 500		
		2-16-83		100		3,653
Nathan S. Jones, III	OD	3-26-82		190		
		11-19-82 12-02-82		750		
		12-09-82		125 50		2,115
Carl B. Keller, Jr.	D	7-13-82		77		•
		9-15-82 12-17-82		85 50		1,639
A.L. Sheffield	D	5-21-82		3,000		
		7-13-82		77		
		9-15-82		100		0.101
		12-17-82		75	,	8,496

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BANK	RELATI ONSHIP	.	TRANSACTION OWNERSHIP S	AGGF TRANS	REGATE	
REPORTING PERSON INDIRECT ACCOUNT	ONSHIP	DATE OF TRANSACTION	CTION AND HIP SYMBOL	Bought or Otherwise Acquired	Otherwise	MONTH-EN OWNERSHI
THE COMMUNITY BANK (cont'd.)						
Morton B. Spero	D	5-24-82 5-24-82 5-24-82 5-24-82 5-24-82 5-24-82 5-24-82 5-24-82 5-24-82 5-24-82 5-24-82 7-10-82 9-15-82 12-7 -82		57 85 50	$ 1,000 \\ 500 \\ 1,000 \\ 3,000 \\ 2,000 \\ 1,000 \\ 1,000 \\ 500 \\ 500 \\ 425 $	1,800
Harold L. Vaughn	D	5-20-82 12-17-82		125	1,000	2,295
Edward W. Whitlow	D	5-20-82 7-13-82 9-15-82 12-17-82		500 57 142 125		5,262
THE CORTLAND SAVINGS & BANK CO. (Ohio)						
Karl R. Mahan	D	3-21-83 3-21-83 6-02-82	2 2 2	543 543 190		1,043 1,113
THE INDEPENDENT BANK & TRUST CO. (N.J.)						
Lewis W. Parker, Jr.	D	3-30-82 4-13-82		203 362		5,374
LAPEER COUNTY BANK & TRUST CO. (Michigan						
Destain V. Steward, Jr.	D	2-03-83		300		1,286

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	E		NEH N		EGATE	
	RELATI ONSHIP	DATE OF TRANSACTION	TRANSACTION AND OWNERSHIP SYMBOL	Bought or Otherwise Acquired	Sold or Otherwise Disposed of	MONTH-EN OWNERSHI
RUST CO. (OI	nio)		r.			
	D	3-25-83 3-22-83	2	100 100		2,977 1,100
2)			18			
	OD	3-18-83		231		907
	D	3-18-83 3-18-83	2		372 359	-0- -0-
	0	3-18-83		133		5,760
<u>na)</u>						
	D	2-24-83		100		9 48
	D	2-24-83	2	200		4,391 261
	D	3-10-83 3-07-83	2	100 200		40 9 200
(an)						
	D	3-09-83 3-18-83 3-21-83 3-24-83		756 1,500 3,996 3,198		13,000
)) 1a)	RUST CO. (Ohio) D D OD D OD D OD D	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	RUST CO. (0010) J <thj< th=""> J <thj< th=""> <</thj<></thj<>	RUST CO. (Obio) D 3-25-83 100 D 3-22-83 2 100 p) OD 3-18-83 231 D 3-18-83 231 D 3-18-83 2 aa) D 3-18-83 2 D 3-18-83 2 3 D 3-18-83 2 3 D 3-18-83 2 3 D 2-24-83 100 3 D 2-24-83 200 3 D 3-10-83 2 200 gan) D 3-10-83 2 200 D 3-10-83 2 200 200 gan) D 3-07-83 2 200 D 3-07-83 2 200 200 gan) D 3-09-83 756 1,500 3-21-83 3,996 3,996 3,996 3,996	RUST CO. (Obio) J <thj< th=""> J <thj< th=""> <</thj<></thj<>

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BANK	RELATI ONSHI P	DATE	TRANSA OWNERS)	AGGF TRANS	REGATE	
REPORTING PERSON INDIRECT ACCOUNT	ONSHI P	DATE OF TRANSACTION	CTION AND HIP SYMBOL	Bought or Otherwise Acquired	EGATE ACTIONS Sold or Otherwise Disposed of	MONTH-END OWNERSHIP
UNITED COUNTIES TRUST CO. (N.J.)						
Eugene H. Bauer	OD	1-04-83	2	1,000 200		7,266
YPSILANTI SAVINGS BANK (Michigan)		1-17-83 2-18-83	2 2	500 200		6,940
Zdravko T. Gerganoff	D	3-28-83		700		5,532

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