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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 1984

#### 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. Symbolds indicate the nature of 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 percent 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.

- "l" 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 the 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

# April 11, 1984 to May 11, 1984

IMPORTANT - See Guide to Symbols on preceding page

BANK REPORTING PERSON INDIRECT ACCOUNT		<b>5</b> A W P	TRANSACTIO OWNERSHIP	AGGREG TRANSAG	<del></del>	
		DATE OF TRANSACTION	CTION AND HIP SYMBOL	Bought or Otherwise Acquired	Sold or Otherwise Disposed of	MONTH-EKI OWNERSHIF
Bank of Smithtown Smithtown, N.Y.						
Frank Radau	QD	4-10-84	2	100		18,834 446
Chemung Canal Trust Company Elmyra, N.Y.						
Ralph H. Meyer	D	1-16-84		50		150
The Cortland Savings & Banking Co. Cortland, Ohio						
Stanley L. Woofter	D	4-13 <b>-</b> 84	2	1,073		5,495 9,073
Davenport Bank and Trust Co. Davenport, Iowa						and the second second
Edward L. Carmody	OD	2-10-84		125		3,128
Thomas Kahl Figge	OD	2-10-84	2	105		12,236 3,029
Elizabeth G. Haines	0	2-10-84		64		2,200
Richard R. Horst	0	2-10-84		100		200
James E. Shrader	0	2-10-84	2	105		80 125

BANK REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIF		TRANSACTION A	AGGREGATE TRANSACTIONS		
	ONSHIP	DATE OF TRANSACTION		Otherwise Acquired	Sold or Otherwise Disposed of	MONTH-EN OWNERSHI
Farmers Savings Bank Stony Ridge, Ohio  Henry F. Moyer  The Merchants Bank of New York, N.Y.  Isidore Karten  Sylvania Savings Bank Co. Sylvania, Ohio	D	3-14-84 2-6-84 1-5-84	SYMBOL 2 2	80 1,000 1,400	-	204 784 7,804 12,994
Robert B. Sautter  Tri-County Banking Co. Junction City, Oregon	D	3-1-84		1,200		4,506
Herman C. Bradley Union Bank & Trust Company Montgomery, Alabama	0	3-22-84 3-22-84		102 129		4,184 129
Henry Paul Haas	D	4-24-84		500		2,996
Thomas B. Hill, Jr.	D	4-24-84	2	350		13,442 240
David B. Rees	0	3-13-84	2		120	-0- 200
William G. Thames	D	4-18-84 4-24-84	2	574 1,000		13,036 28,936
Union Trust Co. of Wildwood Wildwood, New Jersey						
Jerome A. Spatz	D	3-27-84	2		150	1,397 37