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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

May 1984

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Federal Reserve Bank of St. Louis

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").

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.

"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 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

May 11, 1984 to June 11, 1984

IMPORTANT - See Guide to Symbols on preceding page

BANK		DATE OF TRANSACTION	TRANSA	AGGREG TRANSAC		
REPORTING PERSON	RELATI ONSHI P	OF	HIP (CHIC	Bought or Otherwise	Sold or Otherwise	MONTH-ENI
INDIRECT ACCOUNT	HIP	TRANSACTION	NY AI	Acquired	Disposed of	OWNERSHIE
			30L 40			
The Bank of West Point West Point, Va.						
C. Clay Holland	0	4-9-84		120		2,007
Chemung Canal Trust Co. Elmira, N.Y.						
Charles R. Bauman	D	10-14-83 2-1-84		50 50		211
Robert E. Dalrymple	D	1-4-84 1-26-84		900	575	8,490
Clement N. Granoff	D	3-21-84		100		211
William V.M. Iszard	D	3-21-84 3-21-84		50 50		600 175
Whitney S. Powers	D	1-30-84 3-1-84		635 200		1,075
Richard W. Swan	D	3-21-84 3-21-84		65 100		740 100
Consolidated Bank and Trust Company Richmond, Va.						
Summer G. Madden	D	12-29-83	2		138	3,290 593
Milwood A. Motley	D	5-10-84	2		100	2,407 355

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BANK	RELATI ONSHI F		OWNERSHIP	AGGREGATE TRANSACTIONS		
REPORTING PERSON	ONSI	DATE OF	HIP CTI	Bought or Otherwise	Sold or Otherwise	MONTH-END
INDIRECT ACCOUNT	HIP	TRANSACTION	SYMBOL	Acquired	Sold or Otherwise Disposed of	OWNERSHIP
Cortland Savings and Banking Company Cortland, Ohio						
James E. Hoffman, Jr.	D	5-3-84		85		85
Davenport Bank and Trust Company Davenport, Iowa						
Edward L. Carmody	OD	4-11-84	2	50		3,228 2,030
First Bank of Colonia Colonia, N.J.						
George R. Arends	0	5-3-84		71		383
Raymond J. Falk	0	5-3-84	2	71		5,906 90
Michael J. Mauro	0	5-3-84	2	82 129		756 16,559
William N. Scott	0	5-3-84	2	71		7,326 2,869
G. Nicholas Venezia	D	5-3-84	2	71		3,051 1,501
William G. Werson	OD	5-3-84	2	71		281 3,236
First Commercial Bank Arlington, Va.			į			
James B. Brockett	0	4-20-84		250		107,220
Lorain County Savings & Trust Co. Elyria, Ohio						
Richard C. Anderson	0	4-20-84		110		200

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BANK		-	OWNERSHIP SYMBOL	AGGREGATE TRANSACTIONS		
REPORTING PERSON	RELATI ONSHI F	DATE OF	ACTI SHIF	Bought or	Sold or Otherwise	MONTH-END
INDIRECT ACCOUNT	H.P	TRANSACTION	IAS NO	Acquired	Disposed of	OWNERSHIP
			MBOL			
Merchants Bank of New York, N.Y.						
Robinson Markel	D	5-8-84		200		10,124 2,200
Union Bank & Trust Company Montgomery, Al.						
Henry A. Leslie	OD	5-09-84	2	100		2,700 1,300
David B. Rees	o	5-17-84			100	100
Wyandotte Savings Bank Wyandotte, Mi.						
William C. Williams	D	5-9-84		95		2,802 7,280