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

October 1980

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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 direct 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

"0"	- 0f	ficer	
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- "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

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"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

October 11, 1980 to November 10, 1980

IMPORTANT - See Guide to Symbols on preceding page

10- 1-80 9- 2-80 9- 5-80 10-17-80	2	900 100 15 15		9,645 1 165 21
9- 2-80 9- 5-80	2	100 15 15		1
9- 5-80	2	15 15		
10-17-80			ан 19	
10-11-00	1	1 75 1		1,134
		75		+(+,+)
9- 9-80		100		3,000
9-10-80 10-16-80		200 300		9,025 2,750
	3	100		6,993 952
	9-29-80	9-29-80 3	9-29-80 3 100	9-29-80 3 100

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BANK			TRANSACTIC OWNERSHIP	AGGR TRANS	1	
REPORTING PERSON INDIRECT ACCOUNT	RELATI ONSHI P	DATE OF TRANSACTION	ACTION AND SHIP SYMBOL	Bought or Otherwise Acquired	Sold or	MONTH-END OWNERSHIP
FARMERS & MERCHANTS BANK OF CENTRAL CALIFORNIA (LODI)						
C. A. Wishek, Sr.	D	9-15-80			2,000	23,425
FARMERS & MERCHANTS STATE BANK (Fredericksburg, Virginia)						
Josiah P. Rowe, III	D	8-28-80	2	680		3,773 540
THE FIRST STATE BANK (Abilene, Texas)						
Harvey Baker	D	10- 1-80			229	8,755
Jerry Hallmark	0	10-21-80		148		188
MERCHANTS BANK OF NEW YORK (New York City)						
Spencer B. Witty	OD	9-30-80 10-20-80 9-23-80 9-30-80	2	19 600 227 20		18,600 7,092
PEOPLES BANK OF DANVILLE (Virginia)						
George B. Buchanan, Jr.	D	9- 3-80	2	1,100		2,063 10,276
Worth Harris Carter, Jr.	OD	9-15-80 10- 3-80	2	133 220		14,203 975
THE SAVINGS & TRUST COMPANY OF PENNSYLVANIA (Indiana)						<i>y</i>
S. W. Jack, Jr.	D	10-28-80 10-29-80	2 2	. 80 20		16 , 358 }
Joseph W. Serene	D	10-30-80	2		700	796 -0-
				-		

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BANK	RELATI		TRANS.	AGGREGATE TRANSACTIONS		
REPORTING PERSON INDIRECT ACCOUNT	RELATI ONSHI P	DATE OF TRANSACTION	ACTION AND SHIP SYMBOL	Bought or Otherwise Acquired	EGATE ACTIONS Sold or Otherwise Disposed of	MONTH-ENI OWNERSHII
THE UNION SAVINGS & TRUST COMPANY (Warren, Ohio)						
Helen H. Gibson	D	9-23-80		160		3,348
John D. Heiser	0	9- 2-80		960		1,131
WYANDOTTE SAVINGS BANK (Michigan)						
William C. Williams	D	10-23-80	2	200		2,635 4,024
*						
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