

G.16

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

November 1981

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 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

November 11, 1981 to December 10, 1981

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 BURLINGTON</u> (Wisconsin)						
James R. Bauman	O	10-26-81	2	51		401 52
<u>CENTRAL BANK</u> (Louisiana)						
James A. Altick	OD	11-25-81	2		58	2,380 1,679
<u>COMMERCIAL TRUST COMPANY OF NEW JERSEY</u> (New Jersey)						
Marston Ames	D	11-2-81	2		50	3,450 600
<u>DEARBORN BANK & TRUST CO.</u> (Michigan)						
Michael Adray	D	6-2-81 7-13-81		56 180		8,975
John E. Demmer	D	6-10-81 9-16-81		100 663		994
J. Ralph Wagner	D	4-10-81		200		3,287
Eugene J. Weaver	OD	7-31-81 8-10-81 9-11-81 9-15-81 9-21-81 11-3-81			100 200 60 75 200 115	1,028

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>DOLLAR SAVINGS & TRUST CO. (Ohio)</u>						
D.W. McGowan	OD	11-2-81		14		
		11-24-81		50		1,800
			2			100
			3			100
Aura J. Wheeler	D	11-23-81	2	750		1,352
						2,350
<u>FARMERS & MERCHANTS BANK OF CENTRAL CALIFORNIA (California)</u>						
James E. Podesta	D	10-23-81		100		205
H.C. Schumacher	O	10-12-81		97		2,779
<u>GATEWAY STATE BANK (New York)</u>						
Anthony Catania	D	11-10-81		100		4,884
Merton Corn	OD	11-10-81		300		2,619
John Lagana, Jr.	O	10-23-81		100		3,400
			2			1,000
Dominick A. Suppo	D	11-10-81		100		833
Allan Weissglass	D	11-10-81	2	300		11,438
						2,020

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>HERITAGE BANK & TRUST</u> Virginia						
Guy R. Beale, Jr.	D	7-28-81		420		
		7-28-81		110		
		8-02-81		110		
		9-15-81		170		
		9-18-81		20		
		10-01-81		77		
		10-08-81		53		4,260
		10-08-81	2	99		
		10-13-81	"	50		
		11-03-81	"	110		
		11-03-81	"	350		1,137
<u>THE SCHENECTADY TRUST CO.</u> (New York)						
Bernard J. King	D	10-29-81		100		685
William H. Milton, III	OD	10-29-81		100		1,244
			3			1,172
Anthony M. Salerno	D	10-14-81		200		
		10-16-81		100		
		10-28-81		200		602
			2			121
Edwin O. Salisbury	D	10-14-81		50		1,600
<u>THE SYLVANIA SAVINGS BANK COMPANY</u> (Ohio)						
Norman E. Bischoff	D	11-18-81		50		3,121
			2			103
<u>THE UNION SAVINGS & TRUST CO.</u> (Ohio)						
Albert Guarnieri III	D	10-13-81		71		399
			2			449

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<u>UNITED COUNTIES TRUST CO. (New Jersey)</u>						
Eugene H. Bauer	OD	10-19-81	2	1,200		2,675 5,218
Raymond W. Bauer	OD	10-19-81	2	1,000		27,728 32,368
		10-19-81		500		
Mary E. Tierney	O	10-19-81		200		1,096