

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 1982

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 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 Governors of the Federal Reserve System during the period from

November 11 to December 11, 1982

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 (Wisconsin)</u> James R. Bauman	OD	10-1-82	2	50		460 52
<u>BANK OF THE COMMONWEALTH (Virginia)</u> George H. Burton, Jr.	D	10-1-82		206		2,103
<u>BANK OF SMITHTOWN (New York)</u> Frank Radau	OD	10-4-82	2	100		18,234 446
<u>BANK OF WEST POINT (Virginia)</u> C. Clay Holland	OD	11-22-82		500		1,964
<u>CITIZENS BANK & TRUST CO. (Virginia)</u> J. A. Wilson, Jr.	OD	10-13-82	2	136		1,165 2,249
<u>DAVENPORT BANK & TRUST CO. (Iowa)</u> Henry C. Wurzer	D	10-20-82	2	90		980 950

FR 671

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>FIRST COMMERCIAL BANK (Virginia)</u>						
James B. Brockett	OD	3-17-81		100		
		4-29-81		50,000		
		9-24-82		5,600		
		11-2-82		800		106,870
Janet H. Brocket	OD	8-18-81		350		
		3-4-82		3,780		4,150
Harry F. Scott	OD	7-24-81		200		200
Lionel S. Taylor	O	7-7-81		200		200
Dorothy M. Watts	O	7-7-81		200		200
<u>LAPEER COUNTY BANK & TRUST CO. (Michigan)</u>						
Thomas K. Butterfield	D	10-13-82		100		1,018
Curt Carter	O	10-13-82		100		231
Joseph D. O'Henley	D	9-17-82		192		1,378
Ray Sowton	OD	10-13-82		161		1,000
<u>THE LAWRENCE COUNTY BANK (Tennessee)</u>						
M. J. Riddle	OD	10-15-82		50		2,604
H. L. Wasson	D	10-15-82		50		1,911
<u>PEOPLES BANK OF CHESTERFIELD (Virginia)</u>						
Melvin W. Burnett	D	11-19-82			1,000	1,288
W. S. Carnes	D	10-14-82		200		18,015
Aubrey W. Gill	D	10-28-82		340		5,418

FR 671

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>STATE BANK OF THE ALLEGHENIES (Virginia)</u>						
E. Boyd	O	4-22-81			90	-0-
William J. Ellis	OD	10-1-81		100		2,675
		2-19-82		50		
George E. Garten	OD	1-11-82		100		2,100
		1-18-82		100		
		4-25-82		50		
		9-15-82		50		
		9-15-82		275		
Jack R. Lamb	D	7-13-82		100		2,000
Jay H. Lowden, Jr.	OD	7-81	2	50		600
						100
<u>SYLVANIA SAVINGS BANK CO. (Ohio)</u>						
Boyd O. Montgomery	D	10-25-82	2	200		1,397
						1,135
Benjamin F. Marsh	D	10-25-82	2	100		1,338
						151
Dale J. Reinbolt	O	10-29-82		73		910
<u>UNITED COUNTIES TRUST CO. (New Jersey)</u>						
Raymond W. Bauer	OD	10-5-82	2	100		27,428
						33,128
Mary E. Tierney	O	10-5-82		100		1,777
<u>WYANDOTTE SAVINGS BANK (Michigan)</u>						
Mary Ellen Meyer	D	11-9-82		100		2,427
Joyce V. Yost	D	11-9-82	2		100	16,856
						2,972

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>YPSILANTI SAVINGS BANK (Michigan)</u>						
Frank G. Dugas	O	11-19-82		254		2,850
Stanley R. Underwood	D	11-8-82		100		983
Scott W. Woods	D	11-8-82		100		5,200