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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

January 1983

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

January 11, 1983 to February 11, 1983

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 AMELIA (Virginia)</u>						
John M. Lee	D	1-12-83	2		50	600 265
<u>BANK OF SMITHTOWN (New Jersey)</u>						
Frank Radau	OD	1-07-83	2	100		18,334 446
<u>BANK OF SUFFOLK (Virginia)</u>						
G. Phil Jackson	OD	12-28-82		1,030		8,441
<u>CONSOLIDATED BANK & TRUST CO. (Virginia)</u>						
Alix B. James	D	1-28-83 1-28-83		100 98		1,892
Sumner G. Madden	D	1-14-83	2	57		2,521 474
<u>FIRST BANK OF COLONIA (New Jersey)</u>						
Angelo Mauro	OD	1-31-83 12-31-82 1-31-83 1-31-83	2 2 2	114 310 111 219		3,930 11,416
G. Nicholas Venezia	OD	12-31-82	2	374		2,396 616

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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 (Virginia)</u>						
Gerald L. Parks	D	11-19-82	2	100		1,556 17
<u>LAPEER COUNTY BANK & TRUST CO. (Michigan)</u>						
Thomas K. Butterfield	D	12-14-82		84		1,102
John W. Hackney	D	12-14-82		100		230
A. Edward LaClair	D	12-07-82		166		600
Rod L. Parsch	OD	12-07-82	2	100		3,886 1,322
<u>LORAIN COUNTY BANK & TRUST CO. (Ohio)</u>						
Thomas P. Haywood	D	10-08-82 10-08-82	2	377 500		2,877 1,000
<u>MANCHESTER STATE BANK (Connecticut)</u>						
Nathan G. Agostinelli	OD	10-15-82	2	55		3,311 100
Andrew Ansaldi, Jr.	OD	2-19-82 11-15-82 12-08-82		80 100 215		2,895
Roxie Leone	D	10-15-82			570	2,570
<u>MERCHANTS BANK OF NEW YORK (New York)</u>						
Robinson Markel	D	12-27-82		1,009		12,110
Paul Meyrowitz	D	12-28-82 12-28-82	2	132 96		1,452 1,064

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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>OBERLIN SAVINGS BANK (Ohio)</u> George O. Hoover	D	1-17-83	2	175		848 1,979
<u>UNION BANK & TRUST CO. (Alabama)</u> Robbins Taylor	OD	1-26-83 1-26-83	2	100 1,000		827 9,416
<u>UNION SAVINGS & TRUST CO. (Ohio)</u> Donald C. Campbell	OD	12-10-82	2	93		241 32
<u>UNION TRUST COMPANY OF WILDWOOD, (New Jersey)</u> Albert S. Bailie	OD	10-18-82 11-08-82	2 2	250 260		1,346 16,916
Charles B. Middleton	OD	11-09-82		60		6,450
Charles J. Sansone	OD	1-07-83		200		1,202
<u>UNITED COUNTIES TRUST CO. (New Jersey)</u> Eugene H. Bauer	OD	12-15-82	2	400		6,266 6,040
<u>YPSILANTI SAVINGS BANK (Michigan)</u> Scott W. Woods	D	11-08-82		100		5,200
<u>WYANDOTTE SAVINGS BANK (Michigan)</u> William C. Williams	D	1-05-83	2	100		2,335 6,129