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

April 1983

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

"ד" - 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

April 11, 1983 to May 11, 1983

IMPORTANT - See Guide to Symbols on preceding page

BANK REPORTING PERSON		D A TE	TRANSACTIO OWNERSHIP	AGGRE TRANSA		
INDIRECT ACCOUNT	RELATI ONSHI P	OF	CTION AND	Bought or Otherwise Acquired	Sold or Otherwise Disposed of	MONTH-END OWNERSHIP
		·	BOL			
BANK OF AMELIA (Virginia)		·				
F. Stephen Davis, Jr.	OD	3-14-83	2	225		2,500 3,125
BANK OF VIRGINIA BEACH (Virginia)						
Roy L. DeHart	D	3-11-83	2	200		3,613 1,150
Thomas C. Kyrus	D	3-28-83 3-31-83		367 184		12,122
CONTINENTAL BANK & TRUST CO. (Virginia	<u>1</u>					
David A. Dickens	D	6-15-82 2-03-83	2	200 150		16,835 190
Robert J. McDonough	OD	3-31-83 4-27-83	Х	3,000	3,000	252
DAVENPORT BANK AND TRUST CO. (Iowa)					•	
E. L. Carmody	OD	3-31-83	2	75		2,928 2,030
FIRST BANK OF COLONIA (New Jersey)						
Angelo Mauro	OD	4-28-83	2	165		3,930 11,581

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BANK REPORTING PERSON INDIRECT ACCOUNT	RELATIONSHIP	DATE OF TRANSACTION	TRANSACTION AND OWNERSHIP SYMBOL	AGGR TRANS Bought or Otherwise Acquired	Otherwise	MONTH-END OWNERSHIP
HERITAGE BANK AND TRUST (Virginia)		-				;
Bernard J. Matthews	OD	4-16-81		110		354
LAPEER COUNTY BANK & TRUST CO. (Michigan)		·				
Joseph O. Henley	D	3-02-82 3-16-83		200 218		1,797
Destain V. Steward, Jr.	D	2-03-83		300		1,282
THE LORAIN COUNTY SAVINGS & TRUST CO. (Ohi	<u>o</u>)					
Michael B. Duffin	D	3-17-83		50		175
TRI-COUNTY BANKING CO. (Oregon)						
Roberta Jean Nixon	D	3-25-82		200		450
UNION BANK & TRUST CO. (Alabama)						
James G. Hawthorne, Jr.	0	4-19-83			50	20
UNION TRUST CO OF WILDWOOD (New Jersey)						
Charles B. Middleton	OD	3-10-83		100		6,550