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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

June 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

June 11 to July 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>Banco de Ponce (Puerto Rico)</u>						
Jose A. Bechara, Jr.	D	6-10-83	2	500		12 3,876
<u>Bank of Burlington (Wisconsin)</u>						
James Bauman	O	5-31-83	2	54		516 52
William E. Edstrom	D	5-18-83		87		157
Robert Wenke	OD	5-31-83	2	100		636 330
<u>Bank of the Commonwealth (Virginia)</u>						
E. Elmer Tarrall	D	5-14-83		100		1,072
<u>Bank of Mid Jersey (New Jersey)</u>						
Edwin W. Townsend	D	5-10-83 5-13-83	2	500 192		2,634 300
Warren Young	D	5-10-83		500		1,120
<u>Farmers & Merchants Bank of Central California (California)</u>						
George D. Scheideman	D	5-11-83		75		763

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>Gateway State Bank (New York)</u>						
Anthony Catania	D	3-7-83		100		5,298
		3-31-83		70		
			2			2,123
Merton Corn	OD	2-83		170		3,508
		3-7-83		100		
		3-31-83		70		
Elliott Freedman	D	7-81/2-82		245		3,586
			2			1,050
Joseph J. Holzka	OD	5-5-81		200		5,342
		5-28-82		100		
		7-82		650		
		2-9-83		100		
			2			7,186
John Lagana, Jr.	D	9-9-82		156		4,209
		1-24-83		70		
		3-31-83		70		
		4-5-83		139		
			2			1,832
Joseph LiBassi	D	8-13-82		400		7,061
		3-07-83		100		
		3-31-83		140		
			2			105
Frederic D. Regan	D	12-81/4-82		300		3,685
		4-82/2-83		150		
		3-31-83		70		
		2-82/4-82		100		
		2-82/4-82		100		
			2			2,730
John Stathis	D	5-83		100		205
		3-31-83		70		
		4-28-83		279		
			2			3,774

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>Lapeer County Bank & Trust Co. (Michigan)</u>						
Joseph D. O'Henley	D	5-11-83		347		2,748
<u>Tri-County Banking Co. (Oregon)</u>						
James A. Bingham	O	6-7-83		65		1,283
Herman C. Bradley, Jr.	O	6-7-83		94		3,225
<u>United Counties Trust Co. (New Jersey)</u>						
Eugene H. Bauer	OD	5-13-83		500		34,044
		5-13-83	2	100		
		5-13-83	2	100		7,140
Anton J. Campanella	D	4-25-83		100		450
<u>Wyandotte Savings Bank (Michigan)</u>						
Stephen Orr Stieler	OD	6-24-83		350		2,769
			2			200