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Crouthamel R	Roger Powell											
Form 4												
March 20, 20	13											
FORM 4 UNITED STATES SECURITIES AND EXCHANCE COMMISSION									OMB APPROVAL			
UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549							OMB Number:	3235-0287				
Check this if no longe	ar .								Expires:	January 31,		
subject to	STATE:	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF							Estimated a	2005 average		
Section 16		SECURITIES							burden hou	rs per		
Form 4 or Form 5		Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,							response	0.5		
obligation	~ ^								-			
may contin	nue. Section 17			vestment (•	• •		f 1935 or Sectio	n			
See Instruction 1(b).	ction	50(II)	of the fire	vestilient v	company	y Act	01 1 9	+0				
(Print or Type R	esponses)											
1. Name and Address of Reporting Person * Crouthamel Roger Powell2. Issuer Symbol				Name and	Ticker or 7	Fradin	g	5. Relationship of Reporting Person(s) to Issuer				
BankGua				am Holdi	ng Co [B	KGN	A]	(Check all applicable)				
(Last) (First) (Middle) 3. Date of E					insaction			(Check an applicable)				
(Month/Da				ay/Year)				_X_ Director	10%	Owner		
111 CHALA	N SANTO PAI	PA	03/19/20)13				Officer (give below)	titleOth below)	er (specify		
(Street) 4. If Amen			ndment, Date Original				6. Individual or Joint/Group Filing(Check					
	th/Day/Year)				Applicable Line) _X_ Form filed by One Reporting Person							
HAGATNA,	GU 96910								Jore than One Re			
(City)	(State)	(Zip)	Table	e I - Non-Do	erivative S	ecuri	ties Aco	quired, Disposed of	f, or Beneficial	llv Owned		
1.Title of	2. Transaction Da	ate 24 Dee		3.	4. Securi				6. Ownership	-		
Security	(Month/Day/Yea				onAcquired (A) or				Form: Direct	Indirect		
(Instr. 3)	Code Disposed of (D)					•	(D) or	Beneficial				
		(Month/	Day/Year)	(Instr. 8) (Instr. 3, 4 and 5)				ndirect (I)	Ownership			
								Following Reported	(Instr. 4)	(Instr. 4)		
						(A)		Transaction(s)				
C				Code V	Amount	or (D)	Price	(Instr. 3 and 4)				
Common Stock	03/19/2013			Р	639	А	\$ 9.5	383,549	D (1)			

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

 Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

 (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transact Code (Instr. 8)	5. tionNumber of) Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		5		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Nu Deriv Secu Bene Own Follo Repo Trans (Instr
			Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares		

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Reporting Owners

		Relatio						
Reporting Owner Name / Address	Director	10% Owner	Officer	Other				
Crouthamel Roger Powell 111 CHALAN SANTO PAPA HAGATNA, GU 96910	Х							
Signatures								
/s/ Lorraine P Guzman, attorney Crouthamel	03/20/2013							

**Signature of Reporting Person

Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) 383,549 shares are subject to a certain Voting Trust Agreement dated September 18, 1990 of which Ms. Lourdes Leon Guerrero is the Trustee

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.