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Feb 03 1997 8:00am
Secretary of State

PROFIT
CORPORATION
ANNUAL REPORT
1997



FLORIDA DEPARTMENT OF STATE
Sandra B. Mortham
Secretary of State
DIVISION OF CORPORATIONS

DOCUMENT # 176127 (9)

1. Corporation Name
CITRUS AND CHEMICAL BANK

Principal Place of Business
600 NORTH BROADWAY
P.O. BOX 90
BARTOW FL 33830

Mailing Address
600 NORTH BROADWAY
P.O. BOX 90
BARTOW FL 33830-3804



3. Date Incorporated or Qualified 11/16/1953	3a. Date of Last Report 02/27/1996
4. FEI Number 59-0705213	Applied For Not Applicable
5. Certificate of Status Desired <input type="checkbox"/>	\$8.75 Additional Fee Required
6. Election Campaign Financing Trust Fund Contribution <input type="checkbox"/>	\$5.00 May Be Added to Fees
8. This corporation has liability for intangible tax under s. 199.032, Florida Statutes <input type="checkbox"/> Yes <input type="checkbox"/> No	

2. Principal Place of Business	2a. Mailing Address
21 Suite, Apt. #, etc.	26 Suite, Apt. #, etc.
22 City & State	27 City & State
23 Zip	28 Zip
24 Country	29 Country
25	30

9. Name and Address of Current Registered Agent

HARRIS, GEORGE W. JR
600 NORTH BROADWAY
BARTOW FL 33830

10. Name and Address of New Registered Agent

81 Name
82 Street Address (P.O. Box Number is Not Acceptable)
83
84 City
FL 85 Zip Code

11. Pursuant to the provisions of Sections 607.0502 and 607.1508, Florida Statutes, the above-named corporation submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida. Such change was authorized by the corporation's board of directors. I hereby accept the appointment as registered agent. I am familiar with, and accept the obligations of, Section 607.0505, Florida Statutes.

SIGNATURE

Signature, typed or printed name of registered agent and title if applicable

(NOTE: Registered Agent signature required when reinstating)

DATE

12. OFFICERS AND DIRECTORS

TITLE	D	<input type="checkbox"/> DELETE
NAME	BLOUNT, W.E. J	
STREET ADDRESS	PO BOX 148 N/A	
CITY-ST-ZIP	BARTOW FL	
TITLE	D	<input type="checkbox"/> DELETE
NAME	CORBETT, J.J.	
STREET ADDRESS	1855 EAST MAGNOLIA	
CITY-ST-ZIP	BARTOW FL	
TITLE	D	<input type="checkbox"/> DELETE
NAME	COURY, PAUL E (DR)	
STREET ADDRESS	1875 HERMOSA AVE	
CITY-ST-ZIP	BARTOW FL	
TITLE	D	<input type="checkbox"/> DELETE
NAME	HARRIS, GEORGE W JR	
STREET ADDRESS	1990 EL PASO	
CITY-ST-ZIP	BARTOW FL	
TITLE	D	<input type="checkbox"/> DELETE
NAME	HARWELL, CHRIS	
STREET ADDRESS	932 WEDGEWOOD LANE	
CITY-ST-ZIP	LAKELAND FL	
TITLE	D	<input type="checkbox"/> DELETE
NAME	IRELAND, ANDY	
STREET ADDRESS	PO BOX 2028 N/A	
CITY-ST-ZIP	HOLMES BCH FL	

13. ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS IN 12

1.1 TITLE	<input type="checkbox"/> Change <input type="checkbox"/> Addition
1.2 NAME	See Attached List
1.3 STREET ADDRESS	Directors and Officers
1.4 CITY-ST-ZIP	Citrus and Chemical Bank
2.1 TITLE	<input type="checkbox"/> Change <input type="checkbox"/> Addition
2.2 NAME	
2.3 STREET ADDRESS	
2.4 CITY-ST-ZIP	
3.1 TITLE	<input type="checkbox"/> Change <input type="checkbox"/> Addition
3.2 NAME	
3.3 STREET ADDRESS	
3.4 CITY-ST-ZIP	
4.1 TITLE	<input type="checkbox"/> Change <input type="checkbox"/> Addition
4.2 NAME	
4.3 STREET ADDRESS	
4.4 CITY-ST-ZIP	
5.1 TITLE	<input type="checkbox"/> Change <input type="checkbox"/> Addition
5.2 NAME	
5.3 STREET ADDRESS	
5.4 CITY-ST-ZIP	
6.1 TITLE	<input type="checkbox"/> Change <input type="checkbox"/> Addition
6.2 NAME	
6.3 STREET ADDRESS	
6.4 CITY-ST-ZIP	

14. I do hereby certify that the information supplied with this filing does not qualify for the exemption stated in Section 119.07(3)(i), Florida Statutes. I further certify that the information indicated on this annual report or supplemental annual report is true and accurate and that my signature shall have the same legal effect as if made under oath; that I am an officer or director of the corporation or the receiver or trustee empowered to execute this report as required by Chapter 607, Florida Statutes; and that my name appears in Block 12 or Block 13 if changed, or on an attachment to this report.

SIGNATURE:

SIGNATURE AND TYPED OR PRINTED NAME OF SIGNING OFFICER OR DIRECTOR

January 16, 1997 941/519-2101

CR2E034 (9/96)

**CITRUS AND CHEMICAL BANK
BOARD OF DIRECTORS
1997**

<u>NAME</u>	<u>ADDRESS</u>
W. E. Blount, Jr.	P. O. Box 148 Bartow, FL 33830
J. J. Corbett	1655 East Magnolia Bartow, FL 33830
Paul E. Coury (Dr.)	1875 Hermosa Avenue Bartow, FL 33830
George W. Harris, Jr.	1990 El Paso Bartow, FL 33830
Chris Harwell	932 Wedgewood Lane Lakeland, FL 33813
Andy Ireland	P. O. Box 2028 Holmes Beach, FL 34218
Robert P. Murray	P. O. Box 32092 Lakeland, FL 33802
Margaret West Paul	1300 North Lake Otis Drive Winter Haven, FL 33880
Chesterfield Smith	P. O. Box 015441 Miami, FL 33101
Ernest M. Smith	1190 South Orange Avenue Bartow, FL 33830

Robert G. Stokes

P. O. Box 3
Lakeland, FL 33802

Carl J. Strang, Jr.

P. O. Box 194
Winter Haven, FL 33880

Harry E. White

1560 Palm Place South
Bartow, FL 33830

Nelson C. White

400 South Florida Avenue
Apt. #707
Lakeland, FL 33801

**CITRUS AND CHEMICAL BANK
OFFICERS
1997**

Administration

George W. Harris, Jr., Chairman & Chief Executive Officer
Douglas G. Small, President & Chief Operating Officer
Roberta S. Wise, Senior Vice President & Secretary to Board of Directors

Loans

Patrick L. Russell, Executive Vice President
Calvin R. Roberts, Jr., Senior Vice President
Charlotte A. Tucker, Vice President/Residential Lending
Marianne J. Barwick, Vice President
Janice A. Davis, Assistant Cashier
Elisabeth A. Davis, Loan Support Officer

Operations Support

Dick Busing, Executive Vice President & Cashier
Carolyn K. Williams, Vice President
Margaret L. Boren, Vice President/Bank Support
Leeanna G. Renfroe, Assistant Cashier

Data Processing

Charles F. Boyles, Senior Vice President
James R. Shumaker, Vice President

Finance & Investments

Robert P. Kenney, Executive Vice President & Chief Financial Officer
Linda P. Fagan, Comptroller

Audit

Barbara A. Nooe, Auditor

Compliance

Barbara A. Mahler, Compliance Officer

Human Resources

Lela C. Carlton, Vice President

Marketing

R. E. Kendrick, III, Senior Vice President
Linda H. Marichal, Assistant Vice President/Training Officer
Karen G. Boswell, Marketing Officer
Kimberly P. Stokes, Marketing Officer
Laura J. Haw, Marketing Officer

Bartow Office

Jeffrey D. Hoch, Senior Vice President & Bartow/Fort Meade Area Executive
Clifford C. Daniels, Vice President/Commercial Loans
Anita C. Stasiak, Vice President/Sales & Service Officer/Security Officer
Gary L. Wilson, Vice President/Consumer Loans
Pam D. Adams, Real Estate & Consumer Loan Officer
Denise Plair, Assistant Cashier/Loans
Mary E. Jones, Assistant Vice President/Customer Counselor
Sandra L. Dobberteau, Customer Service Officer

Downtown Lakeland Office

Kenneth D. Ely, Senior Vice President & Lakeland Area Executive
J. Michael Crowell, Senior Vice President/Commercial Loans
Sandra L. Serletic, Vice President & Branch Manager
Timothy J. Hart, Vice President/Commercial Loans

Lakeland Christina Office

Clyde R. Sprott, Vice President & Branch Manager
Helen L. May, Assistant Vice President/Sales & Service Officer

Lakeland Edgewood-98 Office

Sharon K. Casey, Vice President & Branch Manager

North 98 @ Foxwood Office

Melinda S. Herrin, Vice President & Branch Manager

Winter Haven Office

Michael K. Compton, Senior Vice President & Winter Haven Area Executive
Anna Coco, Vice President/Commercial Loans
Paul B. Colee, Vice President/Commercial Loans
Gail Smith, Assistant Vice President/Loans
Rayleen A. Blackwell, Assistant Vice President/Sales & Service Officer

Fort Meade Office

Lawrence F. Sthreshley, III, Vice President & Branch Manager
Joyce A. Acuff, Assistant Vice President/Sales & Service Officer