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May 04, 1999 8:00 am
Secretary of State

05-04-1999 90020 009 ***150.00

PROFIT CORPORATION
 ANNUAL REPORT
1999



FLORIDA DEPARTMENT OF STATE
Katherine Harris
 Secretary of State
 DIVISION OF CORPORATIONS

DOCUMENT # **176127**

1. Corporation Name
CITRUS AND CHEMICAL BANK



DO NOT WRITE IN THIS SPACE

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**

3. Date Incorporated or Qualified
11/16/1953

4. FEI Number
59-0705213 Applied For Not Applicable

5. Certificate of Status Desired **\$8.75** Additional Fee Required

6. Election Campaign Financing Trust Fund Contribution **\$5.00** May Be Added to Fees

8. This corporation owes the current year Intangible Personal Property Tax. **N/A** Yes No

2. Principal Place of Business
 21 Suite, Apt. #, etc.
 22 City & State
 23 Zip Country
 24 25

2a. Mailing Address
 26 Suite, Apt. #, etc.
 27 City & State
 28 Zip Country
 29 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 _____ (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 33830
TITLE	D <input type="checkbox"/> DELETE
NAME	CORBETT, J.J.
STREET ADDRESS	1655 EAST MAGNOLIA
CITY-ST-ZIP	BARTOW FL 33830
TITLE	D <input type="checkbox"/> DELETE
NAME	COURY, PAUL E (DR)
STREET ADDRESS	1875 HERMOSA AVE
CITY-ST-ZIP	BARTOW FL 33830
TITLE	D <input type="checkbox"/> DELETE
NAME	HARRIS, GEORGE W JR
STREET ADDRESS	1990 EL PASO
CITY-ST-ZIP	BARTOW FL 33830
TITLE	D <input type="checkbox"/> DELETE
NAME	PAUL, MARGARET WEST
STREET ADDRESS	1300 N LAKE OTIS DR
CITY-ST-ZIP	WINTER HAVEN FL 33880
TITLE	D <input type="checkbox"/> DELETE
NAME	IRELAND, ANDY
STREET ADDRESS	PO BOX 2028 N/A
CITY-ST-ZIP	HOLMES BCH FL 34218

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	Officers & Directors
1.4 CITY-ST-ZIP	
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 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 with an address, with all other like empowered.

SIGNATURE: _____ DATE: **1/25/99** DAYTIME PHONE #: **941/519-2101**

CR2E034 (11/98)

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Robert G. Stokes	P. O. Box 3 Lakeland, FL 33802	941/284-2228
Carl J. Strang, Jr.	P. O. Box 194 Winter Haven, FL 33880	941/299-1195
John F. Watkins	P. O. Box 95002 Lakeland, FL 33804-5002	941/687-4545
Harry E. White	3930 Cypress Landing North Winter Haven, FL 33884	941/324-4659
Nelson C. White	400 South Florida Avenue Apt. #707 Lakeland, FL 33801	941/683-2106 401/348-8733(Summer)

**CITRUS AND CHEMICAL BANK
BOARD OF DIRECTORS
1999**

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<u>NAME</u>	<u>ADDRESS</u>	<u>PHONE</u>
W. E. Blount, Jr.	P. O. Box 148 Bartow, FL 33830	941/533-7191
J. J. Corbett	1655 East Magnolia Bartow, FL 33830	941/533-2037
Paul E. Coury (Dr.)	1875 Hermosa Avenue Bartow, FL 33830	941/533-5091
George W. Harris, Jr.	1990 El Paso Bartow, FL 33830	941/519-2101
Andy Ireland	P. O. Box 788 151 East First Street Boca Grande, FL 33921	941/964-2822 703/448-4090 (Bus)
	126 Third Street, S.E. Washington, D.C. 20003	202/338-7899 (Bus)
D. Burke Kibler, III	P. O. Box 32092 Lakeland, FL 33802	941/499-5349
Margaret West Paul	1300 North Lake Otis Drive Winter Haven, FL 33880	941/293-5858
Chesterfield Smith	P. O. Box 015441 Miami, FL 33101	305/374-8500
Ernest M. Smith	1190 South Orange Avenue Bartow, FL 33830	941/533-4681

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**CITRUS AND CHEMICAL BANK
OFFICERS
1999**

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

Credit Administration

J. Michael Crowell, Executive Vice President/Credit Administration
Calvin R. Roberts, Jr., Senior Vice President/Loan Support
Nancy L. Pipkin, Vice President/Special Assets
Janice A. Davis, Assistant Cashier

Residential Real Estate

Charlotte A. Tucker, Vice President

Bank Support

Jeffrey D. Hoch, Senior Vice President & Cashier
Margaret L. Boren, Vice President

Information Systems & Technology

Charles F. Boyles, Executive Vice President
James R. Shumaker, Vice President/Operations
Carolyn K. Williams, Vice President/Customer Accounting
Alesia L. Hickman, Assistant Manager/Customer Accounting
Leeanna G. Renfroe, Assistant Cashier/Wire Transfer

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

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Human Resources

Lela C. Carlton, Vice President

Marketing

R. E. Kendrick, III, Senior Vice President

Myrtice P. Young, Vice President

Mary E. Jones, Assistant Vice President & CRA Officer

Karen G. Boswell, Marketing Officer

Laura J. Haw, Marketing Officer

Trust

Larry V. Moore, Sr., Executive Vice President

Sharlotte M. Stafford, Trust Officer

Lisa I. Davis, Trust Officer

Bartow Office

Clifford C. Daniels, Senior Vice President & Bartow/Fort Meade Area Executive

Anita C. Stasiak, Vice President & Branch Manager

Gary L. Wilson, Vice President/Consumer Loans & Security Officer

Sandra L. Dobberteau, Sales & Service Officer

Downtown Lakeland Office

J. Theron Stangry, Senior Vice President & Lakeland Area Executive

Sandra L. Serletic, Vice President & Branch Manager

Timothy J. Hart, Vice President/Commercial Loans

W. Kenneth Williams, Vice President/Commercial Loans

Betty S. Delaney, Sales & Service Officer

Lakeland Christina Office

Clyde R. Spratt, Vice President & Branch Manager

Valerie A. Arter, Sales & Service Officer

Lakeland Edgewood-98 Office

Sharon K. Casey, Vice President & Branch Manager

Sabralea S. Mathis, Sales & Service Officer

North 98 @ Foxwood Office

Melinda S. Herrin, Vice President & Branch Manager

L. Jane Fortin, Sales & Service Officer

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Winter Haven Office

Michael K. Compton, Senior Vice President & Winter Haven Area Executive

Anna R. Coco, Vice President/Commercial Loans

Paul B. Colee, Vice President/Commercial Loans

Susan M. Jennis, Sales & Service Officer

Spring Lake Office

A. Gail Smith, Vice President & Branch Manager

Fort Meade Office

L. Fitzhugh Sthreshley, III, Vice President & Branch Manager

Teresa L. Porter, Sales & Service Officer