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HANKINS RANDAL L Form 4 February 03, 2003

FORM 4

_ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB Number: 3235-0287 Expires: January 31, 2005 Estimated average burden hours per response. . .0.5

OMB APPROVAL

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

Filed By Romeo and Dye's Section 16 Filer www.section16.net

1. Name and Address of Reporting Person* Hankins Randal L.					me and Tic nc. DDS	cker or	Р	6. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
(Last) 1600 Cantrell R	of Reporting Person,					Statement for onth/Day/Year 1/03	X	_ Director 10% Owner X Officer (give title below) Other (specify below)					
										ice President ational Bank	, President DIllard		
	(Street)							5. If Amendment, Date of Original		7. Individual or Joint/Group Filing (Check Applicable Line)			
Little Rock, AR	72201						(M	onth/Day/Year)	P	erson	7 One Reporting 7 More than One 9n		
(City)	(State) ((Zip)	T	fable	e I Non-I	Derivat	Dispose	sposed of, or Beneficially Owned					
1. Title of Security (Instr. 3)	3. Trans- action Code4. Securities Acquire (A) or Disposed of (I (Instr. 3, 4 & 5)					5. Amount of Securities Beneficially		6. Owner- ship Form: Direct (D)	7. Nature of Indirect Beneficial				
(1100.0)	Date (Month/ Day/ Year)	Date, if any (Month/Day/ Year)	Code	v	Amount	(A) or (D)	Price	Owned Follow- ing Reported Transactions(s) (Instr. 3 & 4)		or Indirect (I) (Instr. 4)			
Common Class A	1/31/03		Α		401	A	15.00)	9953	D			
Common Class A									8261	I	Retirement Plan		

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

* If the form is filed by more than one reporting person, see Instruction 4(b)(v).

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FORM 4 (continued) Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

(c.g., puts, cans, warrants, options, convertible securities)													
1. Title of	2. Conver-	3.	3A.	4.	5.	6. Date Exercisable	7. Title and	8. Price of	9. Number of	10.	11. Nature		
Derivative	sion or	Trans-	Deemed	Trans-	Number	and Expiration	Amount of	Derivative	Derivative	Owner-	of Indirect		
Security	Exercise	action	Execution	action	of	Date	Underlying	Security	Securities	ship	Beneficial		
	Price of	Date	Date,	Code	Derivati	(Melonth/Day/	Securities	(Instr. 5)	Beneficially	Form	Ownership		

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(Instr. 3)	5	(Month/ Day/	`	(Instr. 8)		Securitie¥ear) Acquired (A) or Disposed of (D) (Instr. 3, 4 &				(Instr	. 3 & 4)	Following Reported Transaction(s) (Instr. 4)	of Deriv- ative Security: Direct (D) or Indirect (I) (Instr. 4)	(Instr. 4)
				Code	V	(A)		Exer-cisable			Amount or Number of Shares			

Explanation of Responses:

(1) Shares purchased pursuant to Company's Stock Purchase Plan, which is a Rule 16b-3 plan, from 2/1/02 thru 8/28/02 at market prices.

By: /s/ Randal L. Hankins

<u>2/03/03</u>

Date

**Signature of Reporting Person

**Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed.

If space is insufficient, See Instruction 6 for procedure.

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