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UNFRIED CHARLES O Form 4 January 15, 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

STATEMENT OF CHANGES IN BENEFICIAL

OWNERSHIP

OMB APPROVAL

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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 & Dye's Instant Form 4 Filer www.section16.net

 Name and Address of Reporting Person* Unfried Charles O. 					ame and Ti nc. DDS	cker or	Ре	6. Relationship of Reporting Person(s) to Issuer (Check all applicable)					
(Last) (First) (Middle)				orting	entification g Person, (voluntary)		Mo	Statement for nth/Day/Year 3/03	10 <u>X</u> O	_ Director 10% Owner X Officer (give title below) Other (specify below) Vice President, CEO Dillard			
			4							National Bank			
	(Street)						- ·	f Amendment,			Joint/Group Filing		
Little Rock, AR	Little Rock, AR 72201							Date of Original (Month/Day/Year)		(Check Applicable Line) X Form filed by One Reporting			
									Pe	erson Form filed by	More than One		
									R	eporting Perso	n		
(City)	(State)	(Zip)]	Fabl	e I Non-	Deriva	tive Sec	urities Acquired, I	Dispose	d of, or Benet	ficially Owned		
		2A. Deemed Execution	3. Trans		4. Securition or Dispose) 5. Amount of Securities		6. Owner- ship Form:	7. Nature of Indirect		
-		Date,	(Instr. 8		(Instr. 3, 4			Beneficially		Direct (D)	Beneficial		
	(Month/ Day/ Year)	if any (Month/Day/ Year)	Code	V	Amount	(A) or (D)	Price	Owned Follow- ing Reported Transactions(s)		or Indirect (I) (Instr. 4)	Ownership (Instr. 4)		
Common Class A	1/13/03		A		63	A	17.15	(Instr. 3 & 4) 1	666	D			
Common Class A									2033	Ι	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)

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)	Derivative Security	(Month/ Day/	if any (Month/ Day/ Year)	(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:

By: /s/ Charles O. Unfried

<u>1/15/03</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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