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### Section 1: 4 (FORM 4)

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

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

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

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

(Print or Type Responses)										
1. Name and Address of Reportin RUSSELL R DARREL	2. Issuer Na BANK OF T					5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner				
17901 CHENAL PARKWA	AY, P.O. BOX 88	3. Date of Earlie 02/12/2013	3. Date of Earliest Transaction (Month/Day/Year) - 02/12/2013				X_ Officer (give title below) Other (specify below)  Chief Credit Officer			
(Street) LITTLE ROCK, AR 72	4. If Amendmen	nt, Date O	rigina	l Filed (Mo	onth/Day/	Year)	6. Individual or Joint/Group Filing (Check Applicable Line)  X Form filed by One Reporting Person Form filed by More than One Reporting Person			
(City) (State)	(Zip)		Table I	- Non-	Derivativ	e Secu	rities Acq	uired, Disposed of, or Beneficia	lly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D)	7. Nature of Indirect Beneficial Ownership
		(Monul/Day/ rear)	Code	V	Amount	(A) or (D)	Price	(liisti. 3 and 4)	or Indirect (I) (Instr. 4)	(Instr. 4)
Common Stock	02/12/2013	Â	S	Â	1,064	D	\$37.94	10,400	D	Â
Common Stock	Â	Â	Â	Â	Â	Â	Â	47,661	I	Shares held in 401(k) at 02/12/2013
Common Stock	Â	Â	Â	Â	Â	Â	Â	4,400	I	Shares held by Spouse at 02/12/2013

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

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SEC 1474 (9-02)

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

	1. Title of	2.	3. Transaction	3A. Deemed	4.		5.		6. Date Exer	cisable	7. Tit	le and	8. Price of	9. Number of	10.	11. Nature				
-	Derivative	Conversion	Date	Execution Date, if	Transact	ion	Numb	er	and Expiration	on Date	Amou	ınt of	Derivative	Derivative	Ownership	of Indirect				
-	Security	or Exercise	(Month/Day/Year)	any	Code		of		(Month/Day/Year)		Unde	rlying	Security	Securities	Form of	Beneficial				
	(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)		Deriv	ative	е		Secur	ities	(Instr. 5)	Beneficially	Derivative	Ownership				
-		Derivative			, ,		Secur	ities			(Instr.	3 and	, ,	Owned	Security:	(Instr. 4)				
-		Security					Acqui	ired			4)			Following	Direct (D)					
-							(A) or	r						Reported	or Indirect					
							Dispo	sed						Transaction(s)	(I)					
							of (D)	)						(Instr. 4)	(Instr. 4)					
							(Instr.	3,												
							4, and	15)												
												Amount								
									D. t.	E		or								
-											Date			Expiration	Title	Number				
									Exercisable	Date		of								
					Code	V	(A)	(D)				Shares								
- 1		1																		

### **Reporting Owners**

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Reporting Owner Name / Address	Relationships					
	Director	10% Owner	Officer	Other		
RUSSELL R DARREL 17901 CHENAL PARKWAY P.O. BOX 8811 LITTLE ROCK, AR 72231-8811	Â	Â	Chief Credit Officer	Â		

## **Signatures**

/s/ R. Darrel Russell	02/13/2013	
**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).

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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