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Section 1: 4 (FORM 4 SUBMISSION)

FORM 4

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

OMB APPROVAL						
OMB Number: 3235-0287						
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hours per response	e 0.5					

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 Reporting I McKinney Gregory L	2. Issuer Na BANK OF T					5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner				
17901 CHENAL PARKWAY	3. Date of Earlie 01/13/2016	est Transa	ction ((Month/Day/	Year)	X_Officer (give title below) Other (specify below) Chief Financial Officer & CAO				
(Street) LITTLE ROCK, AR 7223	4. If Amendmer	nt, Date O	riginal	Filed (Month	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)		Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially 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)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	Ownership Indirect Form: Benefic	7. Nature of Indirect Beneficial Ownership
		(World Day Tear)	Code	V	Amount	(A) or (D)	Price	(iiisu. 3 uilu 4)	or Indirect (I) (Instr. 4)	
Common Stock	01/13/2016	Â	A	Â	16,103.(1)	A	\$ 0	69,834	D	Â
Common Stock	Â	Â	Â	Â	Â	Â	Â	5,509	I	Shares held in 401(k) at 01/13/2016

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	Transacti	on	Numl	ber	and Expirati	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			Secur	rities	(Instr. 5)	Beneficially	Derivative	Ownership
	Derivative					Secur	rities			(Instr. 3 and			Owned	Security:	(Instr. 4)
	Security					Acqu	ired			4)			Following	Direct (D)	
						(A) o	r						Reported	or Indirect	
						Dispo	sed						Transaction(s)	(I)	
						of (D)						(Instr. 4)	(Instr. 4)	
						(Instr								į l	
						4, and	15)							į l	
											Amount				
								Date	Evaination		or			i l	
								Exercisable	Expiration Date	Title	Number			i l	
								Exercisable	Date		of			i l	
				Code	V	(A)	(D)				Shares				

Reporting Owners

	Departing Owner Name / Address	Relationships							
	Reporting Owner Name / Address	Director	10% Owner	Officer	Other				
]	McKinney Gregory L 17901 CHENAL PARKWAY P.O. BOX 8811 LITTLE ROCK, AR 72231-8811	Â	Â	Chief Financial Officer & CAO	Â				

Signatures

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/s/ Gregory L McKinney	01/15/2016
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).
- (1) These shares were issued under the Company's Restricted Stock and Incentive Plan in accordance with Rule 16b-3(d) and are subject to a substantial risk of forfeiture until vested. 100% of these shares vest on 01/13/2019, three years after the date of grant, if the individual remains employed with the Company through such date.

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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