Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 246(a)(1), 602, and 611a); and sections 113, 165, 312, 465(c), and 543 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The Annual Report of Holding Companies must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or an LLC, see the General Instructions for the authorized individual who must sign the report.

I, William C. Alstrin
Name of the Holding Company Director and Official
Director, Vice President, CFO
Title of the Holding Company Director and Official

attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board’s "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official
07/14/2020
Date of Signature

For holding companies not registered with the SEC—Indicate status of Annual Report to Shareholders:
☐ is included with the FR Y-6 report
☐ will be sent under separate cover
☒ is not prepared

For Federal Reserve Bank Use Only
RSSD ID: 
C.I.:

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

Date of Report (top-tier holding company's fiscal year-end):
12/31/2019
Month / Day / Year

N/A

Reporter’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter’s Name, Street, and Mailing Address
D Bancorp, Inc.

Legal Title of Holding Company
P. O. Box 7777

(Mailing Address of the Holding Company) Street / P.O. Box
(DeSoto) Texas 75123

City State Zip Code

2011 N. Hampton Rd., DeSoto, TX 75115

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Joie Cox Vice President, Director
Name Title

972-780-7777
Area Code / Phone Number / Extension

972-780-7782
Area Code / FAX Number

joie.cox@bankdesoto.com
E-mail Address

N/A

Address (URL) for the Holding Company’s web page

Is confidential treatment requested for any portion of this report submission? 

☐ 0=No
☐ 1=Yes 0

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report .
☐

2. a letter justifying this request has been provided separately ...
☐

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential.”

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data required to respond to these requests and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2019
Report Item 1: Annual Report to Shareholders

NONE
Report Item 2a: Organizational Chart

SHAREHOLDERS

100%
D Bancorp, Inc.
DeSoto, Texas
Incorporated in Texas
LEI: N/A

100%
Bank of DeSoto, National Association
DeSoto, Texas
LEI: 549300SS41NEZDLCGD86

100%
D Capital Trust I
DeSoto, Texas
Incorporated in Texas
LEI: N/A
Reconciliation and Verification Steps

1. In the Data Action column of each branch row, enter one or more of the actions specified below:

   - Action:
     - OR: If the branch information is correct, enter "OR" in the Data Action column.
     - Change: If the branch information is incorrect or incomplete, revise the data, enter "Change" in the Data Action column and the date when this information first became valid in the Effective Date column.
     - Close: If a branch listed was sold or closed, enter "Close" in the Data Action column and the sale or closure date in the Effective Date column.
     - Delete: If a branch listed was never owned by this depository institution, enter "Delete" in the Data Action column.
     - Add: If a reportable branch is missing, insert a row, add the branch data, and enter "Add" in the Data Action column and the opening or acquisition date in the Effective Date column.

Printed in US Excel, you may need to adjust your page setup to include landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add. The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - https://y10online.federalreserve.gov.

* FDIC UNUM, Office Number, and ID_BSSID columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_BSSID</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Need Office ID_BSSID*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td></td>
<td>Full Service (Head Office)</td>
<td>638355</td>
<td>BANK OF DESOTO, NATIONAL ASSOCIATION</td>
<td>2011 N HAMPTON ROAD</td>
<td>DESOTO</td>
<td>TX</td>
<td>75115-2833</td>
<td>DALLAS</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>BANK OF DESOTO, NATIONAL ASSOCIATION</td>
<td>638355</td>
<td></td>
</tr>
</tbody>
</table>
Report Item 3  
Securities Holders: 5% or more  
D Bancorp, Inc.  
December 31, 2019

<table>
<thead>
<tr>
<th>Name &amp; Address</th>
<th>Address</th>
<th>Citizenship</th>
<th>No. Shares</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>J. Pierce Monkres</td>
<td>Lake Kiowa, Texas</td>
<td>U.S.</td>
<td>49,000</td>
<td>50.00%</td>
</tr>
<tr>
<td>James P. Monkres Jr.</td>
<td>DeSoto, TX</td>
<td>U.S.</td>
<td>18,250</td>
<td>18.62%</td>
</tr>
<tr>
<td>Sandra L. Monkres</td>
<td>Lake Kiowa, TX</td>
<td>U.S.</td>
<td>1,050</td>
<td>1.07%</td>
</tr>
<tr>
<td>Josh T. Monkres</td>
<td>Lake Kiowa, TX</td>
<td>U.S.</td>
<td>2,200</td>
<td>2.24%</td>
</tr>
<tr>
<td>Joie Cox (Monkres)</td>
<td>Waxahachie, TX</td>
<td>U.S.</td>
<td>2,100</td>
<td>2.14%</td>
</tr>
<tr>
<td><strong>Total - Family</strong></td>
<td></td>
<td></td>
<td>72,600</td>
<td>74.07%</td>
</tr>
<tr>
<td>John Tufts, Jr.</td>
<td>DeSoto, TX</td>
<td>U.S.</td>
<td>7,050</td>
<td>7.19%</td>
</tr>
<tr>
<td>Robert Adams</td>
<td>DeSoto, TX</td>
<td>U.S.</td>
<td>5,050</td>
<td>5.15%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td>84,700</td>
<td>86.41%</td>
</tr>
<tr>
<td><strong>Common Shares Outstanding</strong></td>
<td></td>
<td></td>
<td>98,000</td>
<td></td>
</tr>
</tbody>
</table>

**Item 3(2): Shareholders not included in item 3(1) who owned 5% or more equity during the fiscal year**

N/A
### Report Item 4: Insiders

**D Bancorp, Inc.**

Principal Shareholders, Executive Officers and Directors

December 31, 2019

<table>
<thead>
<tr>
<th>(1) Name, City, State, Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3a) Title &amp; Position with Holding Company</th>
<th>(3b) Title &amp; Position with Subsidiaries</th>
<th>(3c) Title &amp; Position with Other Businesses</th>
<th>(4a) Percentage of Voting Shares in Holding Company</th>
<th>(4b) Percentage of Voting Shares in Subsidiaries</th>
<th>(4c) Name and % Shares with Other Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>J. Pierce Monkres</td>
<td>Banker</td>
<td>Director, Chairman &amp; President</td>
<td>Chairman &amp; CEO Bank of DeSoto</td>
<td>N/A</td>
<td>50.00%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Lake Kiowa, Texas USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>James P. Monkres, Jr.</td>
<td>Banker</td>
<td>Director, Executive Vice President</td>
<td>President Bank of DeSoto</td>
<td>Partner West End Investments</td>
<td>18.62%</td>
<td>None</td>
<td>West End Investments 50%</td>
</tr>
<tr>
<td>DeSoto, Texas USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>William C. Alstrin</td>
<td>Banker</td>
<td>Director, Vice President &amp; CFO</td>
<td>Executive Vice President &amp; COO Bank of DeSoto</td>
<td>N/A</td>
<td>1.22%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Waxahachie, Texas USA</td>
<td></td>
<td></td>
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<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Joie Cox</td>
<td>Banker</td>
<td>Director, Vice President</td>
<td>Vice President Bank of DeSoto</td>
<td>N/A</td>
<td>2.14%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Waxahachie, Texas USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Josh T. Monkres</td>
<td>Banker</td>
<td>Vice President</td>
<td>Vice President Bank of DeSoto</td>
<td>N/A</td>
<td>2.24%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Lake Kiowa, Texas USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sandra L. Monkres</td>
<td>Homemaker</td>
<td>Shareholder, Family Member</td>
<td>Director Bank of DeSoto</td>
<td>N/A</td>
<td>1.07%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Lake Kiowa, Texas USA</td>
<td></td>
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</tr>
</tbody>
</table>