Board of Governors of the Federal Reserve System

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), 28, and 254(a) of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 186, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850c(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 Officer of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a Senior Officer 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 is an LLC, see the General Instructions for the authorized individual who must sign the report.

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

I 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
7/13/2021

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.

Date of Report (top-tier holding company’s fiscal year-end):
12/31/2020
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, TX 75115
City
Texas
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
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? ☐ Yes ☐ No

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."
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
Results: A list of branches for your depository institution: BANK OF DESOTO, NATIONAL ASSOCIATION (ID_RSSD: 638355). This depository institution is held by D BANCORP, INC. (2127022) of DESOTO, TX.
The data are as of 12/31/2020. Data reflects information that was received and processed through 01/05/2021.

Reconciliation and Verification Steps
1. In the Data Action column of each branch row, enter one or more of the actions specified below
2. If required, enter the date in the Effective Date column

Actions
OK: If the branch information is correct, enter 'OK' 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.

If printing this list, you may need to adjust your page setup in MS Excel. Try using 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 UNINUM, Office Number, and ID_RSSD 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_RSSD</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 UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</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>75115-2323</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>
<td></td>
</tr>
<tr>
<td>Name &amp; Address</td>
<td>Address</td>
<td>Citizenship</td>
<td>No. Shares</td>
<td>Percentage</td>
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</tr>
<tr>
<td>J. Pierce Monkres</td>
<td>Dallas, TX</td>
<td>U.S.</td>
<td>49,000</td>
<td>50.00%</td>
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</tr>
<tr>
<td>James P. Monkres Jr.</td>
<td>DeSoto, TX</td>
<td>U.S.</td>
<td>18,250</td>
<td>18.62%</td>
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</tr>
<tr>
<td>Sandra L. Monkres</td>
<td>Dallas, TX</td>
<td>U.S.</td>
<td>1,050</td>
<td>1.07%</td>
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</tr>
<tr>
<td>Josh T. Monkres</td>
<td>Waxahachie, TX</td>
<td>U.S.</td>
<td>2,200</td>
<td>2.25%</td>
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</tr>
<tr>
<td>Joie Cox (Monkres)</td>
<td>Midlothian, TX</td>
<td>U.S.</td>
<td>2,100</td>
<td>2.14%</td>
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<tr>
<td><strong>Total - Family</strong></td>
<td></td>
<td></td>
<td><strong>72,600</strong></td>
<td><strong>74.08%</strong></td>
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<tr>
<td>John Tufts, Jr.</td>
<td>DeSoto, TX</td>
<td>U.S.</td>
<td>7,050</td>
<td>7.19%</td>
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<tr>
<td>Robert Adams</td>
<td>DeSoto, TX</td>
<td>U.S.</td>
<td>5,050</td>
<td>5.15%</td>
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</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>84,700</strong></td>
<td><strong>86.42%</strong></td>
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<tr>
<td>Common Shares Outstanding</td>
<td></td>
<td></td>
<td><strong>98,000</strong></td>
<td></td>
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</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
<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>Limited Partner Springcreek Villas, LLC</td>
<td>50.00%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Dallas, Texas USA</td>
<td></td>
<td></td>
<td>President West End Investments</td>
<td>Partner Springcreek Villas, LLC</td>
<td></td>
<td></td>
<td>West End Investments - 50%</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>N/A</td>
<td>18.62%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>DeSoto, Texas USA</td>
<td></td>
<td></td>
<td>Executive Vice President &amp; COO Bank of DeSoto</td>
<td>N/A</td>
<td></td>
<td></td>
<td>West End Investments - 50%</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>N/A</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Waxahachie, Texas USA</td>
<td></td>
<td></td>
<td>Bank of DeSoto</td>
<td>N/A</td>
<td>1.22%</td>
<td>None</td>
<td>N/A</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>Midlothian, Texas USA</td>
<td></td>
<td></td>
<td>Bank of DeSoto</td>
<td>N/A</td>
<td></td>
<td></td>
<td>N/A</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>N/A</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Waxahachie, Texas USA</td>
<td></td>
<td></td>
<td>Bank of DeSoto</td>
<td>N/A</td>
<td>2.25%</td>
<td>None</td>
<td>Springcreek Villas, LLC 40%</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>Snowball Development 100%</td>
</tr>
<tr>
<td>Dallas, Texas USA</td>
<td></td>
<td></td>
<td>Bank of DeSoto</td>
<td>N/A</td>
<td></td>
<td></td>
<td>N/A</td>
</tr>
</tbody>
</table>