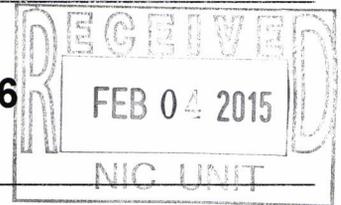


Board of Governors of the Federal Reserve System



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)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan 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.

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.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015

Month / Day / Year

N/A

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

I, Albert C. Christman

Name of the Holding Company Director and Official

President and Chief Executive Officer

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

Delhi Bancshares, Inc.

Legal Title of Holding Company

120 Oak Street / P. O. Box 8

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

Delhi	LA	71232
City	State	Zip Code

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.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Albert C. Christman President and CEO

Name Title

318-878-3703

Area Code / Phone Number / Extension

318-878-5778

Area Code / FAX Number

acchristman@guarantysbankdelhi.com

E-mail Address

Signature of Holding Company Director and Official

01/29/2016

Date of Signature

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

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 1107090
 C.I. _____

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Annual Report of Bank Holding Companies – FR Y-6

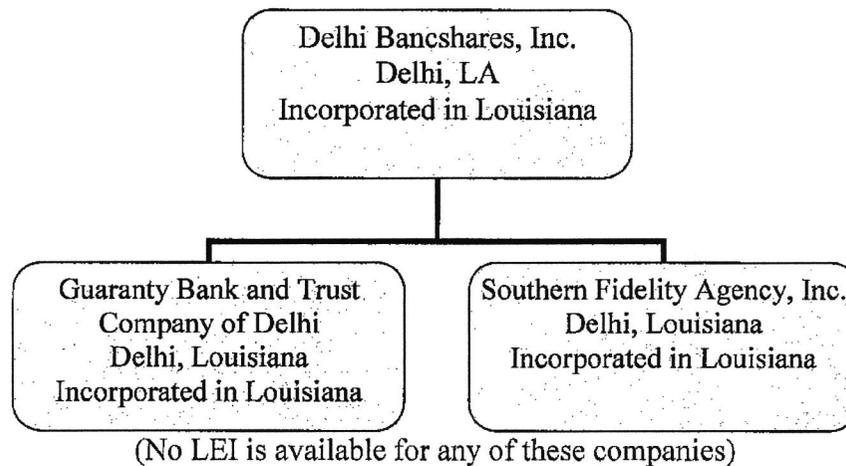
Delhi Bancshares, Inc.
Delhi, Louisiana
Fiscal Year Ending December 31, 2015

AMENDED
JUL 19 2016

Report Item 1: Annual Report to Shareholders

The company does not prepare an annual report for shareholders.

Report Item 2a: Organizational Chart



Delhi Bancshares, Inc. owns 100% of Guaranty Bank and Trust Company of Delhi and 100% of Southern Fidelity Agency, Inc.

Report Item 2b: Domestic Branch Listing

Guaranty Bank and Trust Company of Delhi
Main Office
Opening Date: October 16, 1966
120 Oak Street
Delhi, Richland Parish, Louisiana 71232 USA
Service Type: Full Service

Guaranty Bank and Trust Company of Delhi
Rayville Branch Office
Opening Date: November 4, 1974
1306 South Julia Street
Rayville, Richland Parish, Louisiana 71269 USA
Service Type: Full Service

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Bobbie Sue Mathieu

Monroe, LA 71203

U. S. Citizen

Number of Shares Owned: 7,359 Percentage: 13.11%

Robert B. Mathieu

Delhi, LA 71232

U. S. Citizen

Number of Shares Owned: 5,643 Percentage: 10.05%

Albert C. Christman

Delhi, LA 71232

U. S. Citizen

Number of Shares Owned: 2,809 Percentage: 5.00%

James A. Hopson: 5,078 shares Percentage 9.04%

Delhi, LA U.S. Citizen

W. Briggs Hopson, Jr.: 5,032 shares Percentage 8.96%

Vicksburg, MS U.S. Citizen

Stacey Hopson Burgess: 661 shares Percentage 1.18%

Haltom City, TX U.S. Citizen

Suzette Hopson Doughty: 661 shares Percentage 1.18%

Rayville, LA U.S. Citizen

David P. Doughty: 500 shares Percentage 0.89%

Rayville, LA U.S. Citizen

James Oliver Doughty: 500 shares Percentage 0.89%

Rayville, LA U.S. Citizen

Mary Caroline Doughty: 500 shares Percentage 0.89%

Rayville, LA U.S. Citizen

W. Briggs Hopson, III: 661 shares Percentage 1.18%

Vicksburg, MS U.S. Citizen

James W. Hopson: 661 shares Percentage 1.18%

Vicksburg, MS U.S. Citizen

Mary Katherine Ricks: 661 shares Percentage 1.18%

Vicksburg, MS U.S. Citizen

Hopson Family Total Shares: 14,915 Percentage 26.57%

William R. Coenen, Jr.: 500 shares Percentage 0.89%

Rayville, LA U.S. Citizen

William R. Coenen, III: 500 shares Percentage 0.89%

Rayville, LA U.S. Citizen

Elizabeth Coenen Cooper: 500 shares Percentage 0.89%

Rayville, LA U.S. Citizen

Rebecca Coenen Belsom: 500 shares Percentage 0.89%

Rayville, LA U.S. Citizen

Mary Coenen Raven: 500 shares Percentage 0.89%
Rayville, LA U.S. Citizen
Luke Coenen: 500 shares Percentage 0.89%
Rayville, LA U.S. Citizen
Matthew Coenen: 500 shares Percentage 0.89%
Rayville, LA U.S. Citizen
Coenen Family Total Shares: 3,500 6.23%

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William Keener McConnell: 737 shares Percentage 1.31%
Ruston, LA U.S. Citizen
W. Wesley McConnell: 500 shares Percentage 0.89%
Rockport, Il U.S. Citizen
Clay McConnell: 500 shares Percentage 0.89%
Ruston, LA U.S. Citizen
Melissa McConnell: 500 shares Percentage 0.89%
Austin, TX U.S. Citizen
Elizabeth A. McConnell Temple: 732 shares Percentage 1.30%
Shreveport, LA U.S. Citizen
Patrick M. Temple: 500 shares Percentage 0.89%
Shreveport, LA U.S. Citizen
Kelsey Temple Phillips: 500 shares Percentage 0.89%
Dallas, TX U.S. Citizen
Leslie Ann Temple Horvath: 500 shares Percentage 0.89%
Shreveport, LA U.S. Citizen
Dorothy McConnell Hamm: 917 shares Percentage 1.63%
Shreveport, LA U.S. Citizen
David Hamm, Jr.: 500 shares Percentage 0.89%
Shreveport, LA U.S. Citizen
Laura Elizabeth Hamm: 500 shares Percentage 0.89%
Shreveport, LA U.S. Citizen
McConnell Family Total Shares: 6,386 11.37%

As for Item 3(2) there are none.

Report Item 4: Insiders

J. Todd Beene
Tallulah, LA
Title With Delhi Bancshares, Inc.: Director
Title With Subsidiaries of Delhi Bancshares, Inc.:
Director, Guaranty Bank and Trust Company of Delhi
Title or Position With Other Business:
Owner, Beene's Drug Store
President, OTC Investments
President, Deep Pockets Investments
Owner, 24/7 Auto Spa and All Washed Up Laundromat

Director, Pecan Haven Adolescent Addiction Center, LLC
Principal Occupation: Pharmacist
Number of Shares Held in Delhi Bancshares, Inc.: 500
Percentage: .89% (no ownership in subsidiaries)

Thomas W. Bishop

Tallulah, LA

Title With Delhi Bancshares, Inc.: Director

Title With Subsidiaries of Delhi Bancshares, Inc.:

Director, Guaranty Bank and Trust Company of Delhi

Director, Southern Fidelity Agency, Inc.

Title or Position With Other Business:

Owner, Sevier Yerger & Bishop; 100% owned

Partner, Tucker-Bishop Farm; 50% owned

President, Maxwell Plantation, Inc.; 35% owned

President, L. C. Investment; 100% owned

President, Bishop Investments, Inc.; 100% owned

Principal Occupation: Attorney

Number of Shares Held in Delhi Bancshares, Inc.: 500

Percentage: 0.89% (no ownership in subsidiaries)

Albert C. Christman

Delhi, LA

Title With Delhi Bancshares, Inc.: Director, President and CEO

Title With Subsidiaries of Delhi Bancshares, Inc.:

Director, President and CEO, Guaranty Bank and Trust
Company of Delhi

Director, Chief Executive Officer, Southern Fidelity
Agency, Inc.

Title or Position With Other Business:

Director, First National Bankers Bank

Director, First National Bankers Bankshares, Inc.

Director, Chairman of the Board, Delhi Charter School

Director, Chairman of the Board, Community Financial Insurance
Center, LLC

Director, Federal Home Loan Bank of Dallas (term begins 1/1/14)

Director, Pecan Haven Adolescent Addiction Center, LLC

Principal Occupation: Banker

Number of Shares Held in Delhi Bancshares, Inc.: 2,809

Percentage: 5.00% (no ownership in subsidiaries)

William R. Coenen, Jr.

Rayville, LA

Title With Delhi Bancshares, Inc.: Director

Title With Subsidiaries of Delhi Bancshares, Inc.

Director, Guaranty Bank and Trust Company of Delhi

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JUL 19 2016

Title or Position With Other Business:

Director, Rayville Self Storage, Inc.; 33% owned
President, Law Office of William R. Coenen; 100% owned
Director, Northeast Community Care, Inc.; 25% owned
Member, Coson Enterprises, LLC; 50% owned
Member, Coenen Family Partnership, LLC; 100% owned
Director, Pecan Haven Adolescent Addiction Center, LLC

Principal Occupation: Attorney

Number of Shares Held in Delhi Bancshares, Inc.: 500

Percentage: 0.89% (no ownership in subsidiaries)

David P. Doughty

Rayville, LA

Title With Delhi Bancshares, Inc.: Director

Title With Subsidiaries of Delhi Bancshares, Inc.

Director, Guaranty Bank and Trust Company of Delhi

Title or Position With Other Business:

Partner, Cotton, Bolton, Hoychick & Doughty

Principal Occupation: Attorney

Number of Shares Held in Delhi Bancshares, Inc.: 500

Percentage: 0.89% (no ownership in subsidiaries)

James A. Hopson

Delhi, LA

Title With Delhi Bancshares, Inc.: Director, Chairman of the Board

Title With Subsidiaries of Delhi Bancshares, Inc.:

Director, Chairman of the Board, Guaranty Bank and Trust
Company of Delhi

Director, Chairman of the Board, Southern Fidelity Agency, Inc.

Title or Position With Other Business:

Treasurer, H&S Land Co.: 25% owned

Partner, Hopson Estate: 50% owned

Owner, Hopson Farm Account: 50% owned

Principal Occupation: Retired Banker

Number of Shares Held in Delhi Bancshares, Inc.: 5,078

Percentage: 9.04% (no ownership in subsidiaries)

John M. Lancaster

Oak Grove, LA

Title With Delhi Bancshares, Inc.:

Director

Title With Subsidiaries of Delhi Bancshares, Inc.

Director

Title or Position With Other Business: Owner, John M. Lancaster, LLC

Principal Occupation: Attorney

Number of Shares of Delhi Bancshares, Inc.: 500

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Percentage: .89% (no ownership in subsidiaries)

Bobbie Sue Mathieu

Monroe, LA 71203

Title With Delhi Bancshares, Inc.: None

Title With Subsidiaries of Delhi Bancshares, Inc.: None

Title or Position With Other Business: None

Principal Occupation: Retired

Number of Shares of Delhi Bancshares, Inc.: 7,359

Percentage: 13.11% (no ownership in subsidiaries)

Robert B. Mathieu

Delhi, LA

Title With Delhi Bancshares, Inc.:

Director, Secretary-Treasurer of the Board,
Executive Vice President

Title With Subsidiaries of Delhi Bancshares, Inc.

Director, Executive Vice President, and Secretary of
the Board, Guaranty Bank and Trust Company of Delhi
Director, Secretary-Treasurer, Southern Fidelity Agency, Inc.

Title or Position With Other Business: None

Principal Occupation: Banker

Number of Shares of Delhi Bancshares, Inc.: 5,643

Percentage: 10.05% (no ownership in subsidiaries)

Frank E. Maxwell, III

Delhi, LA

Title With Delhi Bancshares, Inc.: Director

Title With Subsidiaries of Delhi Bancshares, Inc.

Director, Guaranty Bank and Trust Company of Delhi

Title or Position With Other Business:

President and CEO, Maxwell Hardware and Lumber Company;
100% owned

Secretary/Treasurer, Palmetto Addiction Recovery Center;
25% owned

Managing Partner, Poverty Point Development, LLC; 25% owned

President, Northridge Apartments; 100% owned

President, M&W Construction Company, Inc.; 50% owned

President, Pecan Haven Adolescent Addiction Center, LLC

Principal Occupation: Businessman

Number of Shares of Delhi Bancshares, Inc.: 500

Percentage: 0.89% (no ownership in subsidiaries)

Melody Olson

Monroe, LA

Title With Delhi Bancshares, Inc.:

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JUL 19 2016

Director
Title With Subsidiaries of Delhi Bancshares, Inc.
Director, Guaranty Bank and Trust Company of Delhi
Title of Position With Other Business: Owner, Melody Investments, LLC
100% owned
Principal Occupation: Businesswoman
Number of Shares Held in Delhi Bancshares, Inc.: None (no ownership in subsidiaries)

Prentiss A. Wilks, Jr.

Delhi, LA
Title With Delhi Bancshares, Inc.
Director, Vice Chairman of the Board
Title With Subsidiaries of Delhi Bancshares, Inc.
Director, Vice Chairman of the Board, Guaranty Bank
and Trust Company of Delhi
Title or Position With Other Business: None
Principal Occupation: Farmer and Cattleman
Number of Shares Held in Delhi Bancshares, Inc.: 500
Percentage: 0.89% (no ownership in subsidiaries)

Troy Q. Richards

Delhi, LA
Title With Delhi Bancshares, Inc.
Senior Vice President
Title With Subsidiaries of Delhi Bancshares, Inc.
Executive Vice President, Chief Operating Officer and
Cashier, Guaranty Bank and Trust Company of Delhi
Title or Position With Other Business: None
Principal Occupation: Banker
Number of Shares Held in Delhi Bancshares, Inc.: 500
Percentage: 0.89% (no ownership in subsidiaries)

W. Briggs Hopson, Jr.

Vicksburg, LA
Title With Delhi Bancshares, Inc.: None
Title With Subsidiaries of Delhi Bancshares, Inc.: None
Title With Other Business: Director, River Hills Bank (Vicksburg, MS)
Medical Director, River Region Medical Center
Principal Occupation: Physician
Number of Shares Held in Delhi Bancshares, Inc.: 5,032
Percentage 8.96% (no ownership in subsidiaries)

McConnell Family Group

William Keener McConnell
Ruston, LA

A AMENDED **D**
JUL 19 2016

Title With Delhi Bancshares, Inc.: None
Title With Subsidiaries of Delhi Bancshares, Inc.: None
Title With Other Business: Co-Owner - BAS Construction Co., Inc. (50% owned), Co-Owner - M&T Property Management (50% owned), Co-Owner - Correct Solutions Group, LLC (50% owned), Co-Owner, One Broadway Square Partnership (50% owned), Co-Owner – Rayville West Housing (50% owned), Co-Owner – Correct Commissary, LLC (50% owned), Co-Owner – Ray Office Partnership (50% owned), Managing Member – WMC Enterprises, LLC (25.93% owned), Managing Member – WMW Enterprises, LLC [Note: Mr. McConnell owns 33% of Monroe I-20 South, LLC, but has no title]
Principal Occupation: Business Owner
Number of shares Held in Delhi Bancshares, Inc.: 737 shares
Percentage 1.31% (no ownership in subsidiaries)

W. Wesley McConnell

Ruston, LA

Title With Delhi Bancshares, Inc.: None
Title With Subsidiaries of Delhi Bancshares, Inc.: None
Title With Other Business: None
Principal Occupation: Certified Public Accountant
Number of shares Held in Delhi Bancshares, Inc.: 500 shares
Percentage 0.89% (no ownership in subsidiaries)

Clay McConnell

Ruston, LA

Title With Delhi Bancshares, Inc.: None
Title With Subsidiaries of Delhi Bancshares, Inc.: None
Title With Other Business: Member – WMC Enterprises, LLC, Member - Forefront Holdings, LLC, Secretary/Treasurer – McConnell Farms, Inc.
Principal Occupation: Business Manager
Number of Shares Held In Delhi Bancshares, Inc. : 500 shares
Percentage 0.89% (no ownership in subsidiaries)

Melissa McConnell Merritt

Austin, TX

Title With Delhi Bancshares, Inc.: None
Title With Subsidiaries of Delhi Bancshares, Inc.: None
Title With Other Business: None
Principal Occupation: N/A
Number of Shares Held In Delhi Bancshares, Inc.: 500 shares
Percentage 0.89% (no ownership in subsidiaries)

Elizabeth A. McConnell Temple

Shreveport, LA

Title With Delhi Bancshares, Inc.: None
Title With Subsidiaries of Delhi Bancshares, Inc.: None
Title With Other Business: Co-Owner – BAS Construction Co., Inc. (50% owned), Co-Owner – M&T Property Management (50% owned), Co-Owner – Rayville West Housing (50% owned)

Principal Occupation: N/A
Number of Shares Held in Delhi Bancshares, Inc.: 732 shares
Percentage 1.30% (no ownership in subsidiaries)

Patrick M. Temple

Shreveport, LA

Title With Delhi Bancshares, Inc.: None

Title With Subsidiaries of Delhi Bancshares, Inc.: None

Title With Other Business: Owner Representative – LaSalle Corrections,
Manager – M&T Development Company, LLC, Managing Member –
KPL, LLC, Owner Representative – M&T Property Management,
Owner Representative – One Broadway Square Partnership, Owner
Representative – Correct Commissary, LLC.

Principal Occupation: Business Manager

Number of Shares Held in Delhi Bancshares, Inc.: 500 shares
Percentage 0.89% (no ownership in subsidiaries)

Kelsey Temple Phillips

Dallas, TX

Title With Delhi Bancshares, Inc.: None

Title With Subsidiaries of Delhi Bancshares, Inc.: None

Title With Other Business: None

Ownership In Other Business: KCP Investments, LLC (50% owned),
KPL, LLC (33.3% owned)

Principal Occupation: N/A

Number of Shares Held in Delhi Bancshares, Inc.: 500 shares
Percentage 0.89% (no ownership in subsidiaries)

Leslie Ann Temple Horvath

Shreveport, LA

Title With Delhi Bancshares, Inc.: None

Title With Subsidiaries of Delhi Bancshares, Inc.: None

Title With Other Business: None

Ownership in Other Business: KPL, LLC (33.3% owned)

Principal Occupation: N/A

Number of Shares Held in Delhi Bancshares, Inc.: 500 shares
Percentage 0.89% (no ownership in subsidiaries)

Dorothy McConnell Hamm

Shreveport, LA

Title With Delhi Bancshares, Inc.: None

Title With Subsidiaries of Delhi Bancshares, Inc.: None

Title With Other Business: None

Principal Occupation: N/A

Number of Shares Held in Delhi Bancshares, Inc.: 917 shares
Percentage 1.63% (no ownership in subsidiaries)

David Hamm, Jr.

Shreveport, LA

Title With Delhi Bancshares, Inc.: None

Title With Subsidiaries of Delhi Bancshares, Inc.: None

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JUL 19 2016

Title With Other Business: Manager – Red River Title, LLC
Principal Occupation: Attorney
Number of Shares Held in Delhi Bancshares, Inc.: 500 shares
Percentage 0.89% (no ownership in subsidiaries)

Laura Elizabeth Hamm

New York, NY

Title With Delhi Bancshares, Inc.: None

Title With Subsidiaries of Delhi Bancshares, Inc.: None

Title With Other Business: Vice President Development Operations – City
Year, Inc.

Principal Occupation: Business Manager

Number of Shares Held in Delhi Bancshares, Inc.: 500 shares
Percentage 0.89%

McConnell Family Total Shares: 6,386 11.37%

Hopson Family Group

James A. Hopson (See Above)

W. Briggs Hopson, Jr. (See Above)

Stacey Hopson Burgess

Haltom City, TX

Title With Delhi Bancshares, Inc.: None

Title With Subsidiaries of Delhi Bancshares, Inc.: None

Title With Other Business: None

Principal Occupation: Flight Attendant

Number of Shares Held in Delhi Bancshares, Inc.: 661 shares
Percentage 1.18% (no ownership in subsidiaries)

Suzette Hopson Doughty

Rayville, LA

Title With Delhi Bancshares, Inc.: None

Title With Subsidiaries of Delhi Bancshares, Inc.: None

Title With Other Business: None

Principal Occupation: Retired Teacher

Number of Shares Held in Delhi Bancshares, Inc.: 661 shares
Percentage 1.18% (no ownership in subsidiaries)

David P. Doughty (See Above)

James Oliver Doughty

Rayville, LA

Title with Delhi Bancshares, Inc.: None

Title With Subsidiaries of Delhi Bancshares, Inc.: None

Title With Other Business: None

Principal Occupation: Minister

Number of Shares Held in Delhi Bancshares, Inc.: 500 shares
Percentage 0.89% (no ownership in subsidiaries)

Mary Caroline Doughty

Rayville, LA

Title With Delhi Bancshares, Inc.: None

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JUL 19 2016

Title With Subsidiaries of Delhi Bancshares, Inc.: None
Title With Other Business: None
Principal Occupation: Student Minister
Number of Shares Held in Delhi Bancshares, Inc.: 500 shares
Percentage 0.89% (no ownership in subsidiaries)

W. Briggs Hopson, III

Vicksburg, MS
Title With Delhi Bancshares, Inc.: None
Title With Subsidiaries of Delhi Bancshares, Inc.: None
Title With Others: Partner – Teller, Hassell & Hopson, LLP, State Senator
- State of Mississippi
Principal Occupation: Attorney
Number of Shares Held In Delhi Bancshares, Inc.: 661 shares
Percentage 1.18% (no ownership in subsidiaries)

James W. Hopson

Hattiesburg, MS
Title With Delhi Bancshares, Inc.: None
Title With Subsidiaries of Delhi Bancshares, Inc.: None
Title With Other Business: None
Principal Occupation: Head Football Coach, University of Southern
Mississippi
Number of Shares Held in Delhi Bancshares, Inc.: 661 shares
Percentage 1.18% (no ownership in subsidiaries)

Mary Kathryn Ricks

Vicksburg, MS
Title With Delhi Bancshares, Inc.: None
Title With Subsidiaries of Delhi Bancshares, Inc.: None
Title With Other Business: Regional Director, Corporation for National
and Community Service
Principal Occupation: Business Manager
Number of Shares Held In Delhi Bancshares, Inc.: 661 shares
Percentage 1.18% (no ownership in subsidiaries)
Hopson Family Total Shares: 14,915 Percentage 26.57%

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