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.

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.

I, William Alstrin

Name of the Holding Company Director and Official
Director, VP & 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
07/26/2016

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

RASSID ID 2127022
C.I.

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

December 31, 2015

Month / Day / Year
N/A

Reporters Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter’s Name, Street, and Mailing Address

D Bancorp, Inc

Legal Title of Holding Company

PO Box 7777

(Mailing Address of the Holding Company) Street / P.O. Box
DeSoto TX 75115

City State Zip Code

2011 N. Hampton Road, DeSoto, Texas 75115

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Bill Alstrin VP & CFO

Name Title

972 780-7744

Area Code / Phone Number / Extension
972780-7782

Area Code / FAX Number
walstrin@bankdesoto.com

E-mail Address
N/A

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

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.”

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form 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.
Organizational Chart

SHAREHOLDERS

100%
D Bancorp, Inc.
DeSoto, Texas
Incorporated in Texas

100%
Bank of DeSoto, N.A.
DeSoto, Texas
Incorporated in Texas

100%
D Capital Trust
DeSoto, Texas
Incorporated in Texas

No entity has a LEI
Results: A list of branches for your depository institution: BANK OF DESOTO, NATIONAL ASSOCIATION (ID_RSID: 638355).

This depository institution is held by O BANCOCOM, INC. (2127202) of DESOTO, TX.

The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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://yc60online.federalreserve.gov.

* FOX UNNUM, Office Number, and ID_RSID 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_RSID*</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>FOX UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office_ID_RSID*</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>2031 N. HAMPTON ROAD</td>
<td>DESOTO</td>
<td>TX</td>
<td>75115-223</td>
<td>DALLAS</td>
<td>UNITED STATES</td>
<td>35231</td>
<td>O BANK OF DESOTO, NATIONAL ASSOCIATION</td>
<td>638355</td>
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<tr>
<td>Name &amp; Address</td>
<td>Citizenship</td>
<td>No. Shares</td>
<td>Percentage</td>
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<td>J. Pierce Monkres</td>
<td>U.S.</td>
<td>49,000</td>
<td>50.00%</td>
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<td>Lake Kiowa, Texas</td>
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<tr>
<td>James P. Monkres Jr.</td>
<td>U.S.</td>
<td>17,000</td>
<td>17.35%</td>
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<td>DeSoto, Texas</td>
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<td>John Tufts, Jr.</td>
<td>U.S.</td>
<td>8,050</td>
<td>8.21%</td>
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<td>DeSoto, Texas</td>
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<td>Robert Adams</td>
<td>U.S.</td>
<td>5,050</td>
<td>5.15%</td>
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|               |               |            |            |
| Total Shares   | 79,100        |            | 80.71%     |

| Total Common Shares Outstanding: | 98,000 |

**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>Name, City, State,Country</th>
<th>Principal Occupation if other than with Holding Company</th>
<th>Title &amp; Position with Holding Company</th>
<th>Title &amp; Position with Subsidiaries</th>
<th>Title &amp; Position with Other Businesses</th>
<th>Percentage of Voting Shares in Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries</th>
<th>Name and # Shares 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>Partner, Metro South</td>
<td>50.00%</td>
<td>None</td>
<td>N/A</td>
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<tr>
<td>Lake Kiowa, Texas USA</td>
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<tr>
<td>James P. Monkres, Jr.</td>
<td>Banker</td>
<td>Director, Executive Vice President</td>
<td>President-Bank of DeSoto</td>
<td>Partner Metro South Partner West Side Investments</td>
<td>17.35%</td>
<td>None</td>
<td>West Side Investments 50%</td>
</tr>
<tr>
<td>DeSoto, Texas USA</td>
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<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>2.04%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>DeSoto, Texas USA</td>
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<tr>
<td>Joie Monkres-Cox</td>
<td>Homemaker</td>
<td>Director, Vice President &amp; Secretary</td>
<td>Director, Bank of DeSoto</td>
<td>N/A</td>
<td>2.07%</td>
<td>None</td>
<td>N/A</td>
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<tr>
<td>Dana Point, California USA</td>
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