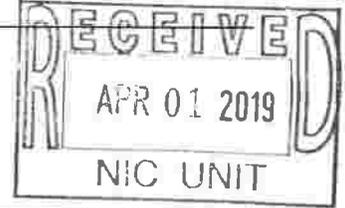


Board of Governors of the Federal Reserve System



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), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 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.

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.

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 is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, C. Alan Renfroe

Name of the Holding Company Director and Official

President/Director

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

03/29/2019

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.

1104567

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

December 31, 2018

Month / Day / Year

NA

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

Reporter's Name, Street, and Mailing Address

Cendera Financial Holdings, Inc.

Legal Title of Holding Company

P.O. Box 97

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

Bells TX 75414

City State Zip Code

615 E. Bells Blvd., Bells, TX 75414

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Donna Rowland Secretary/Treasurer

Name Title

903-965-7755 / 124

Area Code / Phone Number / Extension

903-965-7482

Area Code / FAX Number

donna.rowland@cenderabank.com

E-mail Address

cenderabank.com

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),

- a letter justifying this request is being provided along with the report
- 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."

CENDERA FINANCIAL HOLDINGS, INC.

BELLS, TEXAS

ANNUAL REPORT OF BANK HOLDING COMPANIES

--FR Y-6

AS OF DECEMBER 31, 2018:

1a. Form 10K filed with Securities & Exchange Commission
(Not Applicable)

1b. Annual Report to Shareholders
(See Attached)

2. Organizational Chart
(See Attached)

2b. Branch Information
Submitted via Email
March 29, 2019

3. Majority Shareholder
(See Attached)

4. Directors & Officers
(See Attached)

Annual Disclosure Statement

DECEMBER 2018

for FFIEC 051 Bank Cendera Bank

This statement has not been reviewed or confirmed for accuracy or relevance by the Office of the Comptroller of the Currency.
Office of the Comptroller of the Currency Format (FFIEC 051)

Balance Sheet

(Dollar Amounts in Thousands)

ASSETS	2018	December 31, 2017
Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin	17	1,510
Interest-bearing balances	3,523	9,100
Securities:		
Held-to-maturity securities	0	0
Available-for-sale securities	3,934	4,276
Equity securities with readily determinable fair values not held for trading	N/A	
Federal funds sold and securities purchased under agreements to resell:		
Federal funds sold	0	0
Securities purchased under agreements to resell	0	0
Loans and lease financing receivables:		
Loans and leases held for sale	0	0
Loans and leases held for investment	86,942	75,376
LESS: Allowance for loan and lease losses	825	759
Loans and leases held for investment, net of allowance	86,117	74,617
Trading assets	0	0
Premises and fixed assets (including capitalized leases)	1,455	1,559
Other real estate owned	0	0
Investments in unconsolidated subsidiaries and associated companies	0	0
Direct and indirect investments in real estate ventures	0	0
Intangible assets:		
Goodwill		0
Other intangible assets		0
Other intangible assets (from Schedule RC-M)	0	
Other assets	1,874	1,684
Total assets	96,920	92,746

continued.....

Balance Sheet

(Dollar Amounts in Thousands)

LIABILITIES

December 31,

2018

2017

Deposits:

In domestic offices	84,086	79,507
Noninterest-bearing	16,351	17,826
Interest-bearing	67,735	61,681
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased	13	3,953
Securities sold under agreements to repurchase	0	0
Trading liabilities	0	0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	0	0
Subordinated notes and debentures	0	0
Other liabilities	200	111
Total liabilities	84,299	83,571

EQUITY CAPITAL

Perpetual preferred stock and related surplus	0	0
Common stock	100	100
Surplus (exclude all surplus related to preferred stock)	7,339	3,339
Retained earnings	5,320	5,853
Accumulated other comprehensive income	-138	-117
Other equity capital components	0	0
Total Bank equity capital	12,621	9,175
Noncontrolling (minority) interests in consolidated subsidiaries	0	0
Total equity capital	12,621	9,175
Total liabilities and equity capital	96,920	92,746

continued.....

Income Statement

(Dollar Amounts in Thousands)

December 31,

	2018	2017
Interest Income:		
Interest and fee income on loans:		
Loans secured by real estate:		
Loans secured by 1-4 family residential properties	2,953	2,889
All other loans secured by real estate	1,602	1,124
Commercial and industrial loans	392	333
Loans to individuals for household, family, and other personal expenditures:		
Credit cards	0	0
Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	103	103
All other loans	43	26
Total interest and fee income on loans	5,093	4,475
Income from lease financing receivables	0	0
Interest income on balances due from depository institutions	123	77
Interest and dividend income on securities:		
U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	0	0
Mortgage-backed securities	68	59
All other securities (includes securities issued by states and political subdivisions in the U.S.)	0	0
Interest income on federal funds sold and securities purchased under agreements to resell	8	13
Other interest income	17	12
Total interest income	5,309	4,636
Interest expense:		
Interest on deposits:		
Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	10	10
Nontransaction accounts:		
Savings deposits (includes MMDAs)	300	211
Time deposits of \$250,000 or less	473	388
Time deposits of more than \$250,000	52	38
Expense of federal funds purchased and securities sold under agreements to repurchase	33	16
Other interest expense	0	0
Total interest expense	868	663
Net interest income	4,441	3,973
Provision for loan and lease losses	88	107

continued.....

Income Statement

(Dollar Amounts in Thousands)
December 31,

	2018	2017
Noninterest income:		
Income from fiduciary activities	0	0
Service charges on deposit accounts	94	107
Fees and commissions from securities brokerage		0
Investment banking, advisory, and underwriting fees and commissions		0
Fees and commissions from annuity sales		0
Underwriting income from insurance and reinsurance activities		0
Income from other insurance activities		3
Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities	0	
Income from insurance activities	4	
Net servicing fees	0	0
Net securitization income		0
Net gains (losses) on sales of loans and leases	0	0
Net gains (losses) on sales of other real estate owned	0	0
Net gains (losses) on sales of other assets	137	-4
Other noninterest income	0	139
Total noninterest income	235	245
Realized gains (losses) on held-to-maturity securities	0	0
Realized gains (losses) on available-for-sale securities	0	0
Noninterest expense:		
Salaries and employee benefits	1,775	1,441
Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	361	408
Goodwill impairment losses	0	0
Amortization expense and impairment losses for other intangible assets	0	0
Other noninterest expense	1,450	1,368
Total noninterest expense	3,586	3,217
Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations	1,002	
Unrealized holding gains (losses) on equity securities not held for trading	N/A	
Income (loss) before applicable income taxes and discontinued operations	1,002	894
Applicable income taxes	0	0
Income (loss) before discontinued operations	1,002	894
Discontinued operations, net of applicable income taxes	0	0
Net income (loss) attributable to bank and noncontrolling (minority) interests	1,002	894
LESS: Net income (loss) attributable to noncontrolling (minority) interests	0	0
Net income (loss) attributable to bank	1,002	894

continued.....

Income Statement

(Dollar Amounts in Thousands)

MEMORANDA:

December 31,
2018 2017

Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes _____	23	12
---	----	----

Income on tax-exempt loans and leases to states and political subdivisions in the U.S. _____	0	0
--	---	---

Income on tax-exempt securities issued by states and political subdivisions in the U.S. _____	21	21
---	----	----

Number of full-time equivalent employees at end of current period _____	N/A	0
---	-----	---

The following item is to be completed by:

- banks with \$300 million or more in total assets, and
- banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans.

Interest and fee income on loans to finance agricultural production and other loans to farmers _____	N/A	0
--	-----	---

Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? _____	YES / NO YES	YES / NO YES
--	-----------------	-----------------

Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c, and is to be completed annually in the December report only.

Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)) _____	N/A	0
--	-----	---

Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) _____	0	0
---	---	---

continued.....

Changes in Equity Capital

(Dollar Amounts in Thousands)
December 31,

	2018	2017
Total bank equity capital most recently reported at the end of the prior year		
Reports of Condition and Income	9,175	8,429
Cumulative effect of changes in accounting principles and corrections of material accounting errors	0	0
Balance end of previous calendar year as restated	9,175	8,429
Net income (loss) attributable to bank	1,002	894
Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	0	0
Treasury stock transactions, net	0	0
Changes incident to business combinations, net	0	0
LESS: Cash dividends declared on preferred stock	0	0
LESS: Cash dividends declared on common stock	1,535	160
Other comprehensive income	-21	12
Other transactions with stockholders (including a parent holding company)	4,000	0
Total bank equity capital end of current period	12,621	9,175

Changes in Allowance for Loan and Lease Losses

Balance most recently reported at the end of the prior year		
Reports of Condition and Income	759	663
Recoveries	5	1
LESS: Charge-offs	27	12
LESS: Write-downs arising from transfers of loans to a held-for-sale account	0	0
Provision for loan and lease losses	88	107
Adjustments	0	0
Balance end of current period	825	759

continued.....

Past Due and Nonaccrual Loans, Leases, and Other Assets

(Dollar Amounts in Thousands)

Past Due 90 days or more and still accruing:

December 31,

2018

2017

Loans secured by real estate:

Construction, land development, and other land loans:

1-4 family residential construction loans	0	0
---	---	---

Other construction loans and all land development and other land loans	0	268
--	---	-----

Secured by farmland	0	0
---------------------	---	---

Secured by 1-4 family residential properties:

Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	0	0
---	---	---

Closed-end loans secured by 1-4 family residential properties		
---	--	--

Secured by first liens	0	0
------------------------	---	---

Secured by junior liens	0	348
-------------------------	---	-----

Secured by multifamily (5 or more) residential properties	0	0
---	---	---

Secured by nonfarm nonresidential properties:

Loans secured by owner-occupied nonfarm nonresidential properties	0	0
---	---	---

Loans secured by other nonfarm nonresidential properties	0	0
--	---	---

Loans to depository institutions and acceptances of other banks	0	0
---	---	---

Commercial and industrial loans	0	0
---------------------------------	---	---

Loans to individuals for household, family, and other personal expenditures:

Credit cards	0	0
--------------	---	---

Automobile loans	0	0
------------------	---	---

Other (includes revolving credit plans other than credit cards and other consumer loans)	0	0
--	---	---

All other loans	0	0
-----------------	---	---

Lease financing receivables	0	0
-----------------------------	---	---

Total loans and leases	0	616
------------------------	---	-----

Debt securities and other assets (exclude other real estate owned and other repossessed assets)	0	0
---	---	---

Loans and leases reported above which are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC	0	0
--	---	---

Guaranteed portion of loans and leases included above (exclude rebooked "GNMA loans")	0	0
---	---	---

Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included above	0	0
--	---	---

continued.....

Past Due 90 days or more and still accruing:

December 31,
2018 2017

MEMORANDA:

Loans restructured in troubled debt restructurings included in Schedule RC-N, items above

Construction, land development, and other land loans:

1-4 family residential construction loans	0	0
Other construction loans and all land development and other land loans	0	0
Loans secured by 1-4 family residential properties	0	0
Secured by multifamily (5 or more) residential properties	0	0
Secured by nonfarm nonresidential properties:		
Loans secured by owner-occupied nonfarm nonresidential properties	0	0
Loans secured by other nonfarm nonresidential properties	0	0
Commercial and industrial loans	0	0
All other loans (Include loans to individuals for household, family, and other personal expenditures)	0	0
Loans secured by farmland	0	0
Loans to individuals for household, family, and other personal expenditures:		
Credit cards	0	0
Automobile loans	0	0
Other consumer loans (includes revolving credit plans other than credit cards and other consumer loans)	0	0

The following item is to be completed by:

- Banks with \$300 million or more in total assets
- Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans

Loans to finance agricultural production and other loans to farmers	N/A	0
Total loans restructured in troubled debt restructurings	0	0

continued.....

Cendera Bank

(Dollar Amounts in Thousands)

Past Due 90 days or more and still accruing:

December 31,
2018 **2017**

Loans to finance commercial real estate, construction, and land development activities (not secured by real estate)	0	0
<i>The following item is to be completed by:</i>		
<ul style="list-style-type: none"> • banks with \$300 million or more in total assets • banks with less than \$300 million or more in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans: 		
Loans to finance agricultural production and other loans to farmers	N/A	0
<i>The following item is to be completed semiannually in the June and December reports only.</i>		
Loans and leases held for sale	0	0
Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):		
Outstanding balance	0	0
Amount included in Schedule RC-N, items 1 through 7, above	0	0

continued.....

Past Due and Nonaccrual Loans, Leases, and Other Assets

(Dollar Amounts in Thousands)

December 31,

Nonaccrual:**2018****2017**

Loans secured by real estate:

Construction, land development, and other land loans:		
1-4 family residential construction loans	0	0
Other construction loans and all land development and other land loans	0	0
Secured by farmland	0	0
Secured by 1-4 family residential properties:		
Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	0	0
Closed-end loans secured by 1-4 family residential properties		
Secured by first liens	0	0
Secured by junior liens	0	0
Secured by multifamily (5 or more) residential properties	0	0
Secured by nonfarm nonresidential properties:		
Loans secured by owner-occupied nonfarm nonresidential properties	0	0
Loans secured by other nonfarm nonresidential properties	0	0
Loans to depository institutions and acceptances of other banks	0	0
Commercial and industrial loans	0	0
Loans to individuals for household, family, and other personal expenditures:		
Credit cards	0	0
Automobile loans	0	0
Other (includes revolving credit plans other than credit cards and other consumer loans)	0	0
All other loans	0	0
Lease financing receivables	0	0
Total loans and leases	0	0
Debt securities and other assets (exclude other real estate owned and other repossessed assets)	0	0
Loans and leases reported above which are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC	0	0
Guaranteed portion of loans and leases included above (exclude rebooked "GNMA loans")	0	0
Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included above	0	0

continued.....

Nonaccrual:

December 31,

2018

2017

MEMORANDA:

Loans restructured in troubled debt restructurings included in Schedule RC-N, items above

Construction, land development, and other land loans:

1-4 family residential construction loans	0	0
---	---	---

Other construction loans and all land development and other land loans	0	0
--	---	---

Loans secured by 1-4 family residential properties	0	0
--	---	---

Secured by multifamily (5 or more) residential properties	0	0
---	---	---

Secured by nonfarm nonresidential properties:

Loans secured by owner-occupied nonfarm nonresidential properties	0	0
---	---	---

Loans secured by other nonfarm nonresidential properties	0	0
--	---	---

Commercial and industrial loans:	0	0
----------------------------------	---	---

All other loans (Include loans to individuals for household, family, and other personal expenditures)	0	0
---	---	---

Loans secured by farmland	0	0
---------------------------	---	---

Loans to individuals for household, family, and other personal expenditures:

Credit cards	0	0
--------------	---	---

Automobile loans	0	0
------------------	---	---

Other consumer loans (includes revolving credit plans other than credit cards and other consumer loans)	0	0
---	---	---

The following item is to be completed by:

- Banks with \$300 million or more in total assets

- Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans

Loans to finance agricultural production and other loans to farmers	N/A	0
---	-----	---

Total loans restructured in troubled debt restructurings included above	0	0
---	---	---

continued.....

Nonaccrual:

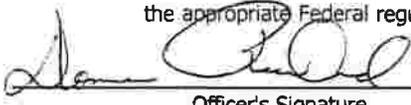
December 31,

2018

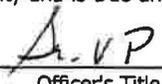
2017

Loans to finance commercial real estate, construction, and land development activities (not secured by real estate)	0	0
<i>The following item is to be completed by:</i>		
• banks with \$300 million or more in total assets		
• banks with less than \$300 million or more in total assets that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans:		
Loans to finance agricultural production and other loans to farmers	N/A	0
<i>The following item is to be completed semiannually in the June and December reports only.</i>		
Loans and leases held for sale	0	0
Additions to nonaccrual assets during the previous six months	0	0
Nonaccrual assets sold during the previous six months	0	0
Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):		
Outstanding balance	0	0
Amount included in Schedule RC-N, items 1 through 7, above	0	0

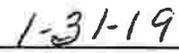
I do hereby attest that this Disclosure Statement has been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and is true and correct in the best of my knowledge and belief.



Officer's Signature



Officer's Title



Date

CENDERA FINANCIAL HOLDINGS, INC.

BELLS, TX

REPORT ITEM #2

ORGANIZATIONAL CHART OF BANK HOLDING COMPANY'S DIRECT AND INDIRECT OWNERSHIP OR CONTROL OF ALL ITS BANK AND NONBANK SUBSIDIARIES.

CENDERA FINANCIAL HOLDINGS, INC., DOES NOT HAVE A LEGAL ENTITY IDENTIFIER (LEI).
CENDERA BANK, N.A. DOES HAVE A LEGAL ENTITY IDENTIFIER (LEI). 549300BFTWW1HFL7JF90

December 31, 2018

CENDERA FINANCIAL HOLDINGS, INC.
BELLS, TEXAS
Incorporated in Texas

CENDERA BANK, N.A.
(100% of Outstanding Common Stock)
BELLS, TEXS
Incorporated in Texas

Results: A list of branches for your depository institution: CENDERA BANK, N.A (ID: RSSD 899571). This depository institution is held by CENDERA FINANCIAL HOLDINGS, INC (11045671) of RELLIS, TX. The data are as of 12/31/2018. Data reflects information that was received and processed through 01/06/2019.

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.

Data Action	Effective Date	Branch Service Type	Branch ID	RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID	RSSD*	Comments
OK		Full Service (Head Office)	89957		CENDERA BANK, N.A	ELE EAST HILLS BOUL EVARD	BELLS	TX	75414	GRAYSON	UNITED STATES	Not Required	Not Required	CENDERA BANK, N.A.		89957	
OK		Limited Service	4101969		NORTH BRANCH	1105 NORTH OLE AMHROCK ROAD	BELLS	TX	75414	GRAYSON	UNITED STATES	Not Required	Not Required	CENDERA BANK, N.A		89957	
OK		Full Service	4531838		FORT WORTH BRANCH	3740 HENRIKOOK HIGHWAY	FORT WORTH	TX	76116	TARRANT	UNITED STATES	Not Required	Not Required	CENDERA BANK, N.A		89957	

CENDERA FINANCIAL HOLDINGS, INC.

BELLS, TX

REPORT ITEM #3(1) See Attached

MAJORITY SHAREHOLDERS AS OF DECEMBER 31, 2018

REPORT ITEM #3(2)

N/A

Form FR Y-6

CENDERA FINANCIAL HOLDINGS, INC.
Bells, TX

Fiscal Year Ending December 31, 2018

Report Item 3: Securities Holders		Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2018	
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)
Fred M. Allison, Sr. Trust	United States	s/s = 383,603 24.65%	(2)(b) Country of Citizenship or Incorporation
Fred M. Allison, III, Trustee Midland, TX			(2)(c) Number and Percentage of Each Class of Voting Securities
Brian Collins Fort Worth, TX	United States	s/s= 1,164,139 74.84%	
Shares owned jointly with spouse, Gina Collins			
Gina Collins Fort Worth, TX	United States	s/s= 1,164,139 74.84%	
Shares owned jointly with spouse, Brian Collins			

CENDERA FINANCIAL HOLDINGS, INC.

BELLS, TX

REPORT ITEM #4

DIRECTORS AND OFFICERS AS OF DECEMBER 31, 2018:

**No Director or Officer of Bank Holding Company has shares in
Subsidiary Bank.**

ATTACHED

Form FR Y-6

CENDERA FINANCIAL HOLDINGS, INC.
Bells, TX
Fiscal Year Ending December 31, 2018

Report Item 4: Insiders
(1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
C. Alan Renfro Bells, TX, USA	Banker	Persident/Director	President/CEO/ Director, Cendera Bank, N.A.	N/A	0.08%	N/A	N/A
Fred M. Allison, Sr Trust	Oil/Gas Investor	Vice President	Board of Directors Cendera Bank, N.A.	Investor, Centerpoint Resources	24.65%	N/A	N/A
Fred M. Allison, III, Trustee Midland, TX, USA							
Donna Rowland Bells, TX, USA	Banker	Secretary/Treas.	Senior VPI/Cashier Cendera Bank, N.A.	N/A	N/A	N/A	N/A
Brian Collins Fort Worth, TX, USA	Mortgage Banker	Chairman of Board of Directors	Chairman of Board of Directors, Cendera Bank, N.A.	President/CEO, Owner, Cendera Funding, Inc.	74.84%	N/A	Cendera Funding Inc. 100%
Shares owned jointly with spouse, Gina Collins							
Gina Collins Fort Worth, TX, USA	Wife & Mother	Principal Securities Holder	N/A	N/A	74.84%	N/A	N/A
Shares owned jointly with spouse, Brian Collins							