

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.

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

**December 31, 2020**

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

I, C. Alan Renfroe

Name of the Holding Company Director and Official

Director & President/CEO

Title of the Holding Company Director and Official

Cendera Financial Holdings, Inc

Legal Title of Holding Company

615 E. Bells Blvd./P.O. Box 97

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

<u>Bells</u>	<u>TX</u>	<u>75414</u>
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:

Donna Rowland Secretary/Treasurer

Name Title

903-965-7755

Area Code / Phone Number / Extension

903-965-7482

Area Code / FAX Number

donna.rowland@cenderabank.com

E-mail Address

Signature of Holding Company Director and Official

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

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. \_\_\_\_\_

Is confidential treatment requested for any portion of this report submission? .....	0=No 1=Yes	<input type="checkbox"/> <input checked="" type="checkbox"/>
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."		

## For Use By Tiered Holding Companies

*Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.*

<p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>	<p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>
<p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>	<p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>
<p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>	<p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>
<p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>	<p>Legal Title of Subsidiary Holding Company</p> <hr/> <p>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</p> <hr/> <p>City State Zip Code</p> <hr/> <p>Physical Location (if different from mailing address)</p> <hr/>

# **Annual Disclosure Statement**

**DECEMBER 2020**

**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	December 31,	
	2020	2019
Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin	2,942	1,377
Interest-bearing balances	23,854	3,808
Securities:		
Held-to-maturity securities	0	0
Available-for-sale debt securities	2	2,922
Equity securities with readily determinable fair values not held for trading	0	0
Federal funds sold and securities purchased under agreements to resell:		
Federal funds sold	0	6,473
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	91,370	91,368
LESS: Allowance for loan and lease losses	1,196	895
Loans and leases held for investment, net of allowance	<b>90,174</b>	<b>90,473</b>
Trading assets	0	0
Premises and fixed assets (including capitalized leases)	1,268	1,319
Other real estate owned	0	229
Investments in unconsolidated subsidiaries and associated companies	0	0
Direct and indirect investments in real estate ventures	0	0
Other intangible assets (from Schedule RC-M)	0	0
Other assets	2,049	2,153
<b>Total assets</b>	<b>120,289</b>	<b>108,754</b>

continued.....

## Balance Sheet

(Dollar Amounts in Thousands)

## LIABILITIES

December 31,

2020

2019

Deposits:		
In domestic offices	104,581	94,985
Noninterest-bearing	16,634	12,781
Interest-bearing	87,947	82,204
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased	1,879	0
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	448	426
<b>Total liabilities</b>	<b>106,908</b>	<b>95,411</b>

## EQUITY CAPITAL

Perpetual preferred stock and related surplus	0	0
Common stock	100	100
Surplus (exclude all surplus related to preferred stock)	7,339	7,339
Retained earnings	5,942	5,922
Accumulated other comprehensive income	0	-18
Other equity capital components	0	0
<b>Total Bank equity capital</b>	<b>13,381</b>	<b>13,343</b>
Noncontrolling (minority) interests in consolidated subsidiaries	0	0
<b>Total equity capital</b>	<b>13,381</b>	<b>13,343</b>
<b>Total liabilities and equity capital</b>	<b>120,289</b>	<b>108,754</b>

continued.....

## Income Statement

(Dollar Amounts in Thousands)

December 31,

Interest Income:	<b>2020</b>	<b>2019</b>
Interest and fee income on loans:		
Loans secured by real estate:		
Loans secured by 1-4 family residential properties	3,290	3,318
All other loans secured by real estate	2,405	2,157
Commercial and industrial loans	378	482
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)	101	111
All other loans	79	41
Total interest and fee income on loans	<b>6,253</b>	<b>6,109</b>
Income from lease financing receivables	0	0
Interest income on balances due from depository institutions	46	85
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	15	53
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	29	48
Other interest income	21	20
Total interest income	<b>6,364</b>	<b>6,315</b>
Interest expense:		
Interest on deposits:		
Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	11	13
Nontransaction accounts:		
Savings deposits (includes MMDAs)	401	426
Time deposits of \$250,000 or less	920	723
Time deposits of more than \$250,000	248	89
Expense of federal funds purchased and securities sold under agreements to repurchase	0	4
Other interest expense	0	0
Total interest expense	<b>1,580</b>	<b>1,255</b>
Net interest income	<b>4,784</b>	<b>5,060</b>
Provision for loan and lease losses	336	176

continued.....

## Income Statement

(Dollar Amounts in Thousands)

December 31,

	2020	2019
Noninterest income:		
Income from fiduciary activities	0	0
Service charges on deposit accounts	80	92
Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities	0	0
Income from insurance activities	4	3
Net servicing fees	0	0
Net gains (losses) on sales of loans and leases	0	0
Net gains (losses) on sales of other real estate owned	15	0
Net gains (losses) on sales of other assets	233	8
Other noninterest income	0	151
Total noninterest income	<b>332</b>	<b>254</b>
Realized gains (losses) on held-to-maturity securities	0	0
Realized gains (losses) on available-for-sale debt securities	28	0
Noninterest expense:		
Salaries and employee benefits	1,824	1,887
Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	390	376
Goodwill impairment losses	0	0
Amortization expense and impairment losses for other intangible assets	0	0
Other noninterest expense	1,870	1,671
Total noninterest expense	<b>4,084</b>	<b>3,934</b>
Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations	<b>724</b>	<b>1,204</b>
Change in net unrealized holding gains (losses) on equity securities not held for trading	0	0
Income (loss) before applicable income taxes and discontinued operations	<b>724</b>	<b>1,204</b>
Applicable income taxes	0	0
Income (loss) before discontinued operations	<b>724</b>	<b>1,204</b>
Discontinued operations, net of applicable income taxes	0	0
Net income (loss) attributable to bank and noncontrolling (minority) interests	<b>724</b>	<b>1,204</b>
LESS: Net income (loss) attributable to noncontrolling (minority) interests	0	0
Net income (loss) attributable to bank	<b>724</b>	<b>1,204</b>

continued.....

## Income Statement

(Dollar Amounts in Thousands)

MEMORANDA:

December 31,

**2020**

**2019**

Income on tax-exempt loans and leases to states and political subdivisions in the U.S. _____	5	5
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Income on tax-exempt securities issued by states and political subdivisions in the U.S. _____	0	0
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Number of full-time equivalent employees at end of current period _____	20	20
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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
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Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? _____	<b>YES / NO</b>	<b>YES / NO</b>
	YES	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
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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
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*Memorandum item 15 is to be completed annually in the December report only by institutions with \$1 billion or more in total assets(1) that answered "Yes" to Schedule RC-E, Memorandum item 5.*

Components of service charges on deposit accounts:

Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use _____	N/A	0
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Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use _____	N/A	0
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Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use _____	N/A	0
---	-----	---

All other service charges on deposit accounts _____	N/A	0
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continued.....



## Changes in Equity Capital

(Dollar Amounts in Thousands)

December 31,

	2020	2019
Total bank equity capital most recently reported at the end of the prior year		
Reports of Condition and Income	13,343	12,621
Cumulative effect of changes in accounting principles and corrections of material accounting errors	0	0
Balance end of previous calendar year as restated	13,343	12,621
Net income (loss) attributable to bank	724	1,204
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	703	602
Other comprehensive income	17	120
Other transactions with stockholders (including a parent holding company)	0	0
Total bank equity capital end of current period	13,381	13,343

## Changes in Allowances for Credit Losses

### Loans and Leases Held for Investment

Balance most recently reported at the end of the prior year		
Reports of Condition and Income	895	825
Recoveries	4	6
LESS: Charge-offs	39	112
LESS: Write-downs arising from transfers of financial assets	0	0
Provisions for credit losses	336	176
Adjustments	0	0
Balance end of current period	1,196	895

### Held-to-Maturity Debt Securities

Balance most recently reported at the end of the prior year		
Reports of Condition and Income	N/A	0
Recoveries	N/A	0
LESS: Charge-offs	N/A	0
LESS: Write-downs arising from transfers of financial assets	N/A	0
Provisions for credit losses	N/A	0
Adjustments	N/A	0
Balance end of current period	N/A	0

### Available-for-Sale Debt Securities

Balance most recently reported at the end of the prior year		
Reports of Condition and Income	N/A	0
Recoveries	N/A	0
LESS: Charge-offs	N/A	0
LESS: Write-downs arising from transfers of financial assets	N/A	0
Provisions for credit losses	N/A	0
Adjustments	N/A	0
Balance end of current period	N/A	0

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,

**2020****2019**

## Loans secured by real estate:

Construction, land development, and other land loans:		
1-4 family residential construction loans	189	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
<b>Total loans and leases</b>	<b>189</b>	<b>0</b>
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		
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,

2020 2019

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

Loans secured by farmland	0	0
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Loans to individuals for household, family, and other personal expenditures:

Credit cards	0	0
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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
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Total loans restructured in troubled debt restructurings	0	0
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continued.....

**Cendera Bank**

(Dollar Amounts in Thousands)

**Past Due 90 days or more and still accruing:**

December 31,

**2020**

**2019**

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"> <li>• banks with \$300 million or more in total assets</li> <li>• 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:</li> </ul>		
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:****2020****2019**

## 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	36
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
<b>Total loans and leases</b>	<b>0</b>	<b>36</b>
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.....

**Cendera Bank**

(Dollar Amounts in Thousands)

**Nonaccrual:**

December 31,

**2020**

**2019**

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
<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 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.....

**Cendera Bank**

(Dollar Amounts in Thousands)

**Nonaccrual:**

December 31,

**2020**

**2019**

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"> <li>• banks with \$300 million or more in total assets</li> <li>• 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:</li> </ul>		
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, 2020**

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

**CENDERA BANK, N.A.**  
**(100% of Outstanding Common Stock)**  
**BELLS, TEXAS**



**CENDERA FINANCIAL HOLDINGS, INC.**

**CENDERA BANK, N.A.**

**PRESIDENT/CEO**

SENIOR VICE PRESIDENT/CASHIER

ASSISTANT CASHIER  
-----  
CSR  
ASSIST. CASHIER

ASSISTANT CASHIER  
-----  
TELLERS  
ASSIST. CASHIER

COMPUTER OPERATIONS

**Bells**

VP/LENDING  
-----  
LOAN PROCESSORS  
COLLATERAL MAINT.

**Fort Worth**

VP/LENDING  
-----  
BRANCH MANAGER  
LOAN PROCESSORS  
CSR    TELLER

**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.	615 EAST BELLS BOULEVARD	BELLS	TX	75414	GRAYSON	UNITED STATES	Not Required	Not Required	CENDERA BANK, N.A.	89957	
OK		Limited Service	4101969	NORTH BRANCH	1105 NORTH OLE AMBROSE ROAD	BELLS	TX	75414	GRAYSON	UNITED STATES	Not Required	Not Required	CENDERA BANK, N.A.	89957	
OK		Full Service	4531838	FORT WORTH BRANCH	3740 BENBROOK HIGHWAY	FORT WORTH	TX	76116	TARRANT	UNITED STATES	Not Required	Not Required	CENDERA BANK, N.A.	89957	

Form FR Y-6

CENDERA FINANCIAL HOLDINGS, INC.  
 Bells, TX  
 Fiscal Year Ending December 31, 2020

**Report Item 3: Securities Holders**

Current Securities Holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2020			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 12-31-2020		
(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)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Fred M. Allison, Sr. Trust	United States	s/s = 383,603 24.60%	N/A	N/A	N/A
Fred M. Allison, III, Midland, TX	United States	s/s = 1,000 0.06%			
Brian Collins Fort Worth, TX Shares owned jointly with spouse, Gina Collins	United States	s/s= 1,164,139 74.84%			
Gina Collins Fort Worth, TX Shares owned jointly with spouse, Brian Collins	United States	s/s= 1,164,139 74.84%			

Form FR Y-6

CENDERA FINANCIAL HOLDINGS, INC.  
Bells, TX  
Fiscal Year Ending December 31, 2020

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 Renfroe Bells, TX, USA	Banker	Persident/Director	President/CEO/ Director, Cendera Bank, N.A. Board	N/A	0.06%	N/A	N/A
Fred M. Allison, Sr Trust					24.60%	N/A	N/A
Fred M. Allison, III, Midand, TX, USA	Investor	Vice President		Centerpoint Resources Investor -Oil	0.06%		
Donna Rowland Bells, TX, USA	Banker	Secretary/Treas.	Senior VP/Cashier Cendera Bank, N.A.	N/A	N/A	N/A	N/A
Brian Collins Fort Worth, TX, USA	Property Management	Chairman of Board of Directors	Chairman of Board of Directors, Cendera Bank, N.A.	Collins Property Management, LLC	74.84%	N/A	N/A
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							