

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)

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

C. Alan Renfro

President

Name

Title

903-965-7755

Area Code / Phone Number / Extension

903-965-7482

Area Code / FAX Number

c.alan.renfroe@cenderabank.com

E-mail Address

N/A

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

I, C. Alan Renfro  
 Name of the Holding Company Director and Official  
 President/CEO  
 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

7-11-16

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.

1100008 1104567

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

**A** **MENDED** **D**  
JUL 14 2016

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 NOT HAVE A LEGAL ENTITY IDENTIFIER (LEI).

**December 31, 2015**

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

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

**Results:** A list of branches for your depository institution: CENDERA BANK, N.A. (ID\_RSSD: 89957). This depository institution is held by CENDERA FINANCIAL HOLDINGS, INC. (1104567) of BELLS, 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://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	1976		0	CENDERA BANK, N.A.	89957
OK		Limited Service	4101969	NORTH BRANCH	1105 NORTH OLE AMBROSE ROAD	BELLS	TX	75414	GRAYSON	UNITED STATES	506525		1	CENDERA BANK, N.A.	89957
OK		Full Service	4531838	FORT WORTH BRANCH	3740 BENBROOK HIGHWAY	FORT WORTH	TX	76116	TARRANT	UNITED STATES		Not Required		CENDERA BANK, N.A.	89957

**AMENDED**  
**A** JUL 14 2016

Form FR Y-6

FIRST BELLS BANKSHARES, INC.  
 Bells, Texas

Fiscal Year Ending December 31, 2015

**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 12-31-2015	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 12-31-2015		
(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 Fred M. Allison, III, Trustee Midland, Texas	United States	s/s = 383,603 24.65%	(2)(b) Country of Citizenship or Incorporation
Brian Collins & Gina Collins Fort Worth, Texas	United States	s/s = 1,164,139 74.84%	(2)(c) Number and Percentage of Each Class of Voting Securities
			N/A



Form FR Y-6

CENDERA FINANCIAL HOLDINGS, INC.  
Bells, TX  
Fiscal Year Ending December 31, 2015

**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	President/CEO	President/CEO Cendera Bank, N.A.		0.08%	N/A	N/A
Fred M. Allison, Sr. Trust							
Fred M. Allison, III Trustee Midland, TX, USA	Oil/Gas Investor	Vice President	Board Director, Cendera Bank, N.A.	Investor, Centerpoint Resources	24.65%	N/A	N/A
Donna Rowland, Bells, TX, USA	Banker	Secretary/Treas.	Senior VP/Cashier Cendera Bank, N.A.		0	N/A	N/A
Brian Collins Fort Worth, TX, USA	Mortgage Banker	Vice President	Chairman of Board of Directors, Cendera Bank, N.A.	President/CEO, Owner, Cendera Funding, Inc.	74.84%	N/A	Cendera Funding, Inc. 100%
Gina Collins* Fort Worth, TX, USA	N/A	N/A	N/A	N/A	74.84%	N/A	Cendera Funding, Inc. 100%

\*Shares of stock  
owned jointly with  
Brian Collins

**A** **MENDED**  
JUL 18 2016

# **Annual Disclosure Statement**

**DECEMBER 2015**

**for FFIEC 041 Bank Cendera Bank, N.A.**

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 041)

## Balance Sheet

(Dollar Amounts in Thousands)

## ASSETS

	2015	December 31, 2014
Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin	2,646	1,478
Interest-bearing balances	0	0
Securities:		
Held-to-maturity securities	0	0
Available-for-sale securities	5,126	4,770
Federal funds sold and securities purchased under agreements to resell:		
Federal funds sold	9,171	6,969
Securities purchased under agreements to resell	0	0
Loans and lease financing receivables:		
Loans and leases held for sale	0	0
Loans and leases, net of unearned income	50,384	45,736
LESS: Allowance for loan and lease losses	585	526
Loans and leases, net of unearned income and allowance	49,799	45,210
Trading assets	0	0
Premises and fixed assets (including capitalized leases)	1,871	1,989
Other real estate owned	0	95
Investments in unconsolidated subsidiaries and associated companies	0	0
Direct and indirect investments in real estate ventures	0	0
Intangible assets:		
Goodwill	0	0
Other intangible assets	0	0
Other assets	1,535	1,391
<b>Total assets</b>	<b>70,148</b>	<b>61,902</b>

continued.....

## Balance Sheet

(Dollar Amounts in Thousands)

## LIABILITIES

December 31,

2015

2014

	2015	2014
Deposits:		
In domestic offices	61,606	54,814
Noninterest-bearing	12,091	8,942
Interest-bearing	49,515	45,872
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased	0	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	85	80
<b>Total liabilities</b>	<b>61,691</b>	<b>54,894</b>

## EQUITY CAPITAL

Perpetual preferred stock and related surplus	0	0
Common stock	100	100
Surplus (exclude all surplus related to preferred stock)	3,339	2,009
Retained earnings	5,106	4,976
Accumulated other comprehensive income	-88	-77
Other equity capital components	0	0
<b>Total Bank equity capital</b>	<b>8,457</b>	<b>7,008</b>
Noncontrolling (minority) interests in consolidated subsidiaries	0	0
<b>Total equity capital</b>	<b>8,457</b>	<b>7,008</b>
<b>Total liabilities and equity capital</b>	<b>70,148</b>	<b>61,902</b>

continued.....

## Income Statement

(Dollar Amounts in Thousands)

December 31,

Interest Income:	2015	2014
Interest and fee income on loans:		
Loans secured by real estate:		
Loans secured by 1-4 family residential properties	2,023	1,437
All other loans secured by real estate	888	1,241
Commercial and industrial loans	165	165
Loans to individuals for household, family, and other personal expenditures:		
Credit cards	0	0
Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	82	70
Loans to foreign governments and official institutions	0	0
All other loans	34	42
Total interest and fee income on loans	3,192	2,955
Income from lease financing receivables	0	0
Interest income on balances due from depository institutions	0	0
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	54	55
All other securities (includes securities issued by states and political subdivisions in the U.S.)	0	0
Interest income from trading assets	0	0
Interest income on federal funds sold and securities purchased under agreements to resell	19	9
Other interest income	4	6
Total interest income	3,269	3,025
Interest expense:		
Interest on deposits:		
Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	10	9
Nontransaction accounts:		
Savings deposits (includes MMDAs)	80	50
Time deposits of \$100,000 or more	230	209
Time deposits of less than \$100,000	129	125
Expense of federal funds purchased and securities sold under agreements to repurchase	0	0
Interest on trading liabilities and other borrowed money	0	0
Interest on subordinated notes and debentures	0	0
Total interest expense	449	393
Net interest income	2,820	2,632
Provision for loan and lease losses	56	60

continued.....

## Income Statement

(Dollar Amounts in Thousands)  
December 31,

	2015	2014
Noninterest income:		
Income from fiduciary activities	0	0
Service charges on deposit accounts	93	113
Trading revenue	0	0
Fees and commissions from securities brokerage	0	0
Investment banking, advisory, and underwriting fees and commissions	0	0
Fees and commissions from annuity sales	0	0
Underwriting income from insurance and reinsurance activities	0	0
Income from other insurance activities	2	2
Venture capital revenue	0	0
Net servicing fees	0	0
Net securitization income	0	0
Net gains (losses) on sales of loans and leases	0	0
Net gains (losses) on sales of other real estate owned	-29	8
Net gains (losses) on sales of other assets (excluding securities)	0	0
Other noninterest income	171	181
Total noninterest income	237	304
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	1,152	1,061
Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	428	415
Goodwill impairment losses	0	0
Amortization expense and impairment losses for other intangible assets	0	0
Other noninterest expense	1,120	1,000
Total noninterest expense	2,700	2,476
Income (loss) before income taxes and extraordinary items, and other adjustments	301	400
Applicable income taxes	0	26
Income (loss) before extraordinary items and other adjustments	301	374
Extraordinary items and other adjustments, net of income taxes	0	0
Net income (loss) attributable to bank and noncontrolling (minority) interests	301	374
LESS: Net income (loss) attributable to noncontrolling (minority) interests	0	0
Net income (loss) attributable to bank	301	374

continued.....

## Income Statement

MEMORANDA:

(Dollar Amounts in Thousands)

December 31,

**2015**

**2014**

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 0 0

*The following item to be completed by banks with \$1 billion or more in total assets:*

Income from the sale and servicing of mutual funds and annuities N/A 0

Income on tax-exempt loans and leases to states and political subdivisions in the U.S. 20 22

Income on tax-exempt securities issued by states and political subdivisions in the U.S. 0 0

Number of full-time equivalent employees at end of current period 21 17

*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

Trading revenue (from cash instruments and derivative instruments)

(To be completed by banks that reported average trading assets of \$2 million or more for any quarter of the preceding calendar year.):

Interest rate exposures N/A 0

Foreign exchange exposures N/A 0

Equity security and index exposures N/A 0

Commodity and other exposures N/A 0

Credit exposures N/A 0

Memoranda Items 8.f and 8.g are to be completed by banks \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.(1)

Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items above) N/A 0

Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a. through 8.e above) N/A 0

Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:

Net gains (losses) on credit derivatives held for trading 0 0

Net gains (losses) on credit derivatives held for purposes other than trading 0 0

*The following item to be completed by banks with \$300 million or more in total assets:*

Credit losses on derivatives 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 / NO  
YES YES

*The following item is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.*

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

*The following items are to be completed by banks that have elected to account for assets and liabilities under a fair value option.*

Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:

Net gains (losses) on assets N/A 0

Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk N/A 0

Net gains (losses) on liabilities N/A 0

Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk N/A 0

## Income Statement

(Dollar Amounts in Thousands)

December 31,

MEMORANDA:

Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:

**2015**

**2014**

Total other-than-temporary impairment losses	0	0
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Portion of losses recognized in other comprehensive income (before income taxes)	0	0
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Net impairment losses recognized in earnings	0	0
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Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):

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	
--	-----	--

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	
---	-----	--

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

## Changes in Equity Capital

(Dollar Amounts in Thousands)  
December 31,

	2015	2014
Total bank equity capital most recently reported at the end of the prior year		
Reports of Condition and Income	7,008	6,552
Restatements due to corrections of material accounting errors and changes in accounting principles	0	0
Balance end of previous calendar year as restated	7,008	6,552
Net income (loss) attributable to bank	301	374
Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	1,330	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	171	0
Other comprehensive income	-11	82
Other transactions with parent holding company	0	0
Total bank equity capital end of current period	<b>8,457</b>	<b>7,008</b>

## Changes in Allowance for Loan and Lease Losses

Balance most recently reported at the end of the prior year		
Reports of Condition and Income	526	463
Recoveries	5	7
LESS: Charge-offs	2	4
LESS: Write-downs arising from transfers of loans to a held-for-sale account	0	0
Provision for loan and lease losses	56	60
Adjustments	0	0
Balance end of current period	<b>585</b>	<b>526</b>

continued.....

## Past Due and Nonaccrual Loans, Leases, and Other Assets

(Dollar Amounts in Thousands)

December 31,

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

**2015**

**2014**

Loans secured by real estate:

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
--	---	---

Secured by farmland	0	0
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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
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Closed-end loans secured by 1-4 family residential properties		
---	--	--

Secured by first liens	391	0
------------------------	-----	---

Secured by junior liens	0	0
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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
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Automobile loans	0	0
------------------	---	---

Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	0	0
---	---	---

Loans to foreign governments and official institutions	0	0
--	---	---

All other loans	0	0
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Lease financing receivables	0	0
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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
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Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included above	0	0
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continued.....

Past Due 90 days or more and still accruing:

December 31,

2015

2014

Loans and leases reported in items above that are covered by loss-sharing agreements with the FDIC:

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

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 consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) 0 0

All other loans and all leases 0 0

Loans to depository institutions and acceptances of other banks 0 0

Loans to foreign governments and official institutions 0 0

Other loans 0 0

Loans to finance agricultural production and other loans to farmers included in

Schedule RC-N above N/A 0

Lease financing receivables 0 0

Portion of covered loans and leases included in items 11.a through 11.e.3 above that is protected by FDIC loss-sharing agreements 0 0

continued.....

Past Due 90 days or more and still accruing:

2015

December 31,

2014

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

The following two items are to be completed by banks with \$300 million or more in total assets.

To U.S. addressees (domicile) N/A 0

To non-U.S. addressees (domicile) N/A 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 depository institutions and acceptances of other banks 0 0

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

Credit cards 0 0

Automobile loans 0 0

Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) 0 0

Loans to foreign governments and official institutions 0 0

Other 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

Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item above N/A 0

continued.....

Past Due 90 days or more and still accruing:

December 31,

2015

2014

Loans to finance commercial real estate, construction, and land development activities (not secured by real estate)	0	0
<i>The following four items are to be completed by banks with \$300 million or more in total assets:</i>		
Loans secured by real estate to non-U.S. addressees (domicile)	N/A	0
Loans to and acceptances of foreign banks	N/A	0
Commercial and industrial loans to non-U.S. addressees (domicile)	N/A	0
Leases to individuals for household, family, and other personal expenditures	N/A	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
Loans and leases held for sale and loans measured at fair value	0	0
Loans measured at fair value:		
Fair value	0	0
Unpaid principal balance	0	0
<i>The following item is to be completed by banks with \$300 million or more in total assets:</i>		
Derivative contracts:		
Fair value of amounts carried as assets	N/A	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
Carrying 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:**

**2015**

**2014**

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 single payment, installment, all student loans, and revolving credit plans other than credit cards)	0	0
---	---	---

Loans to foreign governments and official institutions	0	0
--	---	---

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

Lease financing receivables	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,

2015

2014

Loans and leases reported in items above that are covered by loss-sharing agreements with the FDIC:

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

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 consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) 0 0

All other loans and all leases 0 0

Loans to depository institutions and acceptances of other banks 0 0

Loans to foreign governments and official institutions 0 0

Other loans 0 0

Loans to finance agricultural production and other loans to farmers included in

Schedule RC-N above N/A 0

Lease financing receivables 0 0

Portion of covered loans and leases included in items 11.a through 11.e.3 above that is protected by FDIC loss-sharing agreements 0 0

continued.....

**Nonaccrual:**

December 31,  
**2015**                      **2014**

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

The following two items are to be completed by banks with \$300 million or more in total assets.

To U.S. addressees (domicile) N/A 0

To non-U.S. addressees (domicile) N/A 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 depository institutions and acceptances of other banks 0 0

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

Credit cards 0 0

Automobile loans 0 0

Other consumer loans (includes single payment, installment, all student loans, and

revolving credit plans other than credit cards) 0 0

Loans to foreign governments and official institutions 0 0

Other 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

Loans to finance agricultural production and other loans to farmers included in Schedule

RC-N, Memorandum item above N/A 0

continued.....

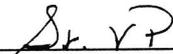
Nonaccrual:

December 31,  
2015 2014

Loans to finance commercial real estate, construction, and land development activities (not secured by real estate)	0	0
<i>The following four items are to be completed by banks with \$300 million or more in total assets:</i>		
Loans secured by real estate to non-U.S. addressees (domicile)	N/A	0
Loans to and acceptances of foreign banks	N/A	0
Commercial and industrial loans to non-U.S. addressees (domicile)	N/A	0
Leases to individuals for household, family, and other personal expenditures	N/A	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
Loans and leases held for sale and loans measured at fair value	0	0
Loans measured at fair value:		
Fair value	0	0
Unpaid principal balance	0	0
Additions to nonaccrual assets during the quarter	0	0
Nonaccrual assets sold during the quarter	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
Carrying 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

1-31-16  
Date