

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, 2017

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 Renfro

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

03/26/2018

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. _____

Cendera Financial Holding, Inc.

Legal Title of Holding Company

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

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

Bells TX 75414

City State Zip Code

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 ext 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),		
1. a letter justifying this request is being provided along with the report	<input type="checkbox"/>	
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>	
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.

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

Physical Location (if different from mailing address)

CENDERA FINANCIAL HOLDINGS, INC.

BELLS, TEXAS

ANNUAL REPORT OF BANK HOLDING COMPANIES

---FR Y -6

AS OF DECEMBER 31, 2017:

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 26, 2018

3. Majority Shareholder
(See Attached)

4. Directors & Officers
(See Attached)

Annual Disclosure Statement

DECEMBER 2017

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,

2017

Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	1,510
Interest-bearing balances	9,100
Securities:	
Held-to-maturity securities	0
Available-for-sale securities	4,276
Federal funds sold and securities purchased under agreements to resell:	
Federal funds sold	0
Securities purchased under agreements to resell	0
Loans and lease financing receivables:	
Loans and leases held for sale	0
Loans and leases held for investment	75,376
LESS: Allowance for loan and lease losses	759
Loans and leases held for investment, net of allowance	74,617
Trading assets	
	0
Premises and fixed assets (including capitalized leases)	1,559
Other real estate owned	0
Investments in unconsolidated subsidiaries and associated companies	0
Direct and indirect investments in real estate ventures	0
Intangible assets:	
Goodwill	0
Other intangible assets	0
Other assets	1,684
Total assets	92,746

continued.....

Balance Sheet

(Dollar Amounts in Thousands)

December 31,

LIABILITIES

2017

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

EQUITY CAPITAL

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

continued.....

Income Statement

(Dollar Amounts in Thousands)

December 31,

Interest Income:

2017

Interest and fee income on loans:

Loans secured by real estate:	
Loans secured by 1-4 family residential properties	2,889
All other loans secured by real estate	1,124
Commercial and industrial loans	333
Loans to individuals for household, family, and other personal expenditures:	
Credit cards	0
Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	103
All other loans	26
Total interest and fee income on loans	4,475
Income from lease financing receivables	0
Interest income on balances due from depository institutions	77
Interest and dividend income on securities:	
U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	0
Mortgage-backed securities	59
All other securities (includes securities issued by states and political subdivisions in the U.S.)	0
Interest income on federal funds sold and securities purchased under agreements to resell	13
Other interest income	12
Total interest income	4,636

Interest expense:

Interest on deposits:

Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	10
Nontransaction accounts:	
Savings deposits (includes MMDAs)	211
Time deposits of \$250,000 or less	388
Time deposits of more than \$250,000	38
Expense of federal funds purchased and securities sold under agreements to repurchase	16
Other interest expense	0
Total interest expense	663
Net interest income	3,973
Provision for loan and lease losses	107

continued.....

Income Statement

(Dollar Amounts in Thousands)

December 31,

2017

Noninterest income:

Income from fiduciary activities	0
Service charges on deposit accounts	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
Net servicing fees	0
Net securitization income	0
Net gains (losses) on sales of loans and leases	0
Net gains (losses) on sales of other real estate owned	0
Net gains (losses) on sales of other assets	-4
Other noninterest income	139
Total noninterest income	245

Realized gains (losses) on held-to-maturity securities	0
Realized gains (losses) on available-for-sale securities	0

Noninterest expense:

Salaries and employee benefits	1,441
Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	408
Goodwill impairment losses	0
Amortization expense and impairment losses for other intangible assets	0
Other noninterest expense	1,368
Total noninterest expense	3,217

Income (loss) before applicable income taxes and discontinued operations

	894
--	-----

Applicable income taxes	0
Income (loss) before discontinued operations	894
Discontinued operations, net of applicable income taxes	0
Net income (loss) attributable to bank and noncontrolling (minority) interests	894
LESS: Net income (loss) attributable to noncontrolling (minority) interests	0
Net income (loss) attributable to bank	894

continued.....

Income Statement

(Dollar Amounts in Thousands)

December 31,

MEMORANDA:

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 0

Income on tax-exempt loans and leases to states and political subdivisions in the U.S. 12

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

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

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

Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? 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

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

continued.....

Changes in Equity Capital

(Dollar Amounts in Thousands)

December 31,

2017

Total bank equity capital most recently reported at the end of the prior year	
Reports of Condition and Income	8,429
Cumulative effect of changes in accounting principles and corrections	
of material accounting errors	0
Balance end of previous calendar year as restated	8,429
Net income (loss) attributable to bank	894
Sale, conversion, acquisition, or retirement of capital stock, net	
(excluding treasury stock transactions)	0
Treasury stock transactions, net	0
Changes incident to business combinations, net	0
LESS: Cash dividends declared on preferred stock	0
LESS: Cash dividends declared on common stock	160
Other comprehensive income	12
Other transactions with stockholders (including a parent holding company)	0
Total bank equity capital end of current period	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	663
Recoveries	1
LESS: Charge-offs	12
LESS: Write-downs arising from transfers of loans to a held-for-sale account	0
Provision for loan and lease losses	107
Adjustments	0
Balance end of current period	759

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:

2017

Loans secured by real estate:

Construction, land development, and other land loans:

1-4 family residential construction loans 0Other construction loans and all land development and other land loans 268Secured by farmland 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

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

Secured by first liens 0Secured by junior liens 348Secured by multifamily (5 or more) residential properties 0

Secured by nonfarm nonresidential properties:

Loans secured by owner-occupied nonfarm nonresidential properties 0Loans secured by other nonfarm nonresidential properties 0Loans to depository institutions and acceptances of other banks 0Commercial and industrial loans 0

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

Credit cards 0Automobile loans 0Other (includes revolving credit plans other than credit cards and other consumer loans) 0All other loans 0Lease financing receivables 0Total loans and leases 616

Debt securities and other assets (exclude other real estate

owned and other repossessed assets) 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 0Guaranteed portion of loans and leases included above (exclude rebooked "GNMA loans") 0Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included above 0

continued.....

Past Due 90 days or more and still accruing:

December 31,

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

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

Loans secured by 1-4 family residential properties 0

Secured by multifamily (5 or more) residential properties 0

Secured by nonfarm nonresidential properties:

Loans secured by owner-occupied nonfarm nonresidential properties 0

Loans secured by other nonfarm nonresidential properties 0

Commercial and industrial loans 0

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

Loans secured by farmland 0

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

Credit cards 0

Automobile loans 0

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

Total loans restructured in troubled debt restructurings 0

continued.....

Past Due 90 days or more and still accruing:

2017

Loans to finance commercial real estate, construction, and land development activities (not secured by real estate)

The following item is to be completed by:

- 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

The following item is to be completed semiannually in the June and December reports only.

Loans and leases held for sale

Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):

Outstanding balance

Amount included in Schedule RC-N, items 1 through 7, above

continued.....

Past Due and Nonaccrual Loans, Leases, and Other Assets

(Dollar Amounts in Thousands)

December 31,

2017

Nonaccrual:

Loans secured by real estate:

Construction, land development, and other land loans:

1-4 family residential construction loans

Other construction loans and all land development and other land loans

Secured by farmland

Secured by 1-4 family residential properties:

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

Closed-end loans secured by 1-4 family residential properties
Secured by first liens

Secured by junior liens

Secured by multifamily (5 or more) residential properties

Secured by nonfarm nonresidential properties:

Loans secured by owner-occupied nonfarm nonresidential properties

Loans secured by other nonfarm nonresidential properties

Loans to depository institutions and acceptances of other banks

Commercial and industrial loans

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

Credit cards

Automobile loans

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

All other loans

Lease financing receivables

Total loans and leases

Debt securities and other assets (exclude other real estate

owned and other repossessed assets)

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")

Rebooked "GNMA loans" that have been repurchased or

are eligible for repurchase included above

continued.....

Cendera Bank

(Dollar Amounts in Thousands)

Nonaccrual:

December 31,

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

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

Loans secured by 1-4 family residential properties 0

Secured by multifamily (5 or more) residential properties 0

Secured by nonfarm nonresidential properties:

Loans secured by owner-occupied nonfarm nonresidential properties 0

Loans secured by other nonfarm nonresidential properties 0

Commercial and industrial loans: 0

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

Loans secured by farmland 0

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

Credit cards 0

Automobile loans 0

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

Total loans restructured in troubled debt restructurings included above 0

continued.....

Nonaccrual:

December 31,

2017

Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) 0

The following item is to be completed by:

- 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

The following item is to be completed semiannually in the June and December reports only.

Loans and leases held for sale 0

Additions to nonaccrual assets during the quarter 0

Nonaccrual assets sold during the quarter 0

Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30

(former AICPA Statement of Position 03-3):

Outstanding balance 0

Amount included in Schedule RC-N, items 1 through 7, above 0

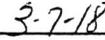
I do hereby attest that this Disclosure Statement has been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and is true and correct in the best of my knowledge and belief.



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 NOT HAVE A LEGAL ENTITY IDENTIFIER (LEI).

December 31, 2017

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

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

CENDERA FINANCIAL HOLDINGS, INC.

BELLS, TX

REPORT ITEM #3(1) See Attached

MAJORITY SHAREHOLDERS AS OF DECEMBER 31, 2017

REPORT ITEM #3(2)

N/A

Form FR Y-6

CENDERA FINANCIAL HOLDINGS, INC.
Bells, TX

Fiscal Year Ending December 31, 2017

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 12-31-2017	
(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 24.65%	
Fred M. Allison, III, Trustee Midland, TX			
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, 2017:
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, 2017

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.	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 VP/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							