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. §§ 246(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 808 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.

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

I.C. Alan Renfroe
Name of the Holding Company Director and Official
President/Director
Title of the Holding Company Director and Official

attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board’s “Rules Regarding Availability of Information,” 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official
03/26/2018
Date of Signature

For holding companies not registered with the SEC—
Indicate status of Annual Report to Shareholders:
X 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.

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.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2017
Month / Day / Year

N/A
Reporters’s Legal Entity Identifier (LEI) (20-Character LEI Code)

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
City / State Zip Code
TX / 75414

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Donna Rowland
Name
Secretary/Treasurer
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? (check one only)
X Yes
X No

t=Yes

In accordance with the General Instructions for this report
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.”

Public reporting burden for this information collection is estimated to vary from 1.3 to 10.1 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: Secretary, Board of Governors of the Federal Reserve System, 2500 C Street, NW, Washington, DC 20551; and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

03/2018
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.

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>City</td>
<td>City</td>
</tr>
<tr>
<td>State</td>
<td>State</td>
</tr>
<tr>
<td>Zip Code</td>
<td>Zip Code</td>
</tr>
</tbody>
</table>

Physical Location (if different from mailing address)

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
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</tr>
<tr>
<td>City</td>
<td>City</td>
</tr>
<tr>
<td>State</td>
<td>State</td>
</tr>
<tr>
<td>Zip Code</td>
<td>Zip Code</td>
</tr>
</tbody>
</table>

Physical Location (if different from mailing address)

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
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</thead>
<tbody>
<tr>
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<td>City</td>
<td>City</td>
</tr>
<tr>
<td>State</td>
<td>State</td>
</tr>
<tr>
<td>Zip Code</td>
<td>Zip Code</td>
</tr>
</tbody>
</table>

Physical Location (if different from mailing address)

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>City</td>
<td>City</td>
</tr>
<tr>
<td>State</td>
<td>State</td>
</tr>
<tr>
<td>Zip Code</td>
<td>Zip Code</td>
</tr>
</tbody>
</table>

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

### ASSETS

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and balances due from depository institutions:</td>
<td></td>
</tr>
<tr>
<td>Noninterest-bearing balances and currency and coin</td>
<td>1,810</td>
</tr>
<tr>
<td>Interest-bearing balances</td>
<td>9,100</td>
</tr>
<tr>
<td>Securities</td>
<td></td>
</tr>
<tr>
<td>Held-to-maturity securities</td>
<td>0</td>
</tr>
<tr>
<td>Available-for-sale securities</td>
<td>4,276</td>
</tr>
<tr>
<td>Federal funds sold and securities purchased under agreements to resell:</td>
<td></td>
</tr>
<tr>
<td>Federal funds sold</td>
<td>0</td>
</tr>
<tr>
<td>Securities purchased under agreements to resell</td>
<td>0</td>
</tr>
<tr>
<td>Loans and lease financing receivables:</td>
<td></td>
</tr>
<tr>
<td>Loans and leases held for sale</td>
<td>0</td>
</tr>
<tr>
<td>Loans and leases held for investment</td>
<td>75,376</td>
</tr>
<tr>
<td>LESS: Allowance for loan and lease losses</td>
<td>759</td>
</tr>
<tr>
<td>Loans and leases held for investment, net of allowance</td>
<td>74,617</td>
</tr>
<tr>
<td>Trading assets</td>
<td>0</td>
</tr>
<tr>
<td>Premises and fixed assets (including capitalized leases)</td>
<td>1,559</td>
</tr>
<tr>
<td>Other real estate owned</td>
<td>0</td>
</tr>
<tr>
<td>Investments in unconsolidated subsidiaries and associated companies</td>
<td>0</td>
</tr>
<tr>
<td>Direct and indirect investments in real estate ventures</td>
<td>0</td>
</tr>
<tr>
<td>Intangible assets:</td>
<td></td>
</tr>
<tr>
<td>Goodwill</td>
<td>0</td>
</tr>
<tr>
<td>Other intangible assets</td>
<td>0</td>
</tr>
<tr>
<td>Other assets</td>
<td>1,684</td>
</tr>
<tr>
<td>Total assets</td>
<td>92,746</td>
</tr>
</tbody>
</table>

continued...
## Balance Sheet

(Dollar Amounts in Thousands)  
December 31, 2017

### LIABILITIES

<table>
<thead>
<tr>
<th>Deposits:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>In domestic offices</td>
<td>79,507</td>
</tr>
<tr>
<td>Noninterest-bearing</td>
<td>17,826</td>
</tr>
<tr>
<td>Interest-bearing</td>
<td>61,681</td>
</tr>
</tbody>
</table>

| 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                          | 5,583 |
| 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, 2017**

### Interest Income:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest and fee income on loans:</td>
<td></td>
</tr>
<tr>
<td>Loans secured by real estate:</td>
<td></td>
</tr>
<tr>
<td>Loans secured by 1-4 family residential properties</td>
<td>2,889</td>
</tr>
<tr>
<td>All other loans secured by real estate</td>
<td>1,124</td>
</tr>
<tr>
<td>Commercial and industrial loans</td>
<td>333</td>
</tr>
<tr>
<td>Loans to individuals for household, family, and other personal expenditures:</td>
<td></td>
</tr>
<tr>
<td>Credit cards</td>
<td></td>
</tr>
<tr>
<td>Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)</td>
<td>103</td>
</tr>
<tr>
<td>All other loans</td>
<td>26</td>
</tr>
<tr>
<td>Total interest and fee income on loans</td>
<td>4,475</td>
</tr>
<tr>
<td>Income from lease financing receivables</td>
<td>0</td>
</tr>
<tr>
<td>Interest income on balances due from depository institutions</td>
<td>77</td>
</tr>
</tbody>
</table>

### Interest and dividend income on securities:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. Treasury securities and U.S. Government agency obligations</td>
<td>0</td>
</tr>
<tr>
<td>(excluding mortgage-backed securities)</td>
<td></td>
</tr>
<tr>
<td>Mortgage-backed securities</td>
<td>59</td>
</tr>
<tr>
<td>All other securities (includes securities issued by states and political subdivisions in the U.S.)</td>
<td>0</td>
</tr>
<tr>
<td>Interest income on federal funds sold and securities purchased under agreements to resell</td>
<td>13</td>
</tr>
<tr>
<td>Other interest income</td>
<td>12</td>
</tr>
<tr>
<td>Total interest income</td>
<td>4,636</td>
</tr>
</tbody>
</table>

### Interest expense:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest on deposits:</td>
<td></td>
</tr>
<tr>
<td>Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)</td>
<td>10</td>
</tr>
<tr>
<td>Nontransaction accounts:</td>
<td></td>
</tr>
<tr>
<td>Savings deposits (includes MMDAs)</td>
<td>211</td>
</tr>
<tr>
<td>Time deposits of $250,000 or less</td>
<td>388</td>
</tr>
<tr>
<td>Time deposits of more than $250,000</td>
<td>38</td>
</tr>
<tr>
<td>Expense of federal funds purchased and securities sold under agreements to repurchase</td>
<td>16</td>
</tr>
<tr>
<td>Other interest expense</td>
<td>0</td>
</tr>
<tr>
<td>Total interest expense</td>
<td>3,873</td>
</tr>
</tbody>
</table>

Net interest income: 107

 Provision for loan and lease losses: continued...
Cendera Bank

Income Statement

(Dollar Amounts in Thousands)

December 31,

2017

Noninterest income:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income from fiduciary activities</td>
<td>0</td>
</tr>
<tr>
<td>Service charges on deposit accounts</td>
<td>107</td>
</tr>
<tr>
<td>Fees and commissions from securities brokerage</td>
<td>0</td>
</tr>
<tr>
<td>Investment banking, advisory, and underwriting fees and commissions</td>
<td>0</td>
</tr>
<tr>
<td>Fees and commissions from annuity sales</td>
<td>0</td>
</tr>
<tr>
<td>Underwriting income from insurance and reinsurance activities</td>
<td>0</td>
</tr>
<tr>
<td>Income from other insurance activities</td>
<td>3</td>
</tr>
<tr>
<td>Net servicing fees</td>
<td>0</td>
</tr>
<tr>
<td>Net securitization income</td>
<td>0</td>
</tr>
<tr>
<td>Net gains (losses) on sales of loans and leases</td>
<td>0</td>
</tr>
<tr>
<td>Net gains (losses) on sales of other real estate owned</td>
<td>0</td>
</tr>
<tr>
<td>Net gains (losses) on sales of other assets</td>
<td>-4</td>
</tr>
<tr>
<td>Other noninterest income</td>
<td>139</td>
</tr>
<tr>
<td>Total noninterest income</td>
<td>245</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Realized gains (losses) on held-to-maturity securities</td>
<td>0</td>
</tr>
<tr>
<td>Realized gains (losses) on available-for-sale securities</td>
<td>0</td>
</tr>
</tbody>
</table>

Noninterest expense:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries and employee benefits</td>
<td>1,441</td>
</tr>
<tr>
<td>Expenses of premises and fixed assets (net of rental income)</td>
<td>405</td>
</tr>
<tr>
<td>(excluding salaries and employee benefits and mortgage interest)</td>
<td></td>
</tr>
<tr>
<td>Goodwill impairment losses</td>
<td>0</td>
</tr>
<tr>
<td>Amortization expense and impairment losses for other intangible assets</td>
<td>0</td>
</tr>
<tr>
<td>Other noninterest expense</td>
<td>1,368</td>
</tr>
<tr>
<td>Total noninterest expense</td>
<td>3,217</td>
</tr>
</tbody>
</table>

Income (loss) before applicable income taxes and discontinued operations

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income (loss) before applicable income taxes</td>
<td>0</td>
</tr>
<tr>
<td>Income (loss) before discontinued operations</td>
<td>894</td>
</tr>
<tr>
<td>Discontinued operations, net of applicable income taxes</td>
<td>0</td>
</tr>
<tr>
<td>Net income (loss) attributable to bank and noncontrolling (minority) interests</td>
<td>894</td>
</tr>
<tr>
<td>LESS: Net income (loss) attributable to noncontrolling (minority) interests</td>
<td>0</td>
</tr>
<tr>
<td>Net income (loss) attributable to bank</td>
<td>894</td>
</tr>
</tbody>
</table>
## Income Statement

**MEMORANDA:**

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest expense incurred to carry tax-exempt securities, loans, and leases purchased after August 7, 1986, that is not deductible for federal income tax purposes</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td>Income on tax-exempt loans and leases to states and political subdivisions in the U.S.</td>
<td></td>
<td>12</td>
</tr>
<tr>
<td>Income on tax-exempt securities issued by states and political subdivisions in the U.S.</td>
<td></td>
<td>0</td>
</tr>
<tr>
<td>Number of full-time equivalent employees at end of current period</td>
<td>21</td>
<td></td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Description</th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest and fee income on loans to finance agricultural production and other loans to farmers</td>
<td></td>
<td>N/A</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Description</th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, Item 1.a.(1))</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>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)</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

continued........
# Changes in Equity Capital

(Dollar Amounts in Thousands)

**December 31, 2017**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total bank equity capital most recently reported at the end of the prior year</td>
<td>8,429</td>
</tr>
<tr>
<td>Reports of Condition and Income</td>
<td></td>
</tr>
<tr>
<td>Cumulative effect of changes in accounting principles and corrections</td>
<td></td>
</tr>
<tr>
<td>of material accounting errors</td>
<td>0</td>
</tr>
<tr>
<td>Balance end of previous calendar year as restated</td>
<td>8,429</td>
</tr>
<tr>
<td>Net income (loss) attributable to bank</td>
<td>894</td>
</tr>
<tr>
<td>Sale, conversion, acquisition, or retirement of capital stock, net</td>
<td>0</td>
</tr>
<tr>
<td>(excluding treasury stock transactions)</td>
<td></td>
</tr>
<tr>
<td>Treasury stock transactions, net</td>
<td>0</td>
</tr>
<tr>
<td>Changes incident to business combinations, net</td>
<td></td>
</tr>
<tr>
<td>LESS: Cash dividends declared on preferred stock</td>
<td>0</td>
</tr>
<tr>
<td>LESS: Cash dividends declared on common stock</td>
<td>160</td>
</tr>
<tr>
<td>Other comprehensive income</td>
<td>12</td>
</tr>
<tr>
<td>Other transactions with stockholders (including a parent holding company)</td>
<td>0</td>
</tr>
<tr>
<td>Total transactions with stockholders (including a parent holding company)</td>
<td></td>
</tr>
<tr>
<td>Total bank equity capital end of current period</td>
<td>9,175</td>
</tr>
</tbody>
</table>

## Changes in Allowance for Loan and Lease Losses

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance most recently reported at the end of the prior year</td>
<td>663</td>
</tr>
<tr>
<td>Reports of Condition and Income</td>
<td></td>
</tr>
<tr>
<td>Recoveries</td>
<td>1</td>
</tr>
<tr>
<td>LESS: Charge-offs</td>
<td>12</td>
</tr>
<tr>
<td>LESS: Write-downs arising from transfers of loans to a held-for-sale account</td>
<td>0</td>
</tr>
<tr>
<td>Provision for loan and lease losses</td>
<td>107</td>
</tr>
<tr>
<td>Adjustments</td>
<td>0</td>
</tr>
<tr>
<td>Balance end of current period</td>
<td>759</td>
</tr>
</tbody>
</table>

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

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

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount (Thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans secured by real estate:</td>
<td></td>
</tr>
<tr>
<td>Construction, land development, and other land loans:</td>
<td></td>
</tr>
<tr>
<td>1-4 family residential construction loans</td>
<td>0</td>
</tr>
<tr>
<td>Other construction loans and all land development and other land loans</td>
<td>265</td>
</tr>
<tr>
<td>Secured by farmland</td>
<td>0</td>
</tr>
<tr>
<td>Secured by 1-4 family residential properties:</td>
<td></td>
</tr>
<tr>
<td>Revolving, open-end loans secured by 1-4 family residential properties and</td>
<td></td>
</tr>
<tr>
<td>extended under lines of credit</td>
<td>0</td>
</tr>
<tr>
<td>Closed-end loans secured by 1-4 family residential properties</td>
<td>0</td>
</tr>
<tr>
<td>Secured by first liens</td>
<td>0</td>
</tr>
<tr>
<td>Secured by junior liens</td>
<td>348</td>
</tr>
<tr>
<td>Secured by multifamily (5 or more) residential properties</td>
<td>0</td>
</tr>
<tr>
<td>Secured by nonfarm nonresidential properties:</td>
<td></td>
</tr>
<tr>
<td>Loans secured by owner-occupied nonfarm nonresidential properties</td>
<td>0</td>
</tr>
<tr>
<td>Loans secured by other nonfarm nonresidential properties</td>
<td>0</td>
</tr>
<tr>
<td>Loans to depository institutions and acceptances of other banks</td>
<td>0</td>
</tr>
<tr>
<td>Commercial and industrial loans</td>
<td>0</td>
</tr>
<tr>
<td>Loans to individuals for household, family, and other personal expenditures:</td>
<td></td>
</tr>
<tr>
<td>Credit cards</td>
<td>0</td>
</tr>
<tr>
<td>Automobile loans</td>
<td>0</td>
</tr>
<tr>
<td>Other (includes revolving credit plans other than credit cards and other</td>
<td>0</td>
</tr>
<tr>
<td>consumer loans</td>
<td></td>
</tr>
<tr>
<td>All other loans</td>
<td>0</td>
</tr>
<tr>
<td>Lease financing receivables</td>
<td>0</td>
</tr>
<tr>
<td>Total loans and leases</td>
<td>616</td>
</tr>
<tr>
<td>Debt securities and other assets (exclude other real estate</td>
<td>0</td>
</tr>
<tr>
<td>owned and other repossessed assets)</td>
<td></td>
</tr>
<tr>
<td>Loans and leases reported above which are wholly or partially</td>
<td>0</td>
</tr>
<tr>
<td>guaranteed by the U.S. Government, excluding loans and leases covered</td>
<td></td>
</tr>
<tr>
<td>by loss-sharing agreements with the FDIC</td>
<td>0</td>
</tr>
<tr>
<td>Guaranteed portion of loans and leases included above (exclude rebooked &quot;GNMA loans&quot;)</td>
<td>0</td>
</tr>
<tr>
<td>Rebooked &quot;GNMA loans&quot; that have been repurchased or</td>
<td>0</td>
</tr>
<tr>
<td>are eligible for repurchase included above</td>
<td></td>
</tr>
</tbody>
</table>

continued........
MEMORANDA:

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

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

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

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans to finance agricultural production and other loans to farmers</td>
<td>N/A</td>
</tr>
<tr>
<td>Total loans restructured in troubled debt restructurings</td>
<td>0</td>
</tr>
</tbody>
</table>

continued........
Cendera Bank

Past Due 90 days or more and still accruing:

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: N/A

Loans to finance agricultural production and other loans to farmers 0

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

Loans and leases held for sale 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

continued........
## Past Due and Nonaccrual Loans, Leases, and Other Assets
(Dollar Amounts in Thousands)

### December 31, 2017

**Nonaccrual:**

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

continued........
Cendera Bank

Nonaccrual:

MEMORANDA:

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

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

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      |
Cendera Bank

Nonaccrual:

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

2017
December 31, (Dollar Amounts in Thousands)

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.

[Signature]
Officer's Signature

[Officer's Title]

[Date] 2-2-18
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, TX

REPORT ITEM #3(1) See Attached

MAJORITY SHAREHOLDERS AS OF DECEMBER 31, 2017

REPORT ITEM #3(2)

N/A
<table>
<thead>
<tr>
<th>Name &amp; Address (City, State, Country)</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
<th>Name &amp; Address (City, State, Country)</th>
<th>Country of Citizenship or Incorporation</th>
<th>Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fred M. Allison, Sr. Trust</td>
<td>United States</td>
<td>s/s = 383,603</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>24.65%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fred M. Allison, Ill, Trustee</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Midland, TX</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brian Collins</td>
<td>United States</td>
<td>s/s = 1,164,139</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fort Worth, TX</td>
<td></td>
<td>74.84%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shares owned jointly with spouse, Gina Collins</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gina Collins</td>
<td>United States</td>
<td>s/s = 1,164,139</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fort Worth, TX</td>
<td></td>
<td>74.84%</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shares owned jointly with spouse, Brian Collins</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
REPORT ITEM #4

DIRECTORS AND OFFICERS AS OF DECEMBER 31, 2017:
No Director or Officer of Bank Holding Company has shares in Subsidiary Bank.
## Report Item 4: Insiders

(1)(a)(b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>Names &amp; Address (City, State, Country)</th>
<th>Principal Occupation if other than with holding company</th>
<th>Title &amp; Position with holding company</th>
<th>Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>Percentage of Voting Securities in holding company</th>
<th>Percentage of Voting Securities in Subsidiaries (include names of companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>C. Alan Renfroe, Jr.</td>
<td>Banker</td>
<td>President/CEO/ Director, Cendera Bank, N.A.</td>
<td>N/A</td>
<td>N/A</td>
<td>0.08%</td>
<td>N/A</td>
</tr>
<tr>
<td>Fred M. Allison, Sr. Trust</td>
<td>Oil/Gas Investor</td>
<td>Vice President</td>
<td>Board of Directors</td>
<td>Investor, Centerpoint Resources</td>
<td>24.65%</td>
<td>N/A</td>
</tr>
<tr>
<td>Fred M. Allison, III, Trustee Midland, TX, USA</td>
<td>Banker</td>
<td>Secretary/Treas.</td>
<td>Senior VP/Cashier</td>
<td>Cendera Bank, N.A.</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Donna Rowland, Banker Fort Worth, TX, USA</td>
<td>Banker</td>
<td>Senior VP/Cashier</td>
<td>CEO</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Brian Collins</td>
<td>Mortgage Banker</td>
<td>Chairman of Board of Directors</td>
<td>President/CEO, Owner, Cendera Funding, Inc.</td>
<td>Cendera Funding Inc. 100%</td>
<td>74.84%</td>
<td>Cendera Funding Inc. 100%</td>
</tr>
<tr>
<td>Shares owned jointly with spouse, Gina Collins</td>
<td>Banker</td>
<td>Principal Securities Holder</td>
<td>N/A</td>
<td>N/A</td>
<td>74.84%</td>
<td>N/A</td>
</tr>
<tr>
<td>Gina Collins</td>
<td>Wife &amp; Mother</td>
<td>Principal Securities Holder</td>
<td>N/A</td>
<td>N/A</td>
<td>74.84%</td>
<td>N/A</td>
</tr>
<tr>
<td>Shares owned jointly with spouse, Brian Collins</td>
<td>Banker</td>
<td>Principal Securities Holder</td>
<td>N/A</td>
<td>N/A</td>
<td>74.84%</td>
<td>N/A</td>
</tr>
</tbody>
</table>