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. §§ 3105(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.

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 officer 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, Jody Lee
Name of the Holding Company Director and Official
Chairman and Board of 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
Judy Lee
3/30/2020

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.
SWNB Nevada Corporation was merged on 6/8/10. 
Nevada National Bank sold assets and deposits on 6/17/13. 
No entity has a LEI number
## Report Item 3: Securities Holders

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

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ho, Thu-Binh Si</td>
<td>USA</td>
<td>949,690 shares – 5.19% Common Stock</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Houston, Texas, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lee, Chao Kuan</td>
<td>USA</td>
<td>962,931 shares – 5.26% Common Stock</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Houston, Texas, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lee, Chen-Horng or Chin Li Chen</td>
<td>USA</td>
<td>1,473,341 shares – 8.05% Common Stock</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>New Orleans, Louisiana, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lee, Jody S.</td>
<td>USA</td>
<td>986,011 shares – 5.39% Common Stock</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Houston, Texas, USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### SWNB Bancorp, Inc.
**Fiscal Year Ending December 31, 2019**

**Report Item 4: Insiders**
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>Names &amp; Address (City, State, Country)</th>
<th>Principal Occupation if other than with Bank Holding Company</th>
<th>Title &amp; Position with Bank 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 Shares in Bank Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries (Include names of subsidiaries)</th>
<th>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)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chen, Doris Houston, Texas, USA</td>
<td>• CPA&lt;br&gt;• Real Estate Investor</td>
<td>Director &amp; Secretary to the Board</td>
<td>Director &amp; Secretary to the Board - Southwestern National Bank.</td>
<td>• N/A</td>
<td>2.99%</td>
<td>N/A</td>
<td>• N/A</td>
</tr>
<tr>
<td>Chen, Steve Plano, Texas, USA</td>
<td>• Real Estate Investor</td>
<td>Director</td>
<td>Director – Southwestern National Bank</td>
<td>• C&amp;S Trading, Inc. – President&lt;br&gt;• Tenwinton Investments – Managing partner&lt;br&gt;• Sunstone Investments – Managing partner&lt;br&gt;• Royaland Properties – Managing partner</td>
<td>1.37%</td>
<td>N/A</td>
<td>• C&amp;S Trading, Inc. – President (100%)&lt;br&gt;• Tenwinton Investments – Managing partner (50%)&lt;br&gt;• Sunstone Investments – Managing partner (50%)&lt;br&gt;• Royaland Properties – Managing partner (50%)</td>
</tr>
<tr>
<td>Glick, William Houston, Texas, USA</td>
<td>• Educator</td>
<td>Director</td>
<td>Director – Southwestern National Bank</td>
<td>• N/A</td>
<td>0.0011%</td>
<td>N/A</td>
<td>• N/A</td>
</tr>
<tr>
<td>Hong, Michael K.Y. Houston, Texas, USA</td>
<td>• Real Estate Investor</td>
<td>Director</td>
<td>Director - Southwestern National Bank</td>
<td>• MHK Properties, Inc. Houston, Texas - President&lt;br&gt;• Marlive Investments, Inc. – President&lt;br&gt;• Hallmark Investment Corp. – President</td>
<td>3.51%</td>
<td>N/A</td>
<td>• MHK Properties, Inc. (100%)&lt;br&gt;• Marlive Investments, Inc. (100%)&lt;br&gt;• Hallmark Investment Corp. (100%)</td>
</tr>
<tr>
<td>Hsieh, Ted K.C. Houston, Texas,</td>
<td>• Retired</td>
<td>Director &amp; Secretary to the Board</td>
<td>Director &amp; Southwestern</td>
<td>• N/A</td>
<td>2.34%</td>
<td>N/A</td>
<td>• N/A</td>
</tr>
</tbody>
</table>
| USA | Lee, Chao Kuan  
Houston, Texas, USA | Director & Sr. Chairman of the Board  
- Southwestern National Bank | Royalty Investment, LP – Partner  
- Royal Oaks Investment – President  
- CK Lee Partner, Ltd – President  
- CK Lee, LLC – President  
- Sanning L Cube, LLC – Partner | 5.26% | N/A | Hobby Investment, LP – (25%)  
- Royal Oaks Investment - (100%)  
- CK Lee Partner, Ltd. (100%)  
- CK Lee, LLC (100%)  
- Sanning L Cube, LLC (33%) |
|--------------------------------|-----------------------------|-----------------------------|--------------------------------|-------------|-----------------------------|--------------------------------|
| Lee, Jody  
Houston, Texas, USA | Physician  
Director & Chairman of the Board  
- Southwestern National Bank | Director and Chairman - Southwestern National Bank | Yuan Enterprise LLC – Partner  
- Bellaire Metro LLC – Partner  
- Harmonic Synergy Medical LLLP – Partner  
- Tomahawk Partners Ltd – Partner  
- Longenbaugh Interests LLC – Partner  
- Connector Medical PLLC – Partner | 5.39% | N/A | Yuan Enterprise LLC (50%)  
- Bellaire Metro LLC (25%)  
- Harmonic Synergy Medical LLLP (48%)  
- Tomahawk Partners Ltd – Partner (50%)  
- Longenbaugh Interests LLC (50%)  
- Connector Medical PLLC (50%) |
| Malmgren, E.K.  
Houston, Texas, USA | Retired Engineer  
Director | Director - Southwestern National Bank | N/A | 1.81% | N/A  
- N/A |
| Patel, Hasmukh  
Houston, Texas U.S.A. | Hotel Owner  
Director | Director - Southwestern National Bank | Prabhu Corporations - President  
- Sawan Investment Corp. – President  
- S.K. Lodging Group, Inc. – President  
- Shree Ram Inc. - President  
- Sharamee Lodging Group – President  
- 290 Northwest, Inc. – VP  
- Bainium LLC – Member | 1.85% | N/A | Prabhu Corporations (100%)  
- Sawan Investment Corp. (100%)  
- S.K. Lodging Group, Inc. (100%)  
- Shree Ram Inc. (100%)  
- Sharamee Lodging Group (100%)  
- 290 Northwest, Inc. (50%)  
- Bainium LLC – Member (25%) |
| Lee, Chen-Horng | Investor  
Director | Director -  
- Delta Proficient | Delta Proficient  
- Delta Proficient Management | 8.057% | N/A | Delta Proficient Management |
<table>
<thead>
<tr>
<th>Name</th>
<th>Location</th>
<th>Position</th>
<th>Company</th>
<th>Title</th>
<th>Ownership</th>
<th>Position</th>
<th>Company</th>
<th>Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Orleans</td>
<td>Louisiana, U.S.A.</td>
<td></td>
<td>Southwestern National Bank</td>
<td>Management LLC – President</td>
<td>• CLCL Investment L.P. (33%)</td>
<td>• Alabama Reality, L.P. (33%)</td>
<td>• LC Investment LLC - President</td>
<td>(50%)</td>
</tr>
<tr>
<td>Sun, Chuanwen</td>
<td>Katy, Texas U.S.A.</td>
<td>Director</td>
<td>Director – Southwestern National Bank</td>
<td>N/A</td>
<td>2.73%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Ting, Joe</td>
<td>Houston, Texas U.S.A.</td>
<td>Investor</td>
<td>Director – Southwestern National Bank</td>
<td>West Plaza Management – President</td>
<td>3.17%</td>
<td>N/A</td>
<td>West Plaza Management – President (100%)</td>
<td>N/A</td>
</tr>
<tr>
<td>Younus, Mohammed</td>
<td>Dallas, Texas U.S.A.</td>
<td>Director &amp; Market President</td>
<td>President – Southwestern National Bank</td>
<td>BM Capital Investment – Manager</td>
<td>0.14%</td>
<td>N/A</td>
<td>BM Capital Investment – Manager (100%)</td>
<td>N/A</td>
</tr>
<tr>
<td>Reese, Betsy</td>
<td>Katy, Texas U.S.A.</td>
<td>Chief Financial Officer</td>
<td>Chief Financial Officer – Southwestern National Bank</td>
<td>N/A</td>
<td>0%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Kuo, Jack</td>
<td>Houston, Texas U.S.A.</td>
<td>Chief Credit Officer</td>
<td>Chief Credit Officer – Southwestern National Bank</td>
<td>Two Guys &amp; Lady, Inc. – V.P.</td>
<td>0%</td>
<td>N/A</td>
<td>Two Guys &amp; Lady, Inc. – V.P. (27.5%)</td>
<td>N/A</td>
</tr>
<tr>
<td>Langston, Joy</td>
<td>Houston, Texas U.S.A.</td>
<td>Chief Operations Officer</td>
<td>Chief Operations Officer – Southwestern National Bank</td>
<td>N/A</td>
<td>0%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Khan, Shafiq</td>
<td>Anaheim, California U.S.A.</td>
<td>Executive Vice President</td>
<td>California Market President – Southwestern National Bank</td>
<td>N/A</td>
<td>0%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
Results:
A list of branches for your depository institution: SOUTHWESTERN NATIONAL BANK (ID_RSSD: 2625724).
This depository institution is held by SWNB BANCORP, INC. (3234682) of HOUSTON, TX.
The data are as of 12/31/2019. Data reflects information that was received and processed through 03/05/2020.

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 UNNUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>City</th>
<th>State</th>
<th>FDIC UNNUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>2625724</td>
<td>SOUTHWESTERN NATIONAL BANK</td>
<td>6901 CORPORATE DRIVE</td>
<td>HOUSTON TX</td>
<td>77090</td>
<td>Harris</td>
<td>United States</td>
<td>Not Required</td>
<td>Not Required</td>
<td>SOUTHWESTERN NATIONAL BANK</td>
<td>2625724</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>3745413</td>
<td>AUSTIN BRANCH</td>
<td>3220 NORTH LAMAR BLVD., SUITE A120</td>
<td>AUSTIN TX</td>
<td>78753</td>
<td>Travis</td>
<td>United States</td>
<td>Not Required</td>
<td>Not Required</td>
<td>SOUTHWESTERN NATIONAL BANK</td>
<td>2625724</td>
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<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>3540552</td>
<td>PLANO BRANCH</td>
<td>2304 COIT ROAD, SUITE 800</td>
<td>PLANO TX</td>
<td>75075</td>
<td>Collin</td>
<td>United States</td>
<td>Not Required</td>
<td>Not Required</td>
<td>SOUTHWESTERN NATIONAL BANK</td>
<td>2625724</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>5213355</td>
<td>DALLAS REGIONAL OFFICE</td>
<td>500 N. CENTRAL EXPRESSWAY</td>
<td>RICHARDSON TX</td>
<td>75080</td>
<td>Dallas</td>
<td>United States</td>
<td>Not Required</td>
<td>Not Required</td>
<td>SOUTHWESTERN NATIONAL BANK</td>
<td>2625724</td>
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<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>3540570</td>
<td>RICHARDSON BRANCH</td>
<td>5111 NORTH JUPITER ROAD</td>
<td>RICHARDSON TX</td>
<td>75081</td>
<td>Dallas</td>
<td>United States</td>
<td>Not Required</td>
<td>Not Required</td>
<td>SOUTHWESTERN NATIONAL BANK</td>
<td>2625724</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>3351646</td>
<td>SUGAR LAND BRANCH</td>
<td>1500 HIGHWAY 6</td>
<td>SUGAR LAND TX</td>
<td>77478</td>
<td>Fort Bend</td>
<td>United States</td>
<td>Not Required</td>
<td>Not Required</td>
<td>SOUTHWESTERN NATIONAL BANK</td>
<td>2625724</td>
<td></td>
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</tr>
</tbody>
</table>