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.

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.

I, Gary L. Owens
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
03/24/2016
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
RRESS ID 3234682
C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015
Month / Day / Year

None
Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

SWNB Bancorp, Inc.
Legal Title of Holding Company

6901 Corporate Drive
(Mailing Address of the Holding Company) Street / P.O. Box
Houston TX 77036
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Betsy Reese
Chief Financial Officer
Name Title
713-272-5061
Area Code / Phone Number / Extension
713-272-5098
Area Code / FAX Number
betsy.reese@swnbk.com
E-mail Address

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

Does the reporter request confidential treatment for any portion of this submission?

- ☐ Yes Please identify the report items to which this request applies:
- ☒ No 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.”

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 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, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2015
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
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.

**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.

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**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) | 2625724 | SOUTHWESTERN NATIONAL BANK | 6901 CORPORATE DRIVE | HOUSTON | TX | 77030 | HARRIS | UNITED STATES | 57978 | 0 | SOUTHWESTERN NATIONAL BANK | 2625724
**OK** | Full Service | 574544 | AUSTIN BRANCH | 11200 NORTH LAMAR BLVD, SUITE A100 | AUSTIN | TX | 78753 | TRAVIS | UNITED STATES | 469322 | 5 | SOUTHWESTERN NATIONAL BANK | 2625724
**OK** | Full Service | 354050 | PLANO BRANCH | 2304 COT ROAD, SUITE 600 | PLANO | TX | 75075 | COLLIN | UNITED STATES | 452550 | 3 | SOUTHWESTERN NATIONAL BANK | 2625724
**OK** | Full Service | 354067 | RICHARDSON BRANCH | 1331 NORTH JUPITER ROAD | RICHARDSON | TX | 75081 | DALLAS | UNITED STATES | 469419 | 4 | SOUTHWESTERN NATIONAL BANK | 2625724
**OK** | Full Service | 335146 | SUGAR LAND BRANCH | 3508 HIGHWAY 6 | SUGAR LAND | TX | 77478 | FORT BEND | UNITED STATES | 440627 | 2 | SOUTHWESTERN NATIONAL BANK | 2625724
### Form FR Y-6
SWNB Bancorp, Inc.
Fiscal Year Ending December 31, 2015

**Report Item 3: Securities Holders**
(1) (a) (b)(c) and (2)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number of percentage of Each Class of Voting Securities</th>
<th>(2)(a) Names &amp; Address (City, State, Country)</th>
<th>(2)(b) Country of Citizenship or Incorporation</th>
<th>(2)(c) Number of percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ho, Thu-Binh Si</td>
<td>USA</td>
<td>915,690 shares – 6.62% Common Stock</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Houston, Texas, USA</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Hsieh, Ted K.C.</td>
<td>USA</td>
<td>695,568 shares – 5.03% 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>722,931 shares – 5.25% Common Stock</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Houston, Texas, USA</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lee, Chen-Horng or Kin Kwok</td>
<td>USA</td>
<td>973,341 shares – 7.04% Common Stock</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Lee New Orleans, Louisiana, USA</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Lee, Wea H.</td>
<td>USA</td>
<td>945,472 shares – 6.84% 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>
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<td></td>
<td></td>
</tr>
<tr>
<td>Lee, Yang Li</td>
<td>USA</td>
<td>1,062,172 shares – 7.68% 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>
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<td></td>
<td></td>
</tr>
</tbody>
</table>
### Report Item 4: Insiders

1. **Names & Address**
   - **City, State, Country**
   - **Principal Occupation if other than with Bank Holding Company**
   - **Title & Position with Bank Holding Company**
   - **Title & Position with Subsidiaries (Include names of other businesses)**

#### Chen, Doris
- **Houston, Texas, USA**
  - CPA
  - Real Estate Investor
  - Director & Secretary to the Board
  - Director & Secretary to the Board - Southwestern National Bank
  - N/A
  - 3.78%
  - N/A
  - N/A

#### Chow, Jim T.
- **Houston, Texas, USA**
  - Retired
  - Director
  - Director - Southwestern National Bank
  - N/A
  - 4.24%
  - N/A
  - N/A

#### Hong, Michael K.Y.
- **Houston, Texas, USA**
  - Real Estate Investor
  - Director
  - Director - Southwestern National Bank
  - MHK Properties, Inc. - Houston, Texas - President
  - Marlive Investments, Inc. - President
  - Hallmark Investment Corp. - President
  - N/A
  - 3.71%
  - N/A
  - MHK Properties, Inc. (100%)
  - Marlive Investments, Inc. (100%)
  - Hallmark Investment Corp. (100%)

#### Hou, Sean
- **Houston, Texas, USA**
  - Investor
  - Hotel Operator
  - Director
  - Director - Southwestern National Bank
  - N/A
  - 3.76%
  - N/A
  - N/A

#### Hsieh, Ted K.C.
- **Houston, Texas, USA**
  - Real Estate Investor
  - Director & Vice Chairman of the Board
  - Director & Vice Chairman of the Board - Southwestern National Bank
  - N/A
  - 5.03%
  - N/A
  - N/A
<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Role 1</th>
<th>Role 2</th>
<th>Role 3</th>
<th>Interest 1</th>
<th>Interest 2</th>
<th>Interest 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hwong, Sam T. Houston, Texas, USA</td>
<td>Engineer</td>
<td>Director</td>
<td>Director - Southwestern National Bank</td>
<td>N/A</td>
<td>2.79%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Lee, Chao Kuan Houston, Texas, USA</td>
<td>Real Estate Investor</td>
<td>Director &amp; Chairman of the Board</td>
<td>Director &amp; Chairman of the Board - Southwestern National Bank</td>
<td>Hobby Investment, LP - Partner</td>
<td>5.23%</td>
<td>N/A</td>
<td>Hobby Investment, LP - (25%)</td>
</tr>
<tr>
<td>Lee, Wea H. Houston, Texas, USA</td>
<td>Newspaper Publisher</td>
<td>Director</td>
<td>Director - Southwestern National Bank</td>
<td>Southern Chinese Daily News LLC - President</td>
<td>6.84%</td>
<td>N/A</td>
<td>Southern Chinese Daily News LLC (100%)</td>
</tr>
<tr>
<td>Malmgren, E.K. Houston, Texas, USA</td>
<td>Retired</td>
<td>Director</td>
<td>Director - Southwestern National Bank</td>
<td>N/A</td>
<td>3.57%</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Owens, Gary Houston, Texas, USA</td>
<td>N/A</td>
<td>Director</td>
<td>Director - Southwestern National Bank</td>
<td>Prabhu Corporations - President</td>
<td>0.54%</td>
<td>N/A</td>
<td>Prabhu Corporations (100%)</td>
</tr>
<tr>
<td>Patel, Hasmukh Houston, Texas U.S.A.</td>
<td>Hotel Owner</td>
<td>Director</td>
<td>Director - Southwestern National Bank</td>
<td>Prabhu Corporations - President</td>
<td>2.21%</td>
<td>N/A</td>
<td>Sawan Investment Corp. (100%)</td>
</tr>
<tr>
<td>Lee, Chen-Horng Houston, Texas U.S.A.</td>
<td>Investor</td>
<td>Director</td>
<td>Director (Southwestern National Bank)</td>
<td>Delta Proficient Management LLC - President</td>
<td>7.04%</td>
<td>N/A</td>
<td>Delta Proficient Management LLC (33%)</td>
</tr>
</tbody>
</table>

[The table continues with similar entries, each detailing the roles and affiliated interests of various individuals related to the Southwestern National Bank.]

2
<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>President</td>
<td>LL Investment LP – V.P.</td>
<td>Lee Chen II, Inc. – President</td>
<td>Common II, Inc. – President</td>
</tr>
<tr>
<td></td>
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<td>Alabama Reality, L.P. - President</td>
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</tr>
<tr>
<td></td>
<td>Lee Chen II, Inc. (25%)</td>
<td>Common II, Inc. (50%)</td>
<td>Alabama Reality, L.P. (33%)</td>
</tr>
</tbody>
</table>