



Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2015

Month / Day / Year

None

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

I, **Kurt R. Stevenson**

Name of the Holding Company Director and Official

President and Chief Executive Officer

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

Centrue Financial Corporation

Legal Title of Holding Company

122 West Madison Street

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

Ottawa

IL

61350

City

State

Zip Code

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.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Kevin Alsvig

SVP-Controller

Name

Title

815-431-2880

Area Code / Phone Number / Extension

815-431-2820

Area Code / FAX Number

kevin.alsvig@centrue.com

E-mail Address

www.centrue.com

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

Signature of Holding Company Director and Official

03/28/2016

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

RSSD ID
C.I.

1206591

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

Yes Please identify the report items to which this request applies:

- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

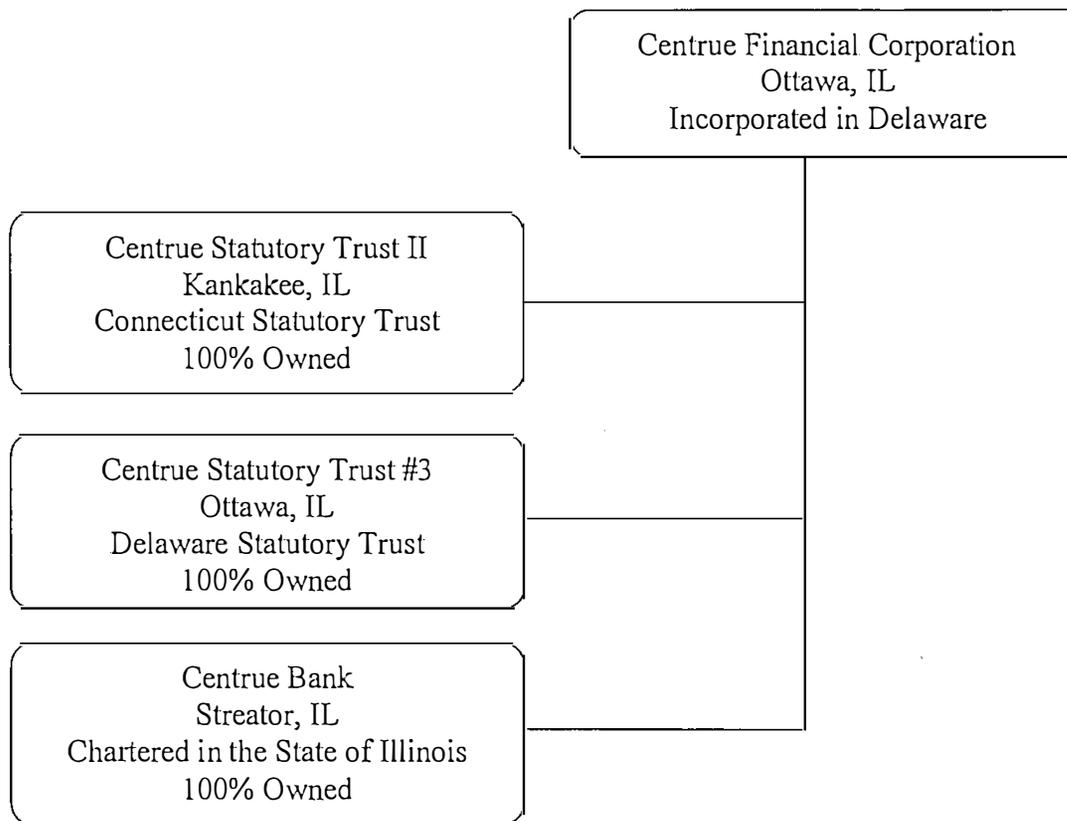
No

Form FR Y-6

Centrue Financial Corporation
Ottawa, IL
Fiscal Year Ending December 31, 2015

Item 1: Centrue Financial Corporation filed a Form 10K with the SEC for the year ended December 31, 2015.

Item 2a: Organizational Chart



NOTE: None of the entities above have a Legal Entity Identifier (LEI).

Item 2b: Domestic Branch Listing was completed and emailed on 02/10/16 to BranchReview@chi.frb.org.

Results: A list of branches for your depository institution: **CENTRUE BANK (ID_RSSD: 457547)**.
 This depository institution is held by **CENTRUE FINANCIAL CORPORATION (1206591)** of **OTTAWA, IL**.
 The data are as of **12/31/2015**. Data reflects information that was received and processed through **01/07/2016**.

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the **Effective Date** column.

Actions

- OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.
- Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
- Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:
 To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

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

| Data Action | Effective Date | Branch Service Type | Branch ID_RSSD* | Popular Name | Street Address | City | State | Zip Code | County | Country | FDIC UNINUM* | Office Number* | Head Office | Head Office ID_RSSD* | Comments |
|-------------|----------------|----------------------------|-----------------|----------------------------------|---------------------------|------------------|-------|-----------|------------|---------------|--------------|----------------|--------------|----------------------|----------|
| OK | | Full Service (Head Office) | 457547 | CENTRUE BANK | 201 EAST MAIN STREET | STREATOR | IL | 61364 | LA SALLE | UNITED STATES | 2409 | 0 | CENTRUE BANK | 457547 | |
| OK | | Full Service | 808541 | 101 SOUTH PAGE STREET OFFICE | 101 SOUTH PAGE STREET | AVISTON | IL | 62216 | CLINTON | UNITED STATES | 40516 | 31 | CENTRUE BANK | 457547 | |
| OK | | Full Service | 3217416 | 680 SOUTH MAIN STREET OFFICE | 680 SOUTH MAIN STREET | BOURBONNAIS | IL | 60914 | KANKAKEE | UNITED STATES | 262818 | 33 | CENTRUE BANK | 457547 | |
| OK | | Full Service | 3217425 | 980 NORTH KINZIE AVENUE OFFICE | 980 NORTH KINZIE AVENUE | BRADLEY | IL | 60915 | KANKAKEE | UNITED STATES | 429758 | 44 | CENTRUE BANK | 457547 | |
| OK | | Full Service | 3496912 | 18001 SAINT ROSE ROAD OFFICE | 180001 SAINT ROSE ROAD | BREESE | IL | 62230 | CLINTON | UNITED STATES | 223055 | 29 | CENTRUE BANK | 457547 | |
| OK | | Full Service | 100432 | 660 SOUTH BROADWAY STREET OFFICE | 660 SOUTH BROADWAY STREET | COAL CITY | IL | 60416 | GRUNDY | UNITED STATES | 2322 | 38 | CENTRUE BANK | 457547 | |
| OK | | Full Service | 2075637 | 1275 EAST DIVISION STREET OFFICE | 1275 EAST DIVISION STREET | DIAMOND | IL | 60416 | GRUNDY | UNITED STATES | 201662 | 39 | CENTRUE BANK | 457547 | |
| OK | | Full Service | 3217452 | 302 WEST MAZON AVENUE OFFICE | 302 WEST MAZON AVENUE | DWIGHT | IL | 60420 | LIVINGSTON | UNITED STATES | 262819 | 34 | CENTRUE BANK | 457547 | |
| OK | | Full Service | 3610446 | 303 FOUNTAIN PARKWAY OFFICE | 303 FOUNTAIN PARKWAY | FAIRVIEW HEIGHTS | IL | 62208 | ST CLAIR | UNITED STATES | 419255 | 30 | CENTRUE BANK | 457547 | |
| OK | | Full Service | 3217461 | 654 NORTH PARK ROAD OFFICE | 654 NORTH PARK ROAD | HERSCHER | IL | 60941 | KANKAKEE | UNITED STATES | 262821 | 36 | CENTRUE BANK | 457547 | |
| OK | | Full Service | 212979 | 310 SOUTH SCHUYLER AVENUE OFFICE | 310 SOUTH SCHUYLER AVENUE | KANKAKEE | IL | 60901-000 | KANKAKEE | UNITED STATES | 6963 | 28 | CENTRUE BANK | 457547 | |
| OK | | Full Service | 3217470 | 310 SECTION LINE ROAD OFFICE | 310 SECTION LINE ROAD | MANTENO | IL | 60950 | KANKAKEE | UNITED STATES | 262817 | 32 | CENTRUE BANK | 457547 | |
| OK | | Full Service | 897545 | MOMENCE BRANCH | 200 W WASHINGTON ST | MOMENCE | IL | 60954 | KANKAKEE | UNITED STATES | 454745 | 46 | CENTRUE BANK | 457547 | |
| OK | | Limited Service | 2061733 | COLUMBUS STREET OFFICE | 721 COLUMBUS STREET | OTTAWA | IL | 61350 | LA SALLE | UNITED STATES | 241118 | 6 | CENTRUE BANK | 457547 | |
| OK | | Full Service | 2065290 | TRIUMPH/OTTAWA BRANCH | 400 EAST ETNA ROAD | OTTAWA | IL | 61350 | LA SALLE | UNITED STATES | 2415 | 3 | CENTRUE BANK | 457547 | |
| OK | | Full Service | 2352703 | 1311 SHOOTING PARK ROAD OFFICE | 1311 SHOOTING PARK ROAD | PERU | IL | 61354 | LA SALLE | UNITED STATES | 201862 | 8 | CENTRUE BANK | 457547 | |
| OK | | Full Service | 2304449 | PLANO BRANCH | 15 W SOUTH ST | PLANO | IL | 60545 | KENDALL | UNITED STATES | 258225 | 10 | CENTRUE BANK | 457547 | |
| OK | | Full Service | 2189918 | 1839 NORTH MAIN STREET OFFICE | 1839 NORTH MAIN STREET | PRINCETON | IL | 61356 | BUREAU | UNITED STATES | 201763 | 15 | CENTRUE BANK | 457547 | |
| OK | | Full Service | 465645 | 601 SOUTH MAIN STREET OFFICE | 601 SOUTH MAIN STREET | PRINCETON | IL | 61356 | BUREAU | UNITED STATES | 10397 | 12 | CENTRUE BANK | 457547 | |
| OK | | Full Service | 395340 | 202 INDIAN SPRINGS DRIVE OFFICE | 202 INDIAN SPRINGS DRIVE | SANDWICH | IL | 60548-190 | KENDALL | UNITED STATES | 32048 | 9 | CENTRUE BANK | 457547 | |
| OK | | Full Service | 2044941 | NORTHPOINT FACILITY | 24 DANNYS DRIVE | STREATOR | IL | 61364 | LA SALLE | UNITED STATES | 201861 | 2 | CENTRUE BANK | 457547 | |
| OK | | Full Service | 3230723 | EAST VETERANS PARKWAY BRANCH | 208 EAST VETERANS PARKWAY | YORKVILLE | IL | 60560 | KENDALL | UNITED STATES | 425127 | 18 | CENTRUE BANK | 457547 | |
| OK | | Full Service | 3657629 | 7700 BONHOMME AVENUE OFFICE | 7700 BONHOMME AVENUE | SAINT LOUIS | MO | 63105 | ST LOUIS | UNITED STATES | 465461 | 55 | CENTRUE BANK | 457547 | |

Centrue Financial Corporation
Ottawa, Illinois
Fiscal Year Ending December 31, 2015

Report Item 3: Securities Holders

| Current Securities Holders with ownership, control or holdings of 5% or more with power to vote <u>as of</u> fiscal year ending 12-31-2015 | | | Securities Holders not listed in 3(1)(a) through (3)(1)(c) that had ownership, control or holdings of 5% or more with power to vote <u>during</u> the fiscal year ending 12-31-2015 | | |
|--|---|---|---|---|---|
| (1)(a) Name, City, State, Country | (1)(b) Country of Citizenship or Incorporation | (1)(c) Number and Percentage of Each Class of Voting Securities | (2)(a) Name, City, State, Country | (2)(b) Country of Citizenship or Incorporation | (2)(c) Number and Percentage of Each Class of Voting Securities |
| Capital Z Partners Centrue AIV, L.P. New York, NY USA | USA | 1,533,333 - 23.54% Common Stock | Not Applicable | Not Applicable | Not Applicable |
| FJ Capital Management, LLC McLean, VA USA | USA | 636,911 - 9.78% Common Stock | | | |
| Stieven Capital Advisors, L.P. St. Louis, MO USA | USA | 630,310 - 9.68% Common Stock | | | |

Centrue Financial Corporation
Ottawa, Illinois
Fiscal Year Ending December 31, 2015

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

| (1) | (2) | (3)(a) | (3)(b) | (3)(c) | (4)(a) | (4)(b) | (4)(c) |
|---|--|--|---|---|--|--|---|
| Name, 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) |
| Kurt R. Stevenson Ottawa, IL USA | Not applicable | President and Chief Executive Officer/Director | President and Chief Executive Officer/Director (Centrue Bank) | Not applicable | 0.47% | Not applicable | Not applicable |
| Daniel R. Kadolph South Elgin, IL USA | Not applicable | Executive Vice President/ Chief Financial Officer/ Assistant Secretary | Executive Vice President/ Chief Financial Officer/ Assistant Secretary / Trust Officer (Centrue Bank) | President/Director, Arbor Consulting Corporation Member/Oversight Committee (named creditor)- MBHI Creditor Trust | 0.20% | Not applicable | Arbor Consulting Corporation (100%) |
| Dennis O. Battles Fort Myers, FL USA | Retired Bank Executive | Director | Director (Centrue Bank) | Not applicable | 0.10% | Not applicable | Not applicable |
| David J. Butler Webster Groves, MO USA | Retired Audit Partner | Director | Director (Centrue Bank) | Not applicable | 0.06% | Not applicable | Not applicable |
| Bradley E. Cooper New York, NY USA | Partner and Managing Member | Director | Not applicable | Partner & Managing Member-Capital Z Partners Management, LLC and its affiliates Director- New Star Financial, Inc. Director-Mountainview Capital Holdings, LLC Director-Anchor Bancorp Wisconsin Inc. Director-Hamilton Insurance Group, Ltd. Director-Five Hole, LLC | 23.54% | Not applicable | Capital Z Partners Management, LLC (50.00%) |
| Derek J. Ferber Arlington, VA USA | Senior Analyst FJ Capital Management LLC | Director | Not applicable | Not applicable | 9.78% | Not applicable | Not applicable |
| Randall E. Ganim Belleville, IL USA | Retired Audit Partner | Director | Director (Centrue Bank) | Not applicable | 0.14% | Not applicable | Not applicable |
| Richard C. Peterson Chicago, IL USA | Sole Proprietor/Independent Consultant RCP Consulting | Director | Director (Centrue Bank) | Sole Proprietor/Independent Consultant-RCP Consulting | 0.13% | Not applicable | Not applicable |
| Scott C. Sullivan Rockford, IL USA | Attorney/Partner WilliamsMcCarthy LLP | Director | Director (Centrue Bank) | Director-K-B Farms, Inc. | 0.09% | Not applicable | Not applicable |