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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.

I, John Morgan

Name of the Holding Company Director and Official

EVP/CFO

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

03/04/2016

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.

3593295

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

December 31, 2015

Month / Day / Year

NA

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

Reporter's Name, Street, and Mailing Address

GC Bancorp, Inc.

Legal Title of Holding Company

1165 N Clark Street, Suite 200

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

Chicago

IL

60610

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

John Morgan

EVP/CFO

Name

Title

312-587-3200

Area Code / Phone Number / Extension

312-587-3210

Area Code / FAX Number

jmorgan@goldcoastbank.net

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:

- 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."

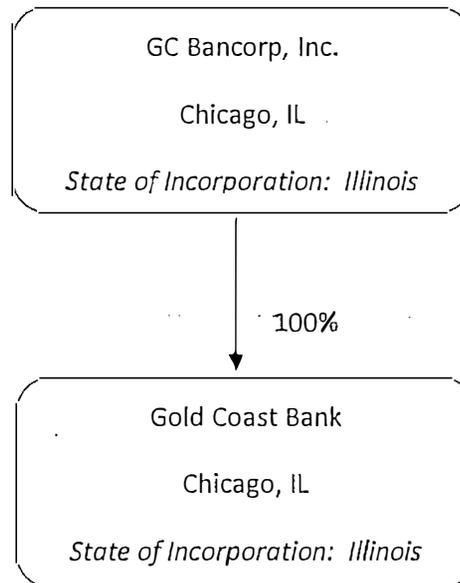
No

# Form FR Y-6

GC Bancorp, Inc.  
Chicago, IL  
Fiscal Year Ending December 31, 2015

Report Item 1: The bank holding company prepares an annual report for its securities holders. A copy is enclosed.

Report Item 2a: Organizational Chart



GC Bancorp, Inc. has no Legal Entity Identifier (LEI) to report.

Report Item 2b. No domestic branches other than the main office located at 1165 N Clark Street, Suite 200, Chicago, IL 60610

2b. Continued

Results: A list of branches for your depository institution: GOLD COAST BANK (ID\_RSSD: 3593307).  
 This depository institution is held by GC BANCORP, INC. (3593295) of CHICAGO, 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 ID_RSSD*	Comments
Change	6/1/2015	Full Service (Head Office)	3593307	GOLD COAST BANK	1165 NORTH CLARK ST, STE 200	CHICAGO	IL	60610	COOK	UNITED STATES	456223	0	GOLD COAST BANK	3593307

# Form FR Y-6

GC Bancorp, Inc.  
Fiscal Year Ending December 31, 2015

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

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2015

(1)(a) Name & Address (City & State)	(1)(b) Country of Citizenship	(1)(c) Number and percentage of Each Class of Voting Securities
John Marks Chicago, IL	USA	218,000 – 11.02% Common Stock
Peter Argianas Chicago, IL	USA	197,500 – 9.99% Common Stock

Shareholders 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 12-31-2015

(2)(a) Name & Address (City & State)	(2)(b) Country of Citizenship	(2)(c) Number and percentage of Each Class of Voting Securities
NA	NA	NA

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## GC Bancorp, Inc. Fiscal Year Ending December 31, 2015

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

(1) Names & Address (City & State)	(2) Principal Occupation if other than with BHC	(3)(a) Title & Position with BHC	(3)(b) Title & Position with Subsidiaries (Include name of Sub)	(3)(c) Title & Position with other Businesses (include business names)	(4)(a) Percentage of Voting Shares in BHC	(4)(b) Percentage of Voting Shares in Subs (include name of Subs)	(4)(c) List names of other companies (include partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Peter Argianas Chicago, IL	NA	President, CEO, Director & Chairman	President, CEO, Director & Chairman Gold Coast Bank	Owner - Peter Argianas, CPA	9.99%	NA	Peter Argianas, CPA – 100% JP Insurance Services, Inc. – 50% JP Property Management I LLC – 50% JP Property Management II LLC – 50% Weiner World Finance LLC – 10% A&Z Real Estate LLC – 1% (99% remainder held by immediate family members, including minor children)
Ken Lebovic Chicago, IL	Real Estate	Director	NA	President - North Shore Holdings & NSH Real Estate Holdings	4.21%	NA	North Shore Holdings LTD – 50% NSH Real Estate Holdings – 50% Learsy Brickyard LLC – 50% FTK 1, LLC – 30% FTK 6, LLC – 25% Lebovic Investment Trust – 50% SLM Management, LLC – 33% Reroll, LLC – 50% BCTK LLC (ReRoll LLC owns 50%) – 50%
John Marks Chicago, IL	Real Estate	Director	NA	President Mark IV Realty, Inc.	11.02%	NA	See attached list
John Morgan Mt. Prospect, IL	NA	Executive VP, CFO, & Director	Executive VP, CFO, & Director Gold Coast Bank	Owner - John P. Morgan, CFA	4.75%	NA	John P. Morgan, CFA – 100% JP Insurance Services, Inc. – 50%
Dina Spentzos Rolling Meadows, IL	Bank Consulting	Director	NA	Engagement Manager Experis	1.10%	NA	None

John L. Marks

4. Business and Banking Affiliates as of 12/31/2015

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<u>Company</u>	<u>Title/Position</u>	<u>Percentage (%)</u>
2700 W. Cermak	Member	40%
Car Park, LLC.	Managing Member	50%
Convention Center Drive, LLC.	Managing Member	51%
Deal Genius (f/k/a Chicago Liquidators Services, Inc.)	Member	10%
Exoho Associates Ltd. Partnership	General Partner	1% **
Exoho Investment Corporation	President	50%
JLM Realty, Inc.	President	100%
Mark IV Realty, Inc.	President	50%
Marks Theatre Investments, LLC.	Manager	1%
Park IV, LLC.	Managing Member (jointly with Niki Marks)	50%
Weiner World Finance, LLC.	Member (jointly with Niki Marks)	18.18%

\*\* Certain economic rights of John L. Marks were transferred. However, he retains his rights as a General Partner to control the Partnership