

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):

12/31/2015

Month / Day / Year

n/a

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

I. Robert P. Bilotti

Name of the Holding Company Director and Official

Chairman, President & CEO

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.

Reporter's Name, Street, and Mailing Address

Grand River Commerce, Inc.

Legal Title of Holding Company

4471 Wilson Ave SW

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

Grandville Michigan 49418

City State Zip Code

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jennifer Mann VP Controller

Name Title

616/9291600/1301

Area Code / Phone Number / Extension

616/9291610

Area Code / FAX Number

jennifer.mann@grandriverbank.com

E-mail Address

www.grandriverbank.com

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

Signature of Holding Company Director and Official

3/29/16

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.

3916326

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

FRY-6

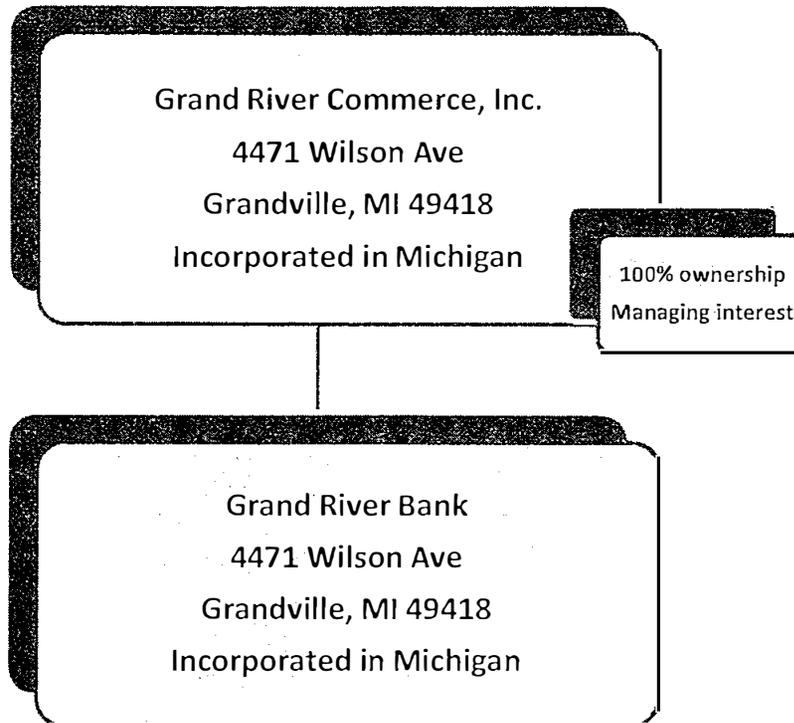
Grand River Commerce, Inc.

Grandville, MI

Fiscal Year Ending December 31, 2015

Report Item

2a: Organizational Chart



There are no LEIs to report.

2b: Domestic branch listing provided to the Federal Reserve Bank.

Results: A list of branches for your depository institution: GRAND RIVER BANK (ID_RSSD: 3812147).
 This depository institution is held by GRAND RIVER COMMERCE, INC. (3916326) of GRANDVILLE, MI.
 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)	3812147	GRAND RIVER BANK	4471 WILSON AVENUE SW	GRANDVILLE	MI	49418	KENT	UNITED STATES	468282	0	GRAND RIVER BANK	3812147	

Form FR Y-6

Grand River Commerce, Inc.
 Grandville, MI
 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 as of fiscal year ending 12-31-2015			Securities Holders not listed in 3(1)(a) through 3(1)(c) that have ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2015		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Elizabeth Park Capital Master Fund, LTD. Pepper Pike, OH, USA	Cayman Islands	398,304-9.79% Common Stock	None	None	None
Elizabeth Park Investment Fund, L.P. Pepper Pike, OH, USA	USA	28,715-0.71% Common Stock			
Next Egg Investments (NFF), LP Philadelphia, PA, USA	USA	10,000-0.25% Common Stock			
Cheswold (EPCM), LLC Philadelphia, PA, USA	USA	25,600-0.63% Common Stock			
	Aggregation	462,619-11.37% Common Stock			

Grand River Commerce, Inc.
Grandville, MI
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)
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 subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in Bank 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)
Robert P. Bilotti Denville, NJ, USA	N/A	Chairman/Director President & Chief Executive Officer	Chairman/Director Grand River Bank	N/A	2.32%	N/A	N/A
Cheryl M. Blouw Jenison, MI, USA	Retired	Director	Director Grand River Bank	N/A	3.27%	N/A	N/A
Elizabeth C. Bracken Grand Haven, MI, USA	President / Chief Financial Officer / Chief Operating Officer and Secretary of Grand River Bank	Chief Financial Officer	President / Chief Financial Officer / Chief Operating Officer and Secretary of Grand River Bank	President-Elves & More - West Michigan	0.30%	N/A	N/A
Jeffrey A. Elders Grandville, MI, USA	Principle/Owner Vanderlugt, Mulder, DeVries, and Elders, Inc.	Director Treasurer	Director, Grand River Bank	Member-Elynn Properties, LLC Owner-1245 Muskegon, LLC Director/VP-Retirement Plan Solutions, Inc.	1.18%	N/A	Vanderlugt, Mulder, DeVries, and Elders, Inc. (25.01%) Ellyn Properties, LLC (50%) 1245 Muskegon, LLC (100%) Retirement Plan Solutions, Inc (25 %) VMDE Properties, LLC (25%)
Patrick K. Gill Byron Center, MI, USA	Chief Executive Officer of Grand River Bank	Director	Chief Executive Officer of Grand River Bank	N/A	0.80%	N/A	N/A
Randall L. Hartgerink Hudsonville, MI, USA	Independent Sales Agent Ford Insurance Agency, Inc.	Director	Director, Grand River Bank	Member and Managing Partner- H&N Properties	2.17%	N/A	
David K. Hovingh Hudsonville, MI, USA	President & Owner Hovingh Concrete, Inc.	Director	N/A	Owner/President-Sundown Ranch, LLC Partner-K.O. Development, LLC	1.20%	N/A	Sundown Ranch, LLC (100%) K.O. Development, LLC (50%) Hovingh Concrete, Inc. (100%)
Thomas P. Jeakle Grand Rapids, MI, USA	Partner and Member Prangley Marks LLP	Director	Director, Grand River Bank	Member-Prangley Marks Financial Svcs, LLC	0.25%	N/A	N/A
Mark A. Martis Lowell, MI, USA	SVP Chief Lending Officer of Grand River Bank	N/A	SVP Chief Lending Officer of Grand River Bank	N/A	0.59%	N/A	N/A
Margaret Murphy Grand Rapids, MI, USA	Shareholder Hungerford Nichols CPAs + Advisors	Director	Director Grand River Bank	Treasurer of the Board- Grand Rapids Civic Theater	0.09%	N/A	N/A
Roger L. Roode Jenison, MI, USA	Chairman & CEO ABFS Insurance Agency, Inc.	Director	Director Grand River Bank	N/A	0.89%	N/A	ABFS Insurance Agency, Inc. (50%)
Jerry A. Sytsma Ada, MI, USA	General Manager Mitsubishi Caterpillar Forklift America	Director Vice President Surety and Corporate Secretary	Director Grand River Bank	Partner-Gordsma Enterprises, LLC Partner-300 Eureka LLC	0.78%	N/A	300 Eureka SE LLC (33.33%)