

Board of Governors of the Federal Reserve System



**COPY**

**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. FRANK P. NOVEL**

Name of the Holding Company Director and Official

**VICE PRESIDENT AND 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

**08/25/2016**

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.

**3153224**

**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)

Reporter's Name, Street, and Mailing Address

**METROPOLITAN CAPITAL BANCORP, INC.**

Legal Title of Holding Company

**9 E ONTARIO**

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

**CHICAGO**

**IL**

**60611**

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**JOHN PRESBERG**

**CONTROLLER**

Name

Title

**312-64-2304**

Area Code / Phone Number / Extension

**312-640-7804**

Area Code / FAX Number

**JPRESBERG@METCAPBANK.COM**

E-mail Address

**NONE**

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

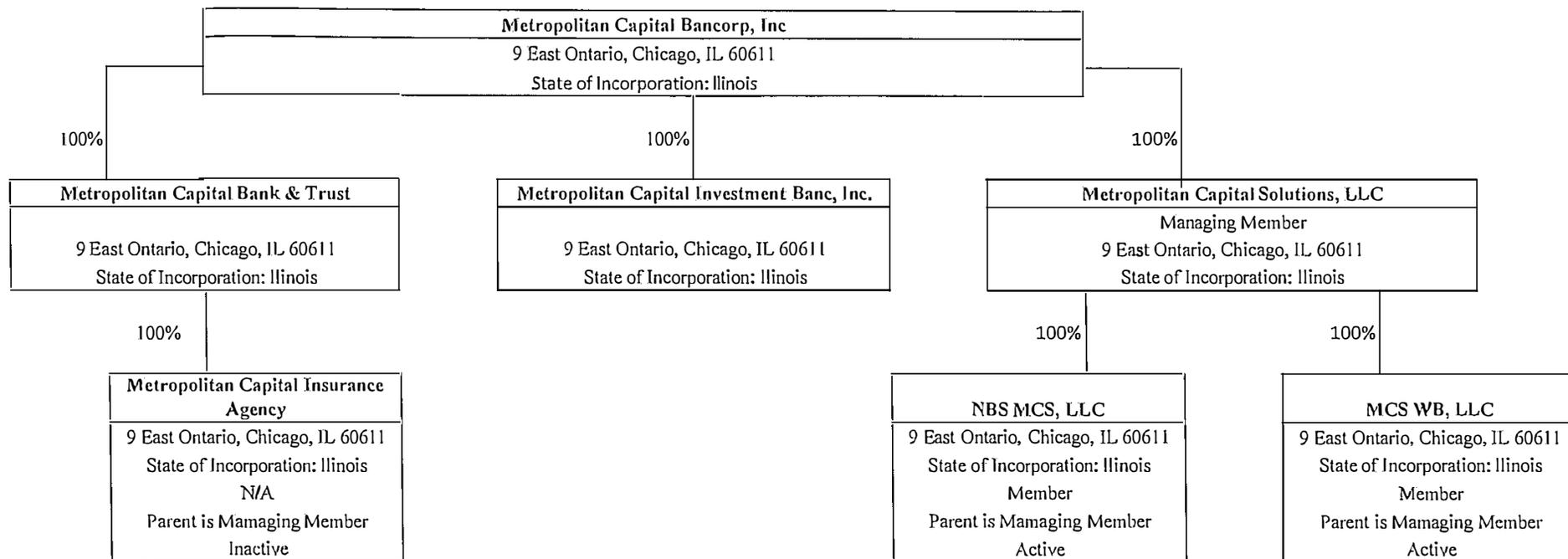
**Does the reporter request confidential treatment for any portion of this submission?**

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



\*\*\*ALL ENTITIES DO NOT HAVE A LEI

**Results:** A list of branches for your holding company: **METROPOLITAN CAPITAL BANCORP, INC. (3153224) 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	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	3153233	METROPOLITAN CAPITAL BANK & TRUST	9 EAST ONTARIO STREET	CHICAGO	IL	60611	COOK	UNITED STATES	369227	0	METROPOLITAN CAPITAL BANK & TRUST	3153233	

Form FR Y-6  
 Metropolitan Capital Bancorp, Inc  
 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 end			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 during the fiscal year		
(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
Michael P Rose Chicago, IL	USA	135,237 8.69% Common Stock	N/A	N/A	N/A

Form FR Y-6  
Metropolitan Capital Bancorp, Inc  
Fiscal Year Ending December 31, 2015

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

(1) Name & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3a) Title & Position with Bank Holding Company	(3b) Title & Position with Subsidiaries (Include names of subsidiaries)	(3c) Title & Position with other Businesses (include names of other businesses)	(4a) Percentage of Voting Shares in Bank Holding Company	(4b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4c) List Names of other companies (includes partnerships) if 15% or more of voting securities are held (List names of companies and percentage of voting securities held)
Michael P. Rose Chicago, IL	N/A	Chairman of the Board, Chief Executive Officer and President	Chairman of the Board, Chief Executive Officer and Trust Officer (Metropolitan Capital Bank & Trust) Chairman of the Board, CEO and Principal (Metropolitan Capital Investment Banc, Inc.)	Partner (Chicago Realty Partners)	8.69%	N/A	Chicago Realty Partners 73%
Frank G. Bailen Champaign, IL	Mortgage Broker	Director & Vice President	Director (Metropolitan Capital Bank & Trust and Metropolitan Capital Investment Banc, Inc.)	Partner (Chicago Realty Partners) Partner (Bailen & Bailen Partnership) Partner (Bailen Partners Ltd.1 Partner (Emerald Group)	3.91%	N/A	Chicago Realty Partners Bailen & Bailen Partnership Bailen Partners Ltd. Emerald Group 5% 75% 33% 50%
Guy B. Jaffe St. Louis, MO	Dental Practice Sales	Director	Director (Metropolitan Capital Bank & Trust and Metropolitan Capital Investment Banc, Inc.)	Principal (ADS Midwest LTD.)	4.60%	N/A	ADS Midwest LTD. 100%
Frank P. Novel Chicago, IL	N/A	Vice President, Treasurer, Senior Risk Officer and assistant Secretary	President, Chief Compliance, CRA Officer & Assistant Secretary, Trust Officer (Metropolitan Capital Bank & Trust) President, Chief Compliance, Secretary and Principal (Metropolitan Investment Banc, Inc.)	N/A	4.27%	N/A	N/A
Richard C. Kennan Winnetka, IL	N/A	Secretary	Chief Lending Officer and Corporate Secretary (Metropolitan Capital Bank & Trust)	N/A	4.79%	N/A	N/A
Lawrence C. Eppley Palatine, IL	Attorney	Director	Director (Metropolitan Capital Bank & Trust and Metropolitan Capital Investment Banc, Inc.)		0.30%	N/A	N/A

