



## 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

N/A

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

I, **John C. Kirts**

Name of the Holding Company Director and Official

**Director and Vice President**

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

**Prairie State Bancorp, Inc.**

Legal Title of Holding Company

**200 N. Front Street**

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

**Danforth**

**IL**

**60930**

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:

**John C. Kirts**

**Vice President**

Name

Title

**815-269-2570**

Area Code / Phone Number / Extension

**815-269-2303**

Area Code / FAX Number

**jkirts@fsbdanforth.com**

E-mail Address

Signature of Holding Company Director and Official

**03/28/2016**

Date of Signature

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

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

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

For Federal Reserve Bank Use Only

RSSD ID  
 C.I.

**1427529**

PRAIRIE STATE BANCORP, INC.

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Report Items

Report Item 1a: Form 10K Filed with the SEC.

The Bank Holding Company is not registered with the SEC.

Report Item 1b: Bank Holding Company Financial Statements.

The Bank Holding Company (parent company only) financial statements are filed separately from the Annual Report but are included by reference. Consolidated financial statements are not normally prepared and certified financial statements are not required.

Report Item 2: Organizational Chart.



Note that neither the holding company, Prairie State Bancorp, Inc. nor the Farmers State Bank of Danforth has a Legal Entity Identifier (LEI) to report.

Results: A list of branches for your holding company: **PRAIRIE STATE BANCORP, INC. (1427529) of DANFORTH, IL.**  
 The data are as of **12/31/2015**. Data reflects information that was received and processed through **07/11/2016**.

**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)	41937	FARMERS STATE BANK OF DANFORTH	200 NORTH FRONT ROAD	DANFORTH	IL	60930	IROQUOIS	UNITED STATES	6908	0	FARMERS STATE BANK OF DANFORTH	41937	
ok		Full Service	3490321	AROMA PARK BRANCH	3308 WALDRON ROAD	AROMA PARK	IL	60910	KANKAKEE	UNITED STATES	223012	1	FARMERS STATE BANK OF DANFORTH	41937	

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Pairie State Bancorp, Inc.  
 Danforth, IL  
 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 & 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
Barbara M. Kremer Living Trust, Barbara M. Kremer Trustee Grand Haven, MI 49417	United State	2,700 Shares/8.20%	None		

Prairie State Bancorp, Inc.  
Danforth, IL  
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)
John C. Kirts Manteno, Illinois, Kankakee	President Farmers State Bank of Danforth	Director & Vice President	President Farmers State Bank of Danforth	None	0.18%	None	None
Rita J. Fink Onarga, Illinois, Iroquois	CPA Self Employed	Director & Secretary	Director	None	0.23%	None	None
Ronald M. Haase Gilman, Illinois, Iroquois	Farmer	Director	Director	None	0.26%	None	None
Toby Toth St. Anne, Illinois, Kankakee	Retired	Director	Director	None	0.17%	None	None
Steven J. Lemenager Ashkum, Illinois, Iroquois	Farmer	Director & Chairman	Director	None	0.66%	None	None
Steven R. Worth St. Anne, Illinois, Kankakee	Business Owner Kankakee Nursery	Director	Director	None	0.10%	None	None