



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, Mark A. Scheffers

Name of the Holding Company Director and Official

Director and President

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

03/03/2016

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 4087830
 C.I. _____

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

Premier Commerce Bancorp, Inc.

Legal Title of Holding Company

401 S. Carlton Avenue

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

Wheaton

IL

60187

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Mark A. Scheffers

Director and President

Name

Title

630-315-5444

Area Code / Phone Number / Extension

630-690-2484

Area Code / FAX Number

mark.scheffers@GRNbank.com

E-mail Address

www.GRNbank.com

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

Premier Commerce Bancorp, Inc.
401 S. Carlton Avenue
Wheaton, IL 60187

Attachment to FR Y-6 2015

Report Item 1a: Premier Commerce Bancorp, Inc. is not registered with the SEC.

Report Item 1b: Premier Commerce Bancorp, Inc. does not prepare an annual report for its shareholders

Report Item 2: Organizational Chart (All entities do not have LEI)



Report Items 3 and 4: See attached sheets

Results: A list of branches for your depository institution: GRAND RIDGE NATIONAL BANK (ID_RSSD: 875132).
 This depository institution is held by PREMIER COMMERCE BANCORP, INC. (4087830) of WHEATON, 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>.

* FDICUNINUM, 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	FDICUNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	875132	GRAND RIDGE NATIONAL BANK	105 WEST MAIN STREET	GRAND RIDGE	IL	61325	LASALLE	UNITED STATES	2349	0	GRAND RIDGE NATIONAL BANK	875132	
OK		Full Service	3965276	WHEATON BRANCH	401 SOUTH CARLTON AVENUE	WHEATON	IL	60187	DUPAGE	UNITED STATES	488814	1	GRAND RIDGE NATIONAL BANK	875132	
OK		Full Service	2843706	GENEVA ROAD BRANCH	27W111 GENEVA ROAD	WINFIELD	IL	60190	DUPAGE	UNITED STATES	Not Required	Not Required	GRAND RIDGE NATIONAL BANK	875132	

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Premier Commerce Bancorp, Inc
 Wheaton, 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 as of 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 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
Mark Scheffers* South Elgin, IL USA	USA	103,825 common 19,800 warrants on common 71,266 options	9% 2% 6%	NA	NA	NA
William Flora, DDS* Elkhart, IN USA	USA	50,000 common 10,000 warrants on common 4,000 options	4% 1% 1%			
James DeKruyter* Kalamazoo, MI	USA	52,000 common 10,400 warrants on common	5% 1%			
James Xeros*	USA	29,500 common 5,900 warrants 21,613 options	3% 1% 1%			

* Includes shares held by immediate family

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Premier Commerce Bancorp, Inc.
Wheaton, 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 (beneficial ownership)	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)
Mark Scheffers South Elgin, IL USA	N/A	Director, Chairman & President	Chairman and CEO (Grand Ridge National Bank)	N/A	17%	None	University Plaza LLC (33%)
William Flora, DDS Elkhart, IN USA	Dentistry	Director	Director (Grand Ridge National Bank)	Owner Greenleaf Dentistry and NOCO LLC	6%	None	Greenleaf Dentistry and NOCO LLC (100%)
George Parhas, CPA Palos Hills, IL USA	CPA	Director	Director (Grand Ridge National Bank)	Owner Parhas & Associates CPAs	3%	None	Parhas & Associates CPAs (100%)
James Xeros Burr Ridge, IL USA	N/A	EVP	Director and EVP (Grand Ridge National Bank)	None	5%	None	None
Paul Vukanic Orland Park, IL USA	N/A	N/A	EVP (Grand Ridge National Bank)	None	3%	None	None
Jeff DeYoung Lansing, IL USA	N/A	COO	COO (Grand Ridge National Bank)	None	1%	None	None
Gerald Johnson Seneca IL USA	N/A	N/A	Director and President (Grand Ridge National Bank)	None	1%	None	None
Judy Chalfant Grand Rdige, IL USA	N/A	N/A	Cashier (Grand Ridge National Bank)	None	None	None	Clique Records (50%)