



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, Bruce W. Lammers
 Name of the Holding Company Director and Official
Chief Executive Officer
 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]
 Signature of Holding Company Director and Official
03/27/2016
 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 3443774
 C.I. _____

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)

Reporter's Name, Street, and Mailing Address
Ridgestone Financial Services, Inc.
 Legal Title of Holding Company
13925 W North Ave
 (Mailing Address of the Holding Company) Street / P.O. Box
Brookfield WI 53005
 City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Jessica Fritz Chief Financial Officer
 Name Title
262-860-2097
 Area Code / Phone Number / Extension
262-860-2099
 Area Code / FAX Number
jfritz@ridgestone.com
 E-mail Address
www.ridgestone.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

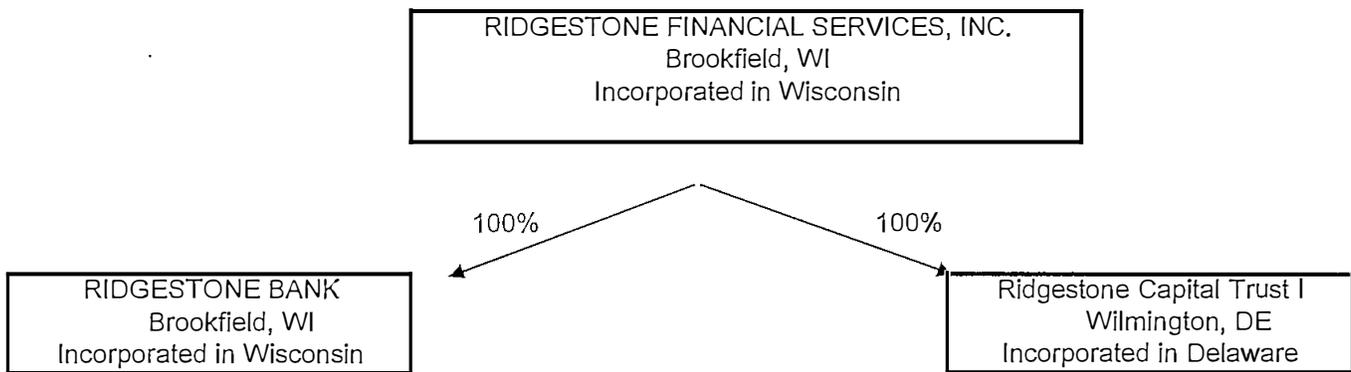
Form FR Y-6
Ridgestone Financial Services, Inc.
Brookfield, Wisconsin
Fiscal Year Ending December 31, 2015

Item 1:

The Company's annual report consists of audited financial statements for the year ending 12/31/2015. Final statements are included with this form.

Item 2: 2(a) - Organization Chart

RIDGESTONE HAS NO LEI TO REPORT FOR ANY ENTITY



Item 2: 2(b) – Branch verification sent via email on 3/3/16

Results: A list of branches for your depository institution: RIDGESTONE BANK (ID_RSSD: 2342160).
 This depository institution is held by RIDGESTONE FINANCIAL SERVICES, INC. (3443774) of BROOKFIELD, WI.
 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)	2342160	RIDGESTONE BANK	13925 WEST NORTH AVENUE	BROOKFIELD	WI	53005	WAUKESHA	UNITED STATES	56241	0	RIDGESTONE BANK	2342160	
OK		Full Service	3717420	SCHAUMBURG BRANCH	10 NORTH MARTINGALE ROAD	SCHAUMBURG	IL	60173	COOK	UNITED STATES	465561	2	RIDGESTONE BANK	2342160	

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Holding Company Name
 City, State
 Fiscal Year Ending MONTH DD, YYYY

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 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 <u>during</u> 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
Trinity Universal Insurance Co Chicago IL 60601 USA	USA	305,837 shares - 9.08%	NONE	NONE	NONE
Northaven Partners LP New York NY 10152 USA	USA	305,000 shares - 9.05%			
John Kwitek & Bonnie Kwitek TR UA Dec 6 2005 Revocable Trust Reedsville, WI USA	USA	200,000 shares - 5.94%			
The Ziegler Companies Inc Chicago IL USA	USA	287,547 shares - 8.53%			

Form FR Y-6
Ridgestone Financial Services, Inc.
Brookfield, Wisconsin
December 31, 2015

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

(1) Name & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank Holding Company	(3)(b) Title & Position with Subsidiaries (Include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (Include names of other businesses)	(4)(a) Percentage of Voting Shares In Bank Holding Company	(4)(b) Percentage of Voting Shares In Subsidiaries (Include names of subsidiaries)	(4)(c) 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)
Bruce Lammers Brookfield, WI 53005	None	Director & Chief Executive Officer	Director & CEO Ridgestone Bank	N/A	4.968%	N/A	N/A
Charles O'Meara West Bend WI 53027	Senior Managing Director B.C. Ziegler	Director	Director Ridgestone Bank	***See below	0.000%	N/A	See below
Thomas Myers Mequon WI 53092	Attorney Reinhart, Boerner sc	Director	Director Ridgestone Bank	*See below	0.224%	N/A	See below
Daniel Jagla Mequon WI 53097	Managing Member Bonniwell Partners LLC	Director	Director Ridgestone Bank		2.0650%	N/A	N/A
Steve Rull St Louis MO 63124	Managing Director Manchester Holdings LLC	Director	Director Ridgestone Bank	**See below	2.968%	N/A	See below
*Tom Myers affiliations: Wisconsin Film and Bag Co	Director	**Steve Rull's affiliations: Affinity Wind Consumer Auto Refinance Services, Inc.	Member Chairman	Ownership if > 25% 33%			
Open Pantry Food Marts Of WI Inc Merchant Street Partners LLC	Director Member	Dearborn I KTRAI/CH Holdings / St. Louis Sports Radio	General Partner	50%	***Charles O'Meara's affiliations		
Geo-Synthetics LLC	Director		Board member		Medmarketplace, Inc.	Director	
GMS Capital Partners LP Snider Mold Co Inc	Limited Partner Director	Manchester Holdings LLC Manchester VIII LLC	Board member Board member		Masterpiece Living, LLC Orthosensor, Inc.	Board Member Director Senior	
Mason Wells Ozaukee County Economic Development Corporation	Limited Partner Director	Manchester Partners LLC Manchester Properties	Managing Member Board member	50% 25%	Ziegler HealthVest Management, LLC Ziegler Meditech Partners, LLC	Managing Director Managing Director	
Girl Scouts of Wisconsin Southeast	Director	OA Finance, LLC Owen Ridge Associates, LLC	Board member		Ziegler Link Age Longevity Fund	Managing Director	
Cardinal Stritch University Marquette Capital Fund II, LP FCP Fund II, LP	Director Member Member	Owen Metro Owen Ridge Associates Parkside Bancorp Rull Bros. Inc. Rull Family Limited Partnership Warson Management	Board member Managing Member Managing Member Investor Managing Member				
				50%			