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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, A. Bruce Cleveland

Name of the Holding Company Director and Official

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

details in the report concerning that individual.
Signature of Holding Company Director and Official
06/27/2022
Date of Signature
For holding companies <u>not</u> 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.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate 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.

of who must file.) The sor, and an organiza to, an information of OMB control number	ition (or a person) ollection unless it	is not requir	red to	respon				
Date of Report (top- March 31, 2022	tier holding compa	any's fiscal y	ear-en	ıd):				
Month / Day / Year								
NA								
Reporter's Legal Entity Ide	ntifier (LEI) (20-Charac	ter LEI Code)						
Reporter's Name, Str	reet, and Mailing A	ddress						
Presidential Holdin Legal Title of Holding Com								
4600 East-West Hi	ghway, Suite 40	0						
(Mailing Address of the Ho	lding Company) Street	P.O. Box						
Bethesda	Bethesda MD 20814							
City	State	Zip (Code					
21 Catoctin Circle	SE Leesburg, V	A 20175						
Physical Location (if differe	nt from mailing address	s)						
Person to whom que Sharon McGinley		eport should Comptroller		ected:				
Name	Title							
301-951-8236								
Area Code / Phone Number	er / Extension							
301-652-2636								
Area Code / FAX Number								
sharon.mcginley@	presidential.com	l						
E-mail Address	-							
NA								
Address (URL) for the Hold	ling Company's web pa	ige						
Is confidential treatme	ent requested for any	portion of	0=No					

must be provided separately and labeled

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

(check only one),

as "confidential."

For Use By Tiered Holding Companies

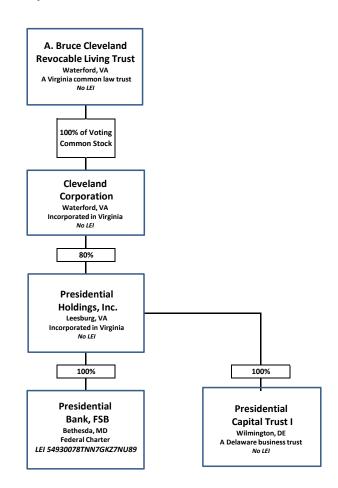
Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Cleveland Corpora	ation					
Legal Title of Subsidiary H			Legal Title of Subsid	diary Holding Company		
4600 Fast-West H	lighway, Suite 400					
	ubsidiary Holding Company	y) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box	
Bethesda	MD	20814				
City	State	Zip Code	City	State	Zip Code	
15/170 Second St	P O Boy 303 W/	aterford, VA 20197				
Physical Location (if difference		aterioru, VA 20191	— Physical Location (i	f different from mailing address)		
,, (g,		,	·,		
A Pruos Clavelan	d Boyoooblo Living	r Truct				
Legal Title of Subsidiary H	d Revocable Living	y must	Legal Title of Subsid	diary Holding Company		
	enaming Company		2094: 1110 01 04201	and y recard good party		
P.O. Box 303	.h -i di - di	·\ C++ / D.O. D	(A # -: !:	# Ck-:::::	Ctt/DO D	
(Mailing Address of the St	ubsidiary Holding Company	y) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box	
Waterford	<u>VA</u>	20197	_			
City	State	Zip Code	City	State	Zip Code	
15479 Second St.	, P.O. Box 303, Wa	aterford, VA 20197				
Physical Location (if different	ent from mailing address)		Physical Location (i	f different from mailing address)		
Legal Title of Subsidiary H	lolding Company		Legal Title of Subsid	diary Holding Company		
(Mailing Address of the Su	ubsidiary Holding Company	v) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box	
(.zoranary r roranig compani	,,, с с дел	(and dazoralary moraling dompany)	5.105t7 1.0. 20X	
City	Ctata	- Zin Codo			Zin Codo	
City	State	Zip Code	City	State	Zip Code	
			_			
Physical Location (if different	ent from mailing address)		Physical Location (i	f different from mailing address)		
Legal Title of Subsidiary H	lolding Company		Legal Title of Subsid	diary Holding Company		
(Mailing Address of the Su	ubsidiary Holding Company	y) Street / P.O. Box	(Mailing Address of	the Subsidiary Holding Company)	Street / P.O. Box	
City	State	Zip Code	City	State	Zip Code	
		•				
Physical Location (if different	ent from mailing address)		— — Physical Location (i	f different from mailing address)		
, (anion			, (1			

Form FR Y-6 Presidential Holdings, Inc. Bethesda, MD

Item 2.a Organization Chart

Corporate Structure



Form FR Y-6 FYE 03/31/2022 Presidential Holdings Bethesda, MD

Report Item 2b: Submitted via email on 6/16/2022.

Form FR Y-6 Presidential Holdings, Inc. Fiscal Year Ending March 31, 2022

Item 3: Securities Holders (1)(a)(b)(c) and

(2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 03-31-2022

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 03-31-2022

(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of voting Securities
Cleveland Corporation Bethesda, MD USA	USA	277,729 - 80% Common Stock	NONE		
Michael D. Goth Medfield, MA USA	USA	44,100 - 12% Common Stock	NONE		

Form FR Y-6 **Cleveland Corporation** Fiscal Year Ending March 31, 2022

Item 3: Securities Holders

(1)(a)(b)(c) and

(1)(a)

Name,

Current securities holders with ownership, control or holdings of 5% or more

with power to vote as of fiscal year ending 03-31-2022.

(1)(c)

Number and Percentage of

Each Class of voting Securities

Country of Citizenship City, State, Country or Incorporation

A. Bruce Cleveland Revocable Living Trust

USA

1,396 shares (100%) of Class A common stock

(2)(a)(b)(c)

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 03-31-2022.

(2)(b)

Country of Citizenship

or Incorporation

(2)(c)Number and Percentage of

Each Class of voting Securities

NONE

(2)(a)

Name,

City, State, Country

Waterford, VA USA

(1)(b)

Form FR Y-6 A. Bruce Cleveland Revocable Living Trust Fiscal Year Ending March 31, 2022

Item 3: Securities Holders (1)(a)(b)(c) and

(2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 03-31-2022.

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 03-31-2022.

(1)(a) (1)(b) (1)(c) (2)(a) (2)(b) (2)(c)

Name, Country of Citizenship Number and Percentage of Name, Country of Citizenship Number and Percentage of City, State, Country or Incorporation Each Class of voting Securities City, State, Country or Incorporation Each Class of voting Securities

NONE NONE

Form FR Y-6 Presidential Holdings, Inc. Fiscal Year Ending March 31, 2022

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

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with 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 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 & percentage of voting securities held)
A. Bruce Cleveland Arlington, VA USA	N/A	President & Chairman of the Board & Director	President, Presidential Bank, FSB President, Presidential Service Corporation Manager, Painter Bay Company, LLC	President, Bankers Finance Capital Corp. President, GIT Investment Services, Inc. President, Chesapeake Transport, Inc. President, Lucky Hill Farm, Inc.	80% (controlled)	80% - Presidential Bank, FSB (controlled) 80% - Presidential Service Corporation (controlled) 80% - Painter Bay Company, LLC (controlled) 80% - Painter Bay Trust (controlled)	100% - Bankers Finance Capital Corp. (controlled) 100% - GIT Investment Services, Inc. (controlled) 100% - Clarendon Services, Inc. (inactive) 100% - Bankers Finance Corp. (inactive) 100% - Chesapeake Transport, Inc. (controlled) 100% - Catoctin Corporation (inactive) 100% - N619L, LLC (controlled) 100% - Lucky Hill Farm, Inc. (controlled)
Michael D. Goth Medfield, MA USA	Retired	Principal Security Holder	None	None	12%	None	None
William McCauley Del Ray Beach, FL US.	Institutional asset A management	Director	Director, Presidential Bank, FSB Director, Presidential Service Corporation	Principal, III Capital Management	1%	None	100% - Helios LLC 100% - William P. McCauley Revocable Trust 100% - Oceanest LLC 49% - MG Management LLC 99% - Morgan Group Holdings, LLLP 99% - MG Downtown Holdings LLC 100% - WPM Downtown Holdings LLC 38% - Downtowner Holdings LLC 38% - Florida Southern Leasing LLC 38% - Tampa Downtowner LLC 38% - Aspen Downtowner LLC 38% - Aspen Downtowner LLC 38% - Delray Downtowner LLC 38% - Beca Downtowner LLC 38% - Sarasota Downtowner LLC 38% - Sarasota Downtowner LLC 38% - Florida Southern LLC 38% - Florida Sou
Dave Erickson Fort Meyers, FL USA	Retired	Director	Director, Presidential Bank, FSB Director, Presidential Service Corporation	None	None	None	None
Mark Nishan Germantown, MD U	Self-Employed Consultant SA	Director	Director, Presidential Bank, FSB Director, Presidential Service Corporation	owner - Mark A. Nishan Consulting	None	None	Mark A. Nishan Consulting - sole proprietorship
Anthony Leo Sarasota, FL USA	Banking	Director	Director, Presidential Bank, FSB Director, Presidential Service Corporation	Chief Executive Officer First Home Bank	None	None	None
Jennifer Manning Leesburg, VA USA	N/A	SVP, CAO & Secretary	Senior Vice President, Presidential Bank Corporate Secretary, Presidential Bank	None	None	None	None

Form FR Y-6 Cleveland Corporation Fiscal Year Ending March 31, 2022

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

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with 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 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 & percentage of voting securities held)
A. Bruce Cleveland Revocable Living Trust Waterford, VA USA	Virginia common law trust	N/A	N/A	N/A	100%	80% - Presidential Holdings, Inc. (controlled) 80% - Presidential Bank, FSB (controlled) 80% - Presidential Service Corporation (controlled) 80% - Painter Bay Company, LLC (controlled) 80% - Painter Bay Trust (controlled)	100% - Bankers Finance Capital Corp. 100% - GIT Investment Services, Inc. (indirect) 100% - Clarendon Services, Inc. (inactive) 100% - Bankers Finance Corp. (inactive) 100% - Chesapeake Transport, Inc. 100% - Catoctin Corporation (inactive) 100% - N619L, LLC (controlled) 100% - Lucky Hill Farm, Inc.
A. Bruce Cleveland Arlington, VA USA	CEO, Presidential Bank	President & Director	President, Presidential Holdings, Inc. President, Presidential Bank, FSB President, Presidential Service Corporation Manager, Painter Bay Company, LLC	President, Bankers Finance Capital Corp. President, GIT Investment Services, Inc. President, Chesapeake Transport, Inc. President, Lucky Hill Farm, Inc.	100% (controlled)	80% - Presidential Holdings, Inc. (controlled) 80% - Presidential Bank, FSB (controlled) 80% - Presidential Service Corporation (controlled) 80% - Painter Bay Company, LLC (controlled) 80% - Painter Bay Trust (controlled)	100% - Bankers Finance Capital Corp. (controlled) 100% - GIT Investment Services, Inc. (controlled) 100% - Clarendon Services, Inc. (inactive) 100% - Bankers Finance Corp. (inactive) 100% - Chesapeake Transport, Inc. (controlled) 100% - Catoctin Corporation (inactive) 100% - N619L, LLC (controlled) 100% - Lucky Hill Farm, Inc. (controlled)
Jennifer Manning Leesburg, VA USA	SVP, CAO Presidential Bank	Secretary	Senior Vice President, Presidential Holdings, Inc. Corporate Secretary, Presidential Holdings, Inc. Senior Vice President and CAO, Presidential Bank Corporate Secretary, Presidential Bank Corporate Secretary, Presidential Service Corporation	None	None	None	None

Form FR Y-6 A. Bruce Cleveland Revocable Living Trust Fiscal Year Ending March 31, 2022

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

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Name,	Principal Occupation if	Title & Position	Title & Position	Title & Position with	Percentage of	Percentage of Voting	List names of other companies (includes partnerships)
City, State,	other than with Holding	with Holding	with Subsidiaries	Other Businesses (include	Voting Shares in	Shares in Subsidiaries	if 25% or more of voting securities are held (list names
Country	Company	Company	(include names of subsidiaries)	names of other businesses)	Holding Company	(include names of subsidiaries)	of companies & percentage of voting securities held)
A. Bruce Cleveland	CEO, Presidential Bank	Grantor & Trustee	President & Director, Cleveland Corporation	NONE	N/A	100% - Cleveland Corporation. (controlled)	NONE
Arlington, VA USA			President & Director, Presidential Holdings, Inc.			100% - Bankers Finance Capital Corp. (controlled)	
			President & Director, Presidential Bank, FSB			100% - GIT Investment Services, Inc. (controlled)	
			President & Director, Presidential Service Corporation			100% - Clarendon Services, Inc. (inactive)	
			Manager, Painter Bay Company, LLC			100% - Bankers Finance Corp. (inactive)	
			President, Bankers Finance Capital Corp.			100% - Chesapeake Transport, Inc. (controlled)	
						100% - Catoctin Corporation (inactive)	
						100% - N619L, LLC (controlled)	
			President, GIT Investment Services, Inc.			100% - Lucky Hill Farm, Inc. (controlled)	
			President, Chesapeake Transport, Inc.			80% - Presidential Holdings, Inc. (controlled)	
			President, Lucky Hill Farm, Inc.			80% - Presidential Bank, FSB (controlled)	
						80% - Painter Bay Company, LLC (controlled)	
						80% - Painter Bay Trust (controlled)	

Results: A list of branches for your holding company: PRESIDENTIAL HOLDINGS, INC. (3917006) of LEESBURG, VA.

The data are as of 03/31/2022. Data reflects information that was received and processed through 04/05/2022.

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.

 ${\bf *} \ {\tt FDIC} \ {\tt UNINUM}, Of fice \ {\tt Number}, and \ {\tt ID_RSSD} \ columns \ are \ for \ reference \ only. \ {\tt Verification} \ of \ these \ {\tt values} \ is \ {\tt not} \ {\tt required}.$

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)	538473	PRESIDENTIAL BANK, FSB	4600 EAST WEST HIGHWAY, SUITE 400	BETHESDA	MD	20814	MONTGOMERY	UNITED STATES	Not Required	Not Required	PRESIDENTIAL BANK, FSB	538473	
OK		Full Service	4156763	WASHINGTON DC BRANCH	1660 K STREET NORTHWEST	WASHINGTON	DC	20006	DISTRICT OF COLUMBIA	UNITED STATES	Not Required	Not Required	PRESIDENTIAL BANK, FSB	538473	
OK		Full Service	4462455	BETHESDA BRANCH	4520 EAST WEST HIGHWAY	BETHESDA	MD	20814	MONTGOMERY	UNITED STATES	Not Required	Not Required	PRESIDENTIAL BANK, FSB	538473	
OK		Full Service	4156754	ROCKVILLE BRANCH	11640 ROCKVILLE PIKE	ROCKVILLE	MD	20852	MONTGOMERY	UNITED STATES	Not Required	Not Required	PRESIDENTIAL BANK, FSB	538473	
OK		Full Service	4156745	BALLSTON BRANCH	901 NORTH STUART STREET	ARLINGTON	VA	22203	ARLINGTON	UNITED STATES	Not Required	Not Required	PRESIDENTIAL BANK, FSB	538473	
OK		Full Service	4156781	ROSSLYN METRO BRANCH	1515 WILSON BOULEVARD	ARLINGTON	VA	22209	ARLINGTON	UNITED STATES	Not Required	Not Required	PRESIDENTIAL BANK, FSB	538473	
OK		Full Service	4156811	LEESBURG BRANCH	21 CATOCTIN CIRCLE SOUTHEAST	LEESBURG	VA	20175	LOUDOUN	UNITED STATES	Not Required	Not Required	PRESIDENTIAL BANK, FSB	538473	
OK		Full Service	4156802	MCLEAN BRANCH	6707 OLD DOMINION DRIVE	MC LEAN	VA	22101	FAIRFAX	UNITED STATES	Not Required	Not Required	PRESIDENTIAL BANK, FSB	538473	
ОК		Full Service	4156790	RESTON BRANCH	11211 RESTON STATION BLVD.	RESTON	VA	20190	FAIRFAX	UNITED STATES	Not Required	Not Required	PRESIDENTIAL BANK, FSB	538473	
OK		Full Service	4156772	TYSONS CORNER BRANCH	8150 LEESBURG PIKE, SUITE 150	VIENNA	VA	22182	FAIRFAX	UNITED STATES	Not Required	Not Required	PRESIDENTIAL BANK, FSB	538473	