



# Annual Report of Holding Companies

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FEDERAL RESERVE BANK OF RICHMOND

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## 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, 2013**

Month / Day / Year

I, **James E. Plack**

Reporter's Name, Street, and Mailing Address

**American Bank Holdings, Inc**

Legal Title of Holding Company

**4800 Montgomery Lane, Suite 1000**

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

**Bethesda**

**MD**

**20814**

City

State

Zip Code

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.

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:

**Michael T. Storm**

**CFO**

Name

Title

**301 572 3795**

Area Code / Phone Number / Extension

**3015721605**

Area Code / FAX Number

**mstorm@americanfsb.com**

E-mail Address

**americanfsb.com**

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

Signature of Holding Company Director and Official

**03/21/2014**

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 3632574

C.I. \_\_\_\_\_

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**

**AMERICAN BANK HOLDINGS, INC.  
Bethesda, Maryland**

**YEAR ENDING DECEMBER 31, 2013**

Report item 1. Annual Report to Shareholders

American Bank Holdings, Inc. is not required to report to the Securities and Exchange Commission. The Company prepares an annual report comprised of audited financial statements. These statements have not been completed at this time. The Company will forward its annual report to the Federal Reserve Bank of Richmond as soon as practicable.

Report item 2a. Organization Chart

**American Bank Holdings, Inc.**

American Bank Holding Company, Inc. owns 100% of American Bank, Bethesda, MD, a chartered Federal Savings Bank, Bethesda, Maryland, USA

American Bank Holdings, Inc. owns 100% of American Bank Holdings Statutory Trust I, Bethesda, Maryland, USA. Incorporated in Delaware.

American Bank owns 100% of Marketshare Properties, Inc. Greenbelt, Maryland, USA. Incorporated in Maryland

Report item 2b. American Banks domestic branch listing has been provided to the Federal Reserve Bank of Richmond. (January 23, 2014)

**Results:** A list of branches for your depository institution: AMERICAN BANK (ID\_RSSD: 415677).  
 This depository institution is held by AMERICAN BANK HOLDINGS, INC. (3832574) of BETHESDA, MD.  
 The data are as of 12/31/2013. Data reflects information that was received and processed through 01/07/2014.

**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)	415677	AMERICAN BANK	4800 MONTGOMERY LANE, SUITE 1000	BETHESDA	MD	20814	MONTGOMERY	UNITED STATES	45182	0	AMERICAN BANK	415677	
OK		Full Service	4156832	CHEVY CHASE BRANCH	5600 CONNECTICUT AVENUE NORTHWEST	WASHINGTON	DC	20015	DISTRICT OF COLUMBIA	UNITED STATES	359147	1	AMERICAN BANK	415677	
OK		Full Service	4155805	WASHINGTON DC BRANCH	1301 K ST NORTHWEST	WASHINGTON	DC	20005	DISTRICT OF COLUMBIA	UNITED STATES	495971	6	AMERICAN BANK	415677	
OK		Full Service	4155823	BETHESDA BRANCH	4801 MONTGOMERY LN, STE A	BETHESDA	MD	20814	MONTGOMERY	UNITED STATES	448881	2	AMERICAN BANK	415677	
OK		Full Service	4510459	ROCKVILLE BRANCH	1700 ROCKVILLE PIKE	ROCKVILLE	MD	20852	MONTGOMERY	UNITED STATES	Not Required	Not Required	AMERICAN BANK	415677	
OK		Full Service	4155814	SILVER SPRING BRANCH	8630 GEORGIA AVE	SILVER SPRING	MD	20910	MONTGOMERY	UNITED STATES	448884	4	AMERICAN BANK	415677	

**AMERICAN BANK HOLDINGS COMPANY, INC.**

**Form FR Y-6**

Report Item 3. Securities holders (1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control of holdings of 5% or more with power to vote as of December 31, 2013

(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship of Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities
Erik D. Bolog* Bethesda, Maryland, USA	USA	128 shares- 7.1%
Howard J. Postal Rockville, Maryland, USA	USA	104 shares- 5.8% Options – 6 shares- 0.3%
Michael A. Postal* Potomac, Maryland, USA	USA	100 shares- 5.6% Options – 9 shares- 0.5%
J.R. Schuble Jr.* Potomac, Maryland, USA	USA	560 shares- 31.2% Options – 57 shares- 3.1%
Steven M Schuble* Fort Lauderdale, FLA,	USA	50 shares – 2.8%

*\*Members of a control group*

Securities holders not listed in 3(1)(c) that had ownership, control of holdings of 5% or more with power to vote during the year ending December 31, 2013

(2)(a) Name, City, State, Country	(2)(a) Country of Citizenship of Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
NONE		

**AMERICAN BANK HOLDINGS COMPANY, INC.**

**Form FR Y-6**

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

Item (4)(b) is none as to all insiders

(1) Name, City, State, Country	(2) Principal Occupation if other than the Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (Include name)(1)	(3)(c) Title & Position with Other Businesses (include name of businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(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)
Erik D. Bolog Bethesda, Maryland, USA	Attorney	N/A	N/A	Owner, Bolog Firm	Stock- 7.1%	Bolog Firm-100%
Jeffrey Cohen Bethesda, Maryland	Commercial Real estate Management	Director	Director	Executive Vice President, Meisel and Cohn Properties	Stock- none Options-.4%	N/A
James E. Plack Crownsville, MD, USA	N/A	Director, President/CEO	Director, President/CEO	Member/Both Tycal entities	Stock- .9% Options-.4%	Tycal Holdings- 100%
Michael A. Postal, Potomac, Maryland, USA	Real Estate Developer	Director	Director	N/A	Stock- 5.6% Options-.5%	N/A
J.R. Schuble, Jr. Potomac, MD, USA	Investor	Director- Chairman of Board of Directors	Director	Director, Associates Apartments Inc.  President/Director, Dreyfuss Management Services Inc	Stock- 31.2% Options- 3.0%	Associates Apartments Inc – 50%  Dreyfuss Management Services Inc – 50%

				Managing Member, DSJ LLC		DSJ LLC – 50%
				Managing Member, J/S Key LLC		J/S Key LLC – 50%
				President/Director, Rugby Personnel Services Inc.		Rugby Personnel Services Inc – 50%
Steven M Schuble Fort Lauderdale, FLA, USA	Investor	N/A	N/A	Member as to all below: East Fairfax LLC  Essex Investment LLC  J/S Brookville LLC  J/S Key LLC  J S Pumpkin Cay LLC  Managing Member, South Florida Packing and Shipping LLC	Stock- 2.8%	East Fairfax LLC – 25%  Essex Investment LLC- 50%  J/S Brookville LLC- 50%  J/S Key LLC- 50%  J S Pumpkin Cay LLC- 49%  South Florida Packing and Shipping LLC- 49%
Paul M. Nussbaum Glenelg, MD, USA	Attorney	Director	N/A	Partner, Whiteford, Taylor & Preston	Stock- .2% Options-.4%	N/A
Michael T. Storm, Glen Burnie, Maryland, USA	N/A	Chief Financial Officer	Chief Financial Officer	N/A	None	N/A
<b>(1) American Bank as to all</b>						