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.

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, James E. Plack
Name of the Holding Company Director and Official
Chief Executive Officer 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
3/1/15

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 3830574
C.I.

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2014

Month / Day / Year
None

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

None

Reporters 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

Physical Location (if different from mailing address)

If to whom questions about this report should be directed:
Michael T. Storm
SVP/CFO

Name Title

301-572-3795
Area Code / Phone Number / Extension

301-572-1605
Area Code / FAX Number

mstorm@americanfsb.com
E-mail Address

americanfsb.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

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 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.

10/2014
FORM FR Y-5

AMERICAN BANK HOLDINGS, INC.
Bethesda, Maryland

YEAr ENdINg DECEMBER 31, 2014

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 Holdings, 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, Greenbelt, Maryland, USA. Incorporated in Delaware.

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

Report item 2b. American Banks domestic branch listing has been provided to the Federal Reserve Bank of Richmond. (January 15, 2015)
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 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

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 is 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.

Verifying 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:
The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application (https://y10online.federalreserve.gov).

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.

FDIC UNNUN, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID_RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>Country</th>
<th>FDIC UNNUN*</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>415677</td>
<td>AMERICAN BANK</td>
<td>4000 MONTGOMERY LANE, SUITE 1200</td>
<td>BETHESDA</td>
<td>MD</td>
<td>20814</td>
<td>MONTGOMERY</td>
<td>UNITED STATES</td>
<td>40162</td>
<td>2 AMERICAN BANK</td>
<td>415677</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>415670</td>
<td>CHEVY CHASE BRANCH</td>
<td>8600 CONNECTICUT AVENUE NW</td>
<td>WASHINGTON</td>
<td>DC</td>
<td>20015</td>
<td>DISTRICT OF COLUMBIA</td>
<td>UNITED STATES</td>
<td>350147</td>
<td>1 AMERICAN BANK</td>
<td>415677</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>415680</td>
<td>WASHINGTON DC BRANCH</td>
<td>1201 K ST NW</td>
<td>WASHINGTON</td>
<td>DC</td>
<td>20005</td>
<td>DISTRICT OF COLUMBIA</td>
<td>UNITED STATES</td>
<td>40875</td>
<td>6 AMERICAN BANK</td>
<td>415677</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>415675</td>
<td>BETHESDA BRANCH</td>
<td>4801 MONTGOMERY Ln, STE A</td>
<td>BETHESDA</td>
<td>MD</td>
<td>20814</td>
<td>MONTGOMERY</td>
<td>UNITED STATES</td>
<td>448881</td>
<td>2 AMERICAN BANK</td>
<td>415677</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>415649</td>
<td>ROCKVILLE BRANCH</td>
<td>1700 ROCKVILLE PIKE</td>
<td>ROCKVILLE</td>
<td>MD</td>
<td>20802</td>
<td>MONTGOMERY</td>
<td>UNITED STATES</td>
<td>Not Required</td>
<td>Not Required</td>
<td>4 AMERICAN BANK</td>
<td>415677</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>415614</td>
<td>SILVER SPRING BRANCH</td>
<td>8620 GEORGIA AVE</td>
<td>SILVER SPRING</td>
<td>MD</td>
<td>20810</td>
<td>MONTGOMERY</td>
<td>UNITED STATES</td>
<td>448884</td>
<td>4 AMERICAN BANK</td>
<td>415677</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
AMERICAN BANK HOLDINGS COMPANY, INC.

Form FR Y-6

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

<table>
<thead>
<tr>
<th>(1)(a) Name, City, State, Country</th>
<th>(1)(b) Country of Citizenship of Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name, City, State, Country</th>
<th>(2)(c) Number and Percentage of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Erik D. Bolog* Bethesda, Maryland, USA</td>
<td>USA</td>
<td>128 shares - 7.1%</td>
<td>NONE</td>
<td>NONE</td>
</tr>
<tr>
<td>Howard J. Postal Rockville, Maryland, USA</td>
<td>USA</td>
<td>104 shares - 5.7% Options - 6 shares - 0.3%</td>
<td>NONE</td>
<td>NONE</td>
</tr>
<tr>
<td>Michael A. Postal* Potomac, Maryland, USA</td>
<td>USA</td>
<td>100 shares - 5.5% Options - 11 shares - 0.6%</td>
<td>NONE</td>
<td>NONE</td>
</tr>
<tr>
<td>J.R. Schuble Jr.* Potomac, Maryland, USA</td>
<td>USA</td>
<td>577 shares - 31.9% Options - 50 shares - 2.7%</td>
<td>NONE</td>
<td>NONE</td>
</tr>
<tr>
<td>Steven M Schuble* Fort Lauderdale, FLA,</td>
<td>USA</td>
<td>50 shares - 2.8%</td>
<td>NONE</td>
<td>NONE</td>
</tr>
</tbody>
</table>

*Members of a control group
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

<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>Principal Occupation if other than the Holding Company</th>
<th>Title &amp; Position with Holding Company</th>
<th>Title &amp; Position with Subsidiaries (include name)(1)</th>
<th>Title &amp; Position with Other Businesses (include name of businesses)</th>
<th>Percentage of Voting Shares in Holding Company</th>
<th>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)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jeffrey Cohen</td>
<td>Commercial Real estate Management</td>
<td>Director</td>
<td>Director</td>
<td>Executive Vice President, Meisel and Cohen Properties</td>
<td>Stock- none Options- 0.5%</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Jist Enterprises, Inc.- 25%</td>
</tr>
<tr>
<td>Herbert Greenwald</td>
<td>Comptroller, Building Supply Business, Real Estate Investment</td>
<td>Director</td>
<td>Director</td>
<td>Director, Secretary and Treasurer, Jist Enterprises, Inc. Managing Member: Greenwald Investments, LLC A&amp;J Investments, LLC Greenwald Supply Direct, LLC</td>
<td>Stock – 1.6% Options - 0.1%</td>
<td></td>
</tr>
<tr>
<td>Potomac, Maryland USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>James E. Plack</td>
<td>N/A</td>
<td>Director, President/CEO</td>
<td>Director, President/CEO</td>
<td>Member/Both Tycal entities</td>
<td>Stock- .9% Options-0.6%</td>
<td>Tycal Holdings- 100%</td>
</tr>
<tr>
<td>Crownsville, MD, USA</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Michael A. Postal</td>
<td>Real Estate Developer</td>
<td>Director</td>
<td>Director</td>
<td>N/A</td>
<td>Stock- 5.5% Options-0.6%</td>
<td>N/A</td>
</tr>
<tr>
<td>Potomac, Maryland, USA</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name</td>
<td>Role/Position</td>
<td>Director/Chairman of Board of Directors</td>
<td>Member of a Control Group</td>
<td>Director/Managing Member/President, Dreyfuss Management Services</td>
<td>President/Director, Rugby Personnel Services</td>
<td>Stock Options</td>
</tr>
<tr>
<td>-----------------------------</td>
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</tr>
<tr>
<td>J.R. Schuble, Jr.</td>
<td>Investor</td>
<td>Director- Chairman of Board of Directors</td>
<td>Member of a Control Group</td>
<td>Director, Associates Apartments Inc.</td>
<td>Managing Member, DSJ LLC</td>
<td>31.9%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>President/Director, Dreyfuss Management Services Inc.</td>
<td>Managing Member, J/S Key LLC</td>
<td>2.7%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>President/Director, Rugby Personnel Services Inc.</td>
<td></td>
</tr>
<tr>
<td>Steven M Schuble</td>
<td>Investor</td>
<td>Member of a Control Group</td>
<td>N/A</td>
<td>Member as to all below: East Fairfax LLC</td>
<td>Essex Investment LLC</td>
<td>2.8%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Essex Investment LLC</td>
<td>J/S Brookville LLC</td>
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<tr>
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<td></td>
<td>J/S Key LLC</td>
<td></td>
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<td>J/S Pumpkin Cay LLC</td>
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<td></td>
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<td></td>
<td>Managing Member, South Florida Packing and Shipping LLC</td>
<td></td>
</tr>
<tr>
<td>Michael T. Storm, Glen</td>
<td>N/A</td>
<td>Chief Financial Officer</td>
<td>N/A</td>
<td>Stock- none</td>
<td>Stock- none</td>
<td></td>
</tr>
<tr>
<td>Burnie, Maryland, USA</td>
<td></td>
<td></td>
<td></td>
<td>Options-0.1%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*(1) American Bank as to all*