

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

RECEIVED

Report at the close of business as of the end of fiscal year **JUN 29 2015**

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)(1)(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 the laws of the United States 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):

March 31, 2015

Month / Day / Year

NA

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

I, A. Bruce Cleveland

Name of the Holding Company Director and Official

Chairman of the Board and President

Title of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

Presidential Holdings, Inc.

Legal Title of Holding Company

4600 East-West Highway, Suite 400

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

Bethesda MD 20814

City State Zip Code

21 Catoctin Circle SE, Leesburg, VA 20175

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Sharon McGinley VP/Comptroller

Name Title

301-951-8236

Area Code / Phone Number / Extension

301-652-2636

Area Code / FAX Number

sharon.mcginley@presidential.com

E-mail Address

N/A

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

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

06/27/2015

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 3917006
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:
Non-voting shareholders only
- 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

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 Corporation

Legal Title of Subsidiary Holding Company

4600 East-West Highway, Suite 400

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

Bethesda

MD

20814

City

State

Zip Code

15479 Second St., P.O. Box 303, Waterford, VA 20197

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City

State

Zip Code

Physical Location (if different from mailing address)

A. Bruce Cleveland Revocable Living Trust

Legal Title of Subsidiary Holding Company

P.O. Box 303

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

Waterford

VA

20197

City

State

Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City

State

Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

City

State

Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

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Physical Location (if different from mailing address)

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City

State

Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

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

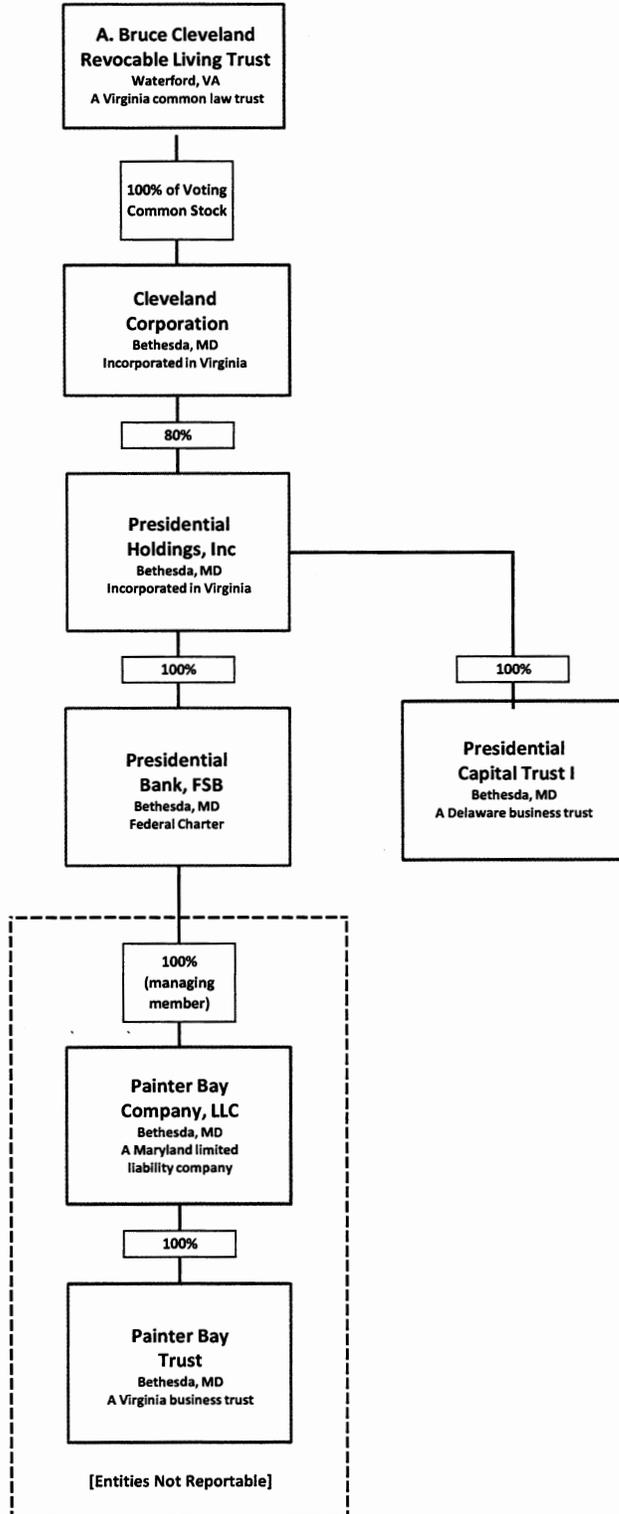
City

State

Zip Code

Physical Location (if different from mailing address)

Corporate Structure



Form FR Y-6
FYE 03/31/2015
Presidential Holdings
Bethesda, MD

Report Item 2b: Submitted via email on 6/22/2015.

Form FR Y-6
 Presidential Holdings, Inc.
 Fiscal Year Ending March 31, 2015

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 03-31-2015

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 03-31-2015

(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	277,729 - 80% Common Stock	NONE		
Michael D. Goth	USA	44,600 - 12% Common Stock	NONE		

Form FR Y-6
 Cleveland Corporation
 Fiscal Year Ending March 31, 2015

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 03-31-2015

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 03-31-2015.

(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
A. Bruce Cleveland Revocable Living Trust Waterford, VA	USA	1,396 shares (100%) of Class A common stock	NONE		

Form FR Y-6

A. Bruce Cleveland Revocable Living Trust

Fiscal Year Ending March 31, 2015

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 03-31-2015

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 03-31-2015.

(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
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NONE

NONE

Form FR Y-6
 Presidential Holdings, Inc.
 Fiscal Year Ending March 31, 2015

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	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% - Chesapeake Transport, Inc. (controlled) 100% - Lucky Hill Farm, Inc. (controlled)
Michael D. Goth Medfield, MA	Retired	Principal Securities Holder	None	None	12%	None	None
William McCauley Del Ray Beach, FL	Institutional asset management	Director	Director, Presidential Bank, FSB Director, Presidential Service Corporation	Chief Executive Officer Adams, Viner & Mosler, Ltd & III Associates	1%	None	35% - Delray Downtowner, LLC 26% - Delray App Downtowner, LLC
Dave Erickson Fort Meyers, FL	Retired	Director	Director, Presidential Bank, FSB Director, Presidential Service Corporation	None	None	None	None
Mark Nishan Germantown, MD	Self-Employed Consultant	Director	Director, Presidential Bank, FSB Director, Presidential Service Corporation	None	None	None	None
[VACANT]		Director					
Douglas C. Haskett Ashburn, VA	N/A	E.V.P., CFO & Secretary	Executive Vice President, Presidential Bank Secretary, Presidential Bank	None	None	None	None

Form FR Y-6
Cleveland Corporation
Fiscal Year Ending March 31, 2015

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	Virginia common law trust	N/A	N/A	N/A	100%	80% - Presidential Holdings, Inc. (controlled) 80% - Presidential Bank, FSB (controlled) 80% - Painter Bay Company, LLC (controlled) 80% - Painter Bay Trust (controlled)	100% - Bankers Finance Capital Corp. 100% - GIT Investment Services, Inc. (indirect) 100% - Chesapeake Transport, Inc. 100% - Lucky Hill Farm, Inc.
A. Bruce Cleveland Arlington, VA	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% - Painter Bay Company, LLC (controlled) 80% - Painter Bay Trust (controlled)	100% - Bankers Finance Capital Corp. (controlled) 100% - GIT Investment Services, Inc. (controlled) 100% - Chesapeake Transport, Inc. (controlled) 100% - Lucky Hill Farm, Inc. (controlled)
Douglas C. Haskett Ashburn, VA	E.V.P., CFO, Presidential Bank	Secretary	Executive Vice President, Presidential Holdings, Inc. Secretary, Presidential Holdings, Inc. Executive Vice President & CFO, Presidential Bank Secretary, Presidential Bank Secretary, Presidential Service Corporation	None	None	None	None

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A. Bruce Cleveland Revocable Living Trust
 Fiscal Year Ending March 31, 2015

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	CEO, Presidential Bank	Grantor & Trustee	President & Director, Cleveland Corporation President & Director, Presidential Holdings, Inc. President & Director, Presidential Bank, FSB Manager, Painter Bay Company, LLC President, Bankers Finance Capital Corp. President, GIT Investment Services, Inc. President, Chesapeake Transport, Inc. President, Lucky Hill Farm, Inc.	NONE	N/A	100% - Cleveland Corporation. (controlled) 100% - Bankers Finance Capital Corp. (controlled) 100% - GIT Investment Services, Inc. (controlled) 100% - Chesapeake Transport, Inc. (controlled) 100% - Lucky Hill Farm, Inc. (controlled) 80% - Presidential Holdings, Inc. (controlled) 80% - Presidential Bank, FSB (controlled) 80% - Painter Bay Company, LLC (controlled) 80% - Painter Bay Trust (controlled)	NONE

Results: A list of branches for your depository institution: PRESIDENTIAL BANK, FSB (ID_RSSD: 538473).
 This depository institution is held by PRESIDENTIAL HOLDINGS, INC. (3917006) of BETHESDA, MD.
 The data are as of 03/31/2015. Data reflects information that was received and processed through 04/06/2015.

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 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)	538473	PRESIDENTIAL BANK, FSB	4600 EAST WEST HIGHWAY, SUITE 400	BETHESDA	MD	20814	MONTGOMERY	UNITED STATES	45197	0	PRESIDENTIAL BANK, FSB	538473	
OK		Full Service	4156763	WASHINGTON DC BRANCH	1660 K STREET NORTHWEST	WASHINGTON	DC	20006	DISTRICT OF COLUMBIA	UNITED STATES	287857	102	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	807 ROCKVILLE PIKE, SUITE G	ROCKVILLE	MD	20852	MONTGOMERY	UNITED STATES	287859	104	PRESIDENTIAL BANK, FSB	538473	
OK		Full Service	4156745	BALLSTON BRANCH	901 NORTH STUART STREET	ARLINGTON	VA	22203	ARLINGTON	UNITED STATES	287861	106	PRESIDENTIAL BANK, FSB	538473	
OK		Full Service	4156781	ROSSLYN METRO BRANCH	1700 NORTH MOORE STREET	ARLINGTON	VA	22209	ARLINGTON	UNITED STATES	287858	103	PRESIDENTIAL BANK, FSB	538473	
OK		Full Service	4156811	LEESBURG BRANCH	21 CATOCTIN CIRCLE SOUTHEAST	LEESBURG	VA	20175	LOUDOUN	UNITED STATES	505886	109	PRESIDENTIAL BANK, FSB	538473	
OK		Full Service	4156802	MCLEAN BRANCH	6707 OLD DOMINION DRIVE	MCLEAN	VA	22101	FAIRFAX	UNITED STATES	287860	105	PRESIDENTIAL BANK, FSB	538473	
OK		Full Service	4156772	TYSONS CORNER BRANCH	1861 INTERNATIONAL DR	MCLEAN	VA	22102	FAIRFAX	UNITED STATES	441463	108	PRESIDENTIAL BANK, FSB	538473	
OK		Full Service	4156790	RESTON BRANCH	1675-N RESTON PARKWAY	RESTON	VA	20194	FAIRFAX	UNITED STATES	359806	107	PRESIDENTIAL BANK, FSB	538473	