

JUN 21 2017

Board of Governors of the Federal Reserve System

FRB RICHMOND

COPY



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.

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.

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.

Signature of Holding Company Director and Official

06/28/2017

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 _____
C.I. _____

Date of Report (top-tier holding company's fiscal year-end):

March 31, 2017

Month / Day / Year

NA

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

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 Catocin Circle SE Leesburg, VA 20175

Physical Location (if different from mailing address)

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

NA

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

Is confidential treatment requested for any portion of this report submission? 0=No 1=Yes 1

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report [checked]

2. a letter justifying this request has been provided separately [unchecked]

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled 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 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

5479 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)

Legal Title of Subsidiary Holding Company

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

City State Zip Code

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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)

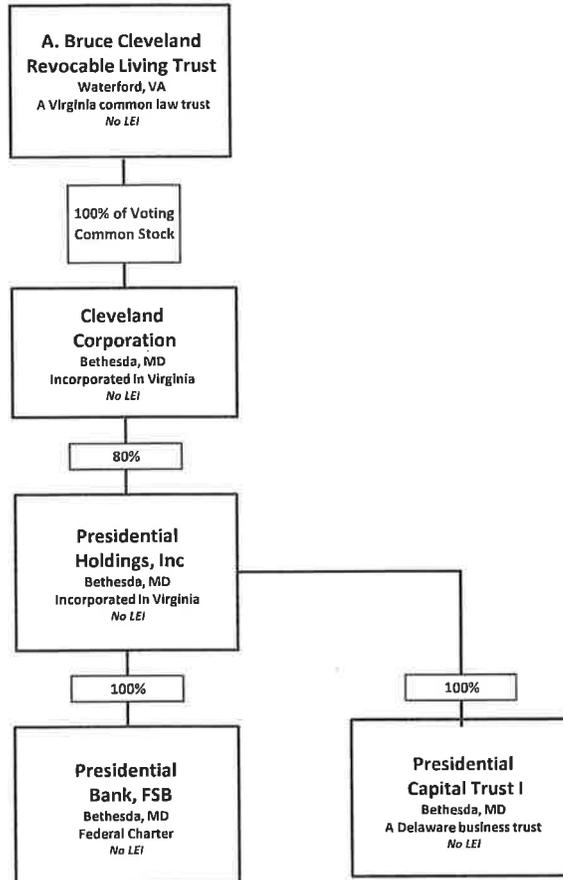
Legal Title of Subsidiary Holding Company

(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
 Presidential Holdings, Inc.
 Fiscal Year Ending March 31, 2017

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 03-31-2017

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 03-31-2017

| (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 Medfield, MA | USA | 44,600 - 12% Common Stock | NONE | | |

Form FR Y-6
 Cleveland Corporation
 Fiscal Year Ending March 31, 2017

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 03-31-2017.

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 03-31-2017.

| (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, 2017

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 03-31-2017

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 03-31-2017.

| (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 |
|---|--|---|---|--|---|
|---|--|---|---|--|---|

NONE

NONE

Form FR Y-6
 Presidential Holdings, Inc.
 Fiscal Year Ending March 31, 2017

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% - Clarendon Services, Inc. (inactive) 100% - Bankers Finance Corp. (inactive) 100% - Chesapeake Transport, Inc. (controlled) 100% - Catocin Corporation (inactive) 100% - N619L, LLC (controlled) 100% - Lucky Hill Farm, Inc. (controlled) |
| Michael D. Goth Medfield, MA | Retired | Principal Security 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 | 100% - Helios LLC 100% - William P. McCauley Revocable Trust 100% - Oceanest LLC 49% - MG Management LLC 85% - Morgan Group Holdings, LLLP 85% - 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% - Delray Downtowner LLC 38% - Boca Downtowner LLC 38% - St. Pete Downtowner 38% - Sarasota Downtowner 38% - Kimball Circulator, LLC 38% - Park City Downtowner LLC 38% - Empire Pass Downtowner, LLC 38% - Downtowner App, Inc. |
| 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 | Owner - Mark A. Nishan Consulting | None | None | Mark A. Nishan Consulting - sole proprietorship |
| Anthony Leo Sarasota, FL | Banking | Director | Director, Presidential Bank, FSB Director, Presidential Service Corporation | Chief Executive Officer First Home Bank | None | None | None |
| 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, 2016

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% - 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 | 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) |
| 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 |

Form FR Y-6

A. Bruce Cleveland Revocable Living Trust

Fiscal Year Ending March 31, 2016

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 President & Director, 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. | NONE | N/A | 100% - Cleveland Corporation. (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% - Catocoin Corporation (inactive) 100% - NG19L, LLC (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 03/31/2017. Data reflects information that was received and processed through 04/05/2017.

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 | 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 | 1700 NORTH MOORE STREET | 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 | |
| OK | | Full Service | 4156772 | TYSONS CORNER BRANCH | 1861 INTERNATIONAL DR | MC LEAN | VA | 22102 | FAIRFAX | UNITED STATES | Not Required | Not Required | PRESIDENTIAL BANK, FSB | 538473 | |
| OK | | Full Service | 4156790 | RESTON BRANCH | 1675-N RESTON PARKWAY | RESTON | VA | 20194 | FAIRFAX | UNITED STATES | Not Required | Not Required | PRESIDENTIAL BANK, FSB | 538473 | |