

Board of Governors of the Federal Reserve System

OCT 3 2013



FRB RICHMOND  
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.

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):

June 30, 2013

Month / Day / Year

i. Thomas O'Neill

Reporter's Name, Street, and Mailing Address

Patapsco Bancorp, Inc.

Legal Title of Holding Company

1301 Merritt Blvd

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

Dundalk

MD

21222-2194

City

State

Zip Code

Name of the Holding Company Director and Official

Chairman of the Board

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:

John M. Wright

SVP/CFO

Name

Title

410-285-9327

Area Code / Phone Number / Extension

410-285-6490

Area Code / FAX Number

jwright@patapscobank.com

E-mail Address

www.patapscobank.com

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

Signature of Holding Company Director and Official

09/30/2013

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. \_\_\_\_\_

Does the reporter request confidential treatment for any portion of this submission?

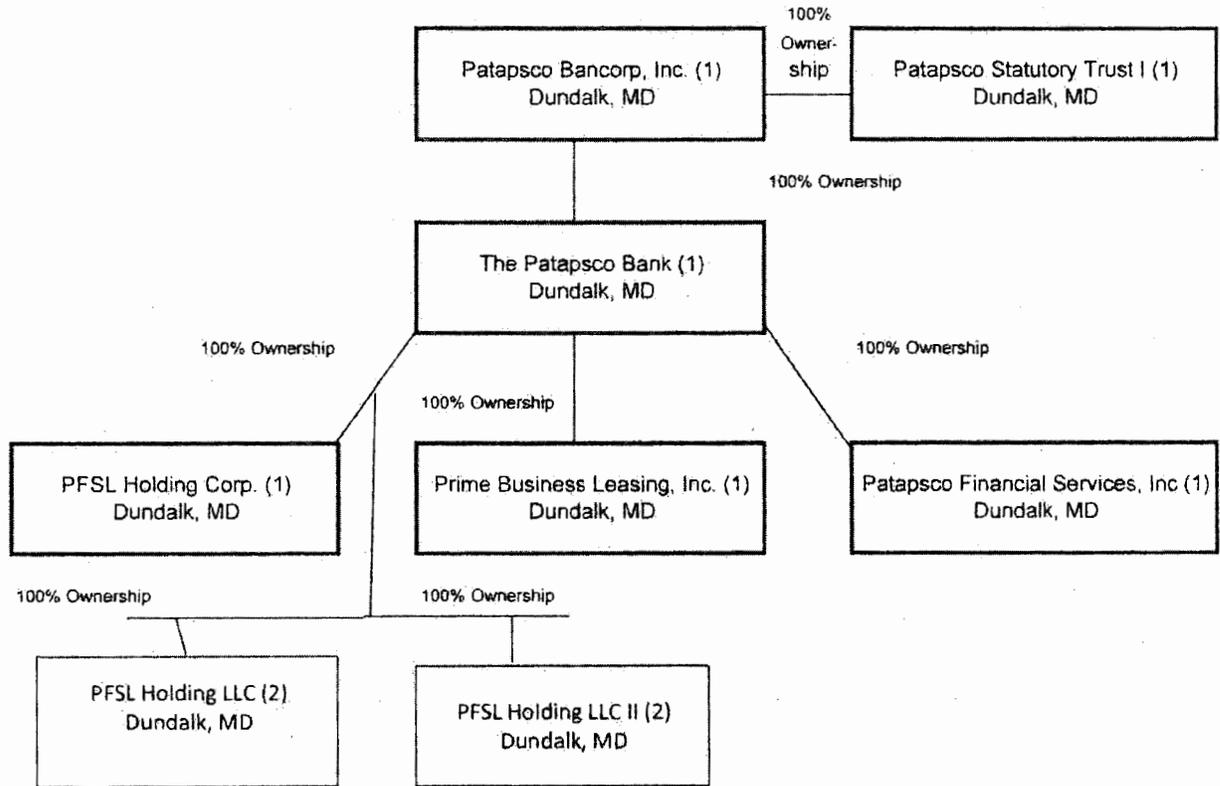
Yes Please identify the report items to which this request applies:

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

Report item 2: Organization Chart



- (a) Companies in which more than 5% of the shares are controlled as a result of debts previously contracted - None
- (b) Companies held in fiduciary capacity - None
- (c) Banks and bank holding companies held in fiduciary capacity - None
- (d) Investments in more than 25% of the non-voting equity shares of any bank of bank holding company - None

- (1) Entity was incorporated in State of Maryland.
- (2) LLC was organized in State of Maryland.

**\*\* NOTE \*\*** The Patapsco Bank's interest in PFSL Holding LLC and PFSL Holding LLC II is as managing member and is 100% of voting (there is no non-voting) equity interest.

**Report Item 3: Shareholders**

- (1) The following table sets forth information regarding the shares of the Company's common stock owned as of September 29, 2013 by persons who beneficially own more than 5% of the Company's common stock.

Gary R. Bozel Phoenix, Maryland Citizen of the United States	Accountant, Managing Principal of Gary R. Bozel & Associates, PA	Director of the Company and the Bank	120,393	6.08%
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- (2) Shareholders not listed in item 3 (1) above that owned more than 5% of the Company's common stock during the last fiscal year

None

**Report Item 4: Directors and Officers**

The following table sets forth certain information regarding directors and executive officers of the Company. There are no "principal shareholders" owning in excess of 10% of the Company's common stock.

Name and Address	Principal Occupation (1)	Title with the Company(2)	Number of Shares of Company Common Stock Owned (3)	Percentage of Class	Number of Shares Owned and Percentage of Class in Other Business Companies(if over 25%)
Thomas P. O'Neill Timonium, Maryland	Principal Hertzbach & Company, P.A.	Chairman of the Board of Directors of the Company and the Bank	62,435	3.16%	N/A
Michael J. Dee Annapolis, Maryland	--	Director, President, Chief Executive Officer of the Company and the Bank	46,067	2.33%	N/A
Gary R. Bozel Phoenix, Maryland	Accountant, Managing Principal of Gary R. Bozel & Associates, PA	Director of the Company and the Bank	120,393	6.08%	Gary R. Bozel & Associates, PA - 70% Willie Investment Group, Inc. - 68%
Nicole Glaeser Timonium, Maryland	Budget Director for the Baltimore County Police Department  Self-employed attorney	Director of the Company and the Bank	19,386	0.98%	Law Office of Nicole N. Kantorski - 100%
J. Thomas Hoffman Parkton, Maryland	Self Employed financial consultant  John Hancock Financial Distributors Services, Inc.	Director of the Company and the Bank	96,008	4.85%	N/A
William R. Waters Baldwin, Maryland	retired	Director of the Company and the Bank	46,884	2.37%	Bel Air Medicine - 30% Wilimar LLC - 100%
John M. Wright Laurel, Maryland		Senior Vice-President - Chief Financial Officer of the Company and the Bank	0	0.00%	

(1) If other than with the Company or its wholly owned subsidiary, The Patapsco Bank (the Bank)

(2) Position with any other business company in which the person is a director, trustee, partner or executive officer is shown in the column "Principal Occupation."

(3) 4.4b. None