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Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

COPY

FRB RICHMOND

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, 2014

Month / Day / Year

N/A

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

I, Jeffrey A. Lipson

Name of the Holding Company Director and Official

President & CEO

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.

Reporter's Name, Street, and Mailing Address

Congressional Bancshares Inc.

Legal Title of Holding Company

6701 Democracy Boulevard, Suite 400

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

Bethesda

MD

20817

City

State

Zip Code

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:

Dale Phelps

EVP & CFO

Name

Title

240-380-1253

Area Code / Phone Number / Extension

240-380-1353

Area Code / FAX Number

dphelps@congressionalbank.com

E-mail Address

Signature of Holding Company Director and Official

03/30/2015

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
C.I.

3391129

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

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FBI BUREAU

Item 1
Annual Report to Shareholders

CONGRESSIONAL BANCSHARES, INC.: 0003391129
AS OF 12/31/14

Congressional Bancshares, Inc. does not complete an Annual Report to Shareholders. The Holding Company does prepare audited Financial Statements, however, the audited financial statements for 2014 are not yet available. Attached are the unaudited consolidated balance sheets, statements of operations, statements of comprehensive income, statements of changes and stockholder's equity and statements of cash flows. The audited financial statements will be forwarded as soon as practicable.

Congressional Bancshares, Inc.

Consolidated Balance Sheets

December 31, 2014 and 2013

	2014	2013
ASSETS		
Cash and due from banks	\$ 15,092,451	\$ 8,523,705
Federal funds sold	4,116,686	-
Interest bearing deposits in other banks	55,482,863	53,782,653
Investment securities available-for-sale, at fair value	39,285,449	62,250,565
FHLB and federal reserve bank stock, at cost	1,847,500	2,919,200
Loans held-for-sale	2,344,050	4,925,000
Loans		
Loans receivable, net	334,656,542	316,491,442
Allowance for loan losses	(4,414,562)	(3,568,602)
Net loans	330,241,980	312,922,840
Deferred tax asset, net	2,461,806	2,362,751
Bank premises and equipment, net	2,204,343	2,502,292
Accrued interest receivable	1,516,800	1,657,911
Other assets	1,450,568	1,743,817
Total assets	\$ 456,044,496	\$ 453,590,734
LIABILITIES AND STOCKHOLDERS' EQUITY		
LIABILITIES		
Deposits		
Non-interest bearing deposits	\$ 79,889,768	\$ 90,176,409
Interest bearing accounts	299,803,947	281,547,462
Total deposits	379,693,715	371,723,871
Other borrowed funds		
Borrowings - FHLB	30,000,000	32,000,000
Repurchase agreements and other short-term borrowings	1,200,114	2,513,229
Total other borrowed funds	31,200,114	34,513,229
Other liabilities		
Total liabilities	4,712,110	9,255,371
Total liabilities	415,605,939	415,492,471
STOCKHOLDERS' EQUITY		
Preferred stock, \$.01 par value per share, 15,000,000 shares authorized, no shares issued	-	-
Common stock, \$.01 par value per share, 20,000,000 shares authorized, 5,265,659 and 5,253,659 shares issued and outstanding at December 31, 2014 and 2013	52,656	52,536
Additional paid-in capital	36,556,674	36,389,715
Accumulated other comprehensive (loss) income	(305,421)	(870,759)
Retained earnings (accumulated deficit)	4,134,648	2,526,771
Total stockholders' equity	40,438,557	38,098,263
Total liabilities and stockholders' equity	\$ 456,044,496	\$ 453,590,734

See notes to consolidated financial statements

Congressional Bancshares, Inc.

Consolidated Statements of Income

Years ended December 31, 2014 and 2013

	2014	2013
INTEREST INCOME		
Loans (interest and fees)	\$ 18,610,728	\$ 16,353,279
Investment securities	1,070,848	1,445,616
Deposits in other banks	123,021	149,543
Federal funds sold	6,010	2
	19,810,607	17,948,440
INTEREST EXPENSE		
Deposits	1,904,878	1,733,406
Other borrowed funds	433,405	497,355
	2,338,283	2,230,761
Total interest expense	2,338,283	2,230,761
Net interest income	17,472,324	15,717,679
Provision for loan losses	2,986,225	778,804
	14,486,099	14,938,875
Net interest income after provision for loan losses	14,486,099	14,938,875
NON-INTEREST INCOME		
Service fees on deposit accounts	397,938	501,755
Gain on sale of securities available for sale	75,407	126,150
Gains on loans held for sale	921,713	1,587,020
Other income	219,538	54,909
	1,614,596	2,269,834
Total non-interest income	1,614,596	2,269,834
NON-INTEREST EXPENSES		
Salaries and employee benefits	7,973,375	7,587,488
Occupancy	1,469,543	1,333,989
Depreciation and amortization	558,523	464,983
Professional fees	1,027,855	539,813
FDIC assessments	324,069	299,403
Other expenses	2,008,428	1,967,919
	13,361,793	12,193,595
Total non-interest expenses	13,361,793	12,193,595
INCOME BEFORE INCOME TAXES	2,738,902	5,015,114
Provision for income taxes	1,131,025	2,006,501
	1,607,877	3,008,613
NET INCOME	\$ 1,607,877	\$ 3,008,613

See notes to consolidated financial statements

Congressional Bancshares, Inc.
Consolidated Statements of Comprehensive Income
Years ended December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
Net Income	<u>\$ 1,607,877</u>	<u>\$ 3,008,613</u>
Other comprehensive income (loss), net of tax:		
Change in unrealized holding (losses) gains on securities held for sale net of tax expense of \$399,377 in 2014 and net of tax benefit of \$766,654 in 2013	610,937	(1,172,768)
Reclassification adjustment for gains realized in income net of tax benefit of \$29,808 in 2014 of \$49,867 in 2013	<u>(45,599)</u>	<u>(76,283)</u>
Total other comprehensive income (loss), net of tax	<u>565,338</u>	<u>(1,249,051)</u>
Comprehensive Income	<u>\$ 2,173,215</u>	<u>\$ 1,759,562</u>

See notes to consolidated financial statements

Congressional Bancshares, Inc.

Consolidated Statements of Changes in Stockholders' Equity

Years ended December 31, 2014 and 2013

	Common stock		Additional paid-in capital	Retained Earnings (Accumulated deficit)	Accumulated other comprehensive income (loss)	Total stockholders' equity
	Shares	Amount				
Balance, December 31, 2012	5,085,811	\$ 50,858	\$ 35,135,045	\$ (481,842)	\$ 378,292	\$ 35,082,353
Net income	-	-	-	3,008,613	-	3,008,613
Other comprehensive loss, net of tax	-	-	-	-	(1,249,051)	(1,249,051)
Issuance of common stock, net of issuance cost	143,848	1,438	1,023,550	-	-	1,024,988
Stock based compensation	24,000	240	231,120	-	-	231,360
Balance, December 31, 2013	5,253,659	52,536	36,389,715	2,526,771	(870,759)	38,098,263
Net income	-	-	-	1,607,877	-	1,607,877
Other comprehensive income, net of tax	-	-	-	-	565,338	565,338
Stock based compensation	12,000	120	166,959	-	-	167,079
Balance, December 31, 2014	5,265,659	\$ 52,656	\$ 36,556,674	\$ 4,134,648	\$ (305,421)	\$ 40,438,557

See notes to consolidated financial statements

Congressional Bancshares, Inc.

Consolidated Statements of Cash Flows

Years ended December 31, 2014 and 2013

	2014	2013
CASH FLOWS FROM OPERATING ACTIVITIES		
Net income	\$ 1,607,877	\$ 3,008,613
Adjustments to reconcile net income to net cash provided by operating activities:		
Depreciation and amortization	558,523	464,983
Provision for loan losses	2,986,225	778,804
Gain on sale of securities available for sale	(75,407)	(126,150)
Net amortization on securities	280,876	863,969
Gain on sale of loans held for sale	(921,713)	(1,587,020)
Gain on sale of OREO	(23,530)	-
Loss on disposal of fixed assets	9,765	-
Stock-based compensation	167,079	151,080
Changes in operating assets and liabilities:		
Decrease (increase) in loans held for sale	3,502,663	4,840,983
Increase in deferred income taxes	(468,624)	(9,394)
Decrease (increase) in interest receivable	41,111	(243,835)
Increase in other assets	(55,501)	(316,045)
(Decrease) increase in other liabilities	(4,543,261)	5,838,089
Net cash provided by operating activities	3,166,083	13,664,077
CASH FLOWS FROM INVESTING ACTIVITIES		
Recoveries of loans previously charged off	114,941	24,059
Net increase in loans receivable	(20,420,306)	(43,156,519)
Net increase in interest bearing deposits in banks	(1,700,210)	(15,082,019)
Net decrease (increase) in federal reserve and FHLB stock	1,071,700	(65,500)
Purchase of securities available for sale	(1,494,796)	(57,037,290)
Proceeds from maturities, prepayments and calls of securities available for sale	12,994,208	39,934,242
Proceeds from sale of securities available for sale	12,195,441	22,904,375
Proceeds from sale of other real estate owned	372,281	-
Purchase of bank premises and equipment	(270,339)	(1,356,723)
Net cash used in investing activities	2,862,620	(53,835,375)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from Federal Home Loan Bank borrowings	12,000,000	3,000,000
Repayments on Federal Home Loan Bank borrowings	(14,000,000)	(3,000,000)
Net decrease in securities sold under agreements to repurchase	(131,115)	(1,070,307)
Net (decrease) increase in non-interest bearing deposits	(10,286,641)	6,744,488
Net increase in interest bearing deposits	18,256,485	33,693,820
Allocation of proceeds to issuance of common stock	-	1,024,988
Net cash provided by financing activities	4,656,729	40,392,989
Net increase in cash and cash equivalents	10,685,432	221,691
Cash and cash equivalents, beginning of year	8,523,705	8,302,014
Cash and cash equivalents, end of year	\$ 19,209,137	\$ 8,523,705
Supplemental disclosures:		
Interest paid during the year	\$ 2,328,760	\$ 2,215,626
Income taxes paid during the year	\$ 2,451,849	\$ 2,608,283
Loans receivable transferred to other real estate owned	\$ -	\$ 348,750

See notes to consolidated financial statements

Item 2a

ORGANIZATION CHART

CONGRESSIONAL BANCSHARES, INC.: 0003391129
AS OF 12/31/14

<u>Sequence Number</u>	<u>Full Legal Name</u>	<u>Physical Address City</u>	<u>State/Country</u>	<u>Entity Type</u>	<u>State of Incorporation</u>
1	Congressional Bancshares, Inc.	Bethesda	Maryland	US Financial Holding Company	Maryland
2	Congressional Bank	Potomac	Maryland	US Financial Institution	Maryland

Congressional Bancshares, Inc. owns 100% of Congressional Bank.

Item 2b

Domestic Branch Listing

Results: A list of branches for your depository institution: CONGRESSIONAL BANK (ID_RSSD: 3187630).
 This depository institution is held by CONGRESSIONAL BANCSHARES, INC. (3391129) of BETHESDA, MD.
 The data are as of 12/31/2014. Data reflects information that was received and processed through 03/16/15.

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)	3187630	CONGRESSIONAL BANK	7963 TUCKERMAN LANE	POTOMAC	MD	20854	MONTGOMERY	UNITED STATES	418493	0	CONGRESSIONAL BANK	3187630	
ok		Full Service	3587847	WASHINGTON DC BRANCH	2101 K STREET NORTHWEST	WASHINGTON	DC	20037	DISTRICT OF COLUMBIA	UNITED STATES	461615	1	CONGRESSIONAL BANK	3187630	
ok		Full Service	3587472	ROCKVILLE BRANCH	5274 RANDOLPH ROAD	ROCKVILLE	MD	20852	MONTGOMERY	UNITED STATES	467449	3	CONGRESSIONAL BANK	3187630	
ok		Full Service	3388343	HERNDON BRANCH	150 ELDON STREET, SUITE 170	HERNDON	VA	20170	FAIRFAX	UNITED STATES	467448	2	CONGRESSIONAL BANK	3187630	

Item 3
SECURITIES HOLDERS

CONGRESSIONAL BANCSHARES, INC.: 0003391129
AS OF 12/31/14

Congressional Bancshares
Stock Ownership of 5% or >

Item 3.1

<u>Name, City, State, Country</u>	<u>Country of Citizenship or Incorporation</u>	<u>Shares of Common Stock</u>	<u>Options & Warrants</u>	<u>% of Shares of Common Stock exclusive of Options & Warrants</u>	<u>% of total^(a)</u>
John Delaney Chevy Chase, MD, USA	USA	786,659	488,180	14.939%	22.156%
Stuart Bloch Washington, DC, USA	USA	272,925	50,708	5.183%	6.087%
FBF Partners, L.P. San Francisco, CA, USA	USA	786,659	488,180	14.939%	22.156%
Carl M. Freeman Foundation, Inc. Olney, MD, USA	USA	341,545	24,096	6.486%	6.912%
Michael Gelman (holding company) Chevy Chase, MD, USA	USA	323,671	7,306	6.147%	6.277%
Total		<u>2,511,459</u>	<u>1,058,470</u>	47.695%	56.449%
Total Outstanding Shares		<u>5,265,659</u>			

^(a) The shares of common stock subject to options and warrants are deemed outstanding for purposes of computing the percentage ownership of the person holding the options but are not deemed outstanding for the purpose of computing the percentage ownership of any other persons.

	Shares
Mr. Bloch's ownership includes:	36,300 shares held by the Steven A. Eisenberg Irrevocable Trust
	89,810 shares held by Julia Chang Bloch
	55,875 shares held jointly with Julia Chang Bloch
	68,488 shares held by Stuart Marshall Bloch
	22,452 shares held by F Y Chang Foundation
	<u>272,925</u>
Mr. Gelman's ownership includes:	45,657 shares held by Michael C. Gelman
	66,745 shares held by Michael G Revocable Trust,
	90,543 shares held by Susan G. Revocable Trust,
	120,726 shares held by GF 86 LLC
	<u>323,671</u>

Item 3.2

<u>Name, City, State, Country</u>	<u>Country of Citizenship or Incorporation</u>	<u>Shares of Common Stock</u>	<u>Options & Warrants</u>	<u>% of Shares of Common Stock exclusive of Options & Warrants</u>	<u>% of total^(a)</u>
N/A					

**Item 4
INSIDERS**

CONGRESSIONAL BANCSHARES, INC.: 0003391129
AS OF 12/31/14

[1]	[2]	[3]	[3][b]	[3][c]	[4][a] Percentage of Voting Shares in Bank Holding Company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)	[4][b] Percentage of Voting Shares in Subsidiaries (include names of subsidiary(s)) of the holding company	[4][c] List names of other companies (include partnerships) if 25% or more of voting securities or proportionate interest in a partnership are held. (List the name of the company and the percentage of voting securities owned, controlled or held with power to vote)
Names/Addresses	Principal Occupation if Other than with Bank Holding Company	Title & Position with Bank Holding Company	Title & Position with Subsidiaries	Title & Position with Other Businesses (include names of other businesses)			
Stuart Marshall Bloch Washington, DC 20008	Attorney	Director	Director (Congressional Bank)	Ingersoll and Bloch, Corp Vice President & Secretary	6.09%	N/A	N/A
Stuart Marshall Bloch Washington, DC 20008	Attorney	Director	Director (Congressional Bank)	F.Y. Chang Foundation Treasurer (ownership by wife)	6.09%	N/A	N/A
Stuart Marshall Bloch Washington, DC 20008	Attorney	Director	Director (Congressional Bank)	J.C. Associates Partner	6.09%	N/A	J.C. Associates 50%
Stuart Marshall Bloch Washington, DC 20008	Attorney	Director	Director (Congressional Bank)	Uncle Dewey, LLC Managing Partner	6.09%	N/A	N/A
Stuart Marshall Bloch Washington, DC 20008	Attorney	Director	Director (Congressional Bank)	ULICO Director	6.09%	N/A	N/A
Jason M. Fish San Francisco, CA 94115	CIO, Director	Director	Director (Congressional Bank)	Alliance Partners CIO, Director	22.16%	N/A	N/A
Michael Gelman Chevy Chase, MD 20815	Foundation Manager	Director	N/A	N/A	6.28%	N/A	N/A
Christopher Jones Potomac, MD 20854	Business Owner / Real Estate Development and Property Management & Advisory	Director & Treasurer	Director (Congressional Bank)	BMC Property Group President	2.52%	N/A	N/A
Christopher Jones Potomac, MD 20854	Business Owner / Real Estate Development and Property Management & Advisory	Director & Treasurer	Director (Congressional Bank)	KS Shopping Center, LP VP, of BMC Investment Group, General Partner	2.52%	N/A	N/A
Christopher Jones Potomac, MD 20854	Business Owner / Real Estate Development and Property Management & Advisory	Director & Treasurer	Director (Congressional Bank)	Burtonsville Towne Square, LLC Managing Member	2.52%	N/A	N/A

*Ownership in name of
FBF Partners

Christopher Jones Potomac, MD 20854	Business Owner / Real Estate Development and Property Management & Advisory	Director & Treasurer	Director (Congressional Bank)	Riverview Apartments LLC Manager	2.52%	N/A	N/A
Christopher Jones Potomac, MD 20854	Business Owner / Real Estate Development and Property Management & Advisory	Director & Treasurer	Director (Congressional Bank)	Tilford A Jones, LLC BMC Property Group Manager	2.52%	N/A	N/A
Christopher Jones Potomac, MD 20854	Business Owner / Real Estate Development and Property Management & Advisory	Director & Treasurer	Director (Congressional Bank)	7th and Motter Center Managing Member	2.52%	N/A	N/A
Christopher Jones Potomac, MD 20854	Business Owner / Real Estate Development and Property	Director & Treasurer	Director (Congressional Bank)	Lyon Village Land LLC Managing Member	2.52%	N/A	N/A
Christopher Jones Potomac, MD 20854	Business Owner / Real Estate Development and Property Management & Advisory	Director & Treasurer	Director (Congressional Bank)	BMC-NL LLC Managing Member of BMC Assets LLC Manager	2.52%	N/A	N/A
Christopher Jones Potomac, MD 20854	Business Owner / Real Estate Development and Property Management & Advisory	Director & Treasurer	Director (Congressional Bank)	4800 Wise LLC Managing Member of BMC 4800 LLC Managing Member	2.52%	N/A	N/A
Christopher Jones Potomac, MD 20854	Business Owner / Real Estate Development and Property Management & Advisory	Director & Treasurer	Director (Congressional Bank)	BUILLE, LLC Managing Member	2.52%	N/A	N/A
Christopher Jones Potomac, MD 20854	Business Owner / Real Estate Development and Property Management & Advisory	Director & Treasurer	Director (Congressional Bank)	BMC 4800 LLC Managing Member	2.52%	N/A	N/A
John Lane Potomac, MD 20854	N/A	Co-Chairman, CEO	Co-Chairman, CEO (Congressional Bank)	N/A	4.80%	N/A	N/A
Jeffrey A. Lipson Potomac, MD 20854	N/A	Director & President	President & CEO (Congressional Bank)	N/A	2.41%	N/A	N/A
Dale Phelps Frederick, MD 21702	N/A	Assistant Secretary	Treasurer & Assistant Secretary, EVP & Chief Financial Officer (Congressional Bank)	N/A	0.23%	N/A	N/A
Robert Rubin Rockville, MD 20854	Business Owner / Restaurant and Real Estate Investment	Director & Secretary	Director & Secretary (Congressional Bank)	Campbell Blvd. Pizza, Inc. Shareholder Officer	3.06%	N/A	Campbell Blvd. Pizza, Inc. 70.0%
Robert Rubin Rockville, MD 20854	Business Owner / Restaurant and Real Estate Investment	Director & Secretary	Director & Secretary (Congressional Bank)	Chain Bridge Rd Pizza, Inc. Managing Member	3.06%	N/A	Chain Bridge Road Pizza, Inc. 74.0%
Robert Rubin Rockville, MD 20854	Business Owner / Restaurant and Real	Director & Secretary	Director & Secretary (Congressional Bank)	* Clemenza, Inc. Managing Member	3.06%	N/A	Clemenza, Inc. 50.0%

	Estate Investment			* Denotes entity in which ownership of Robert Rubin is owned via the Robert K. Rubin Revocable Living trust (Robert K. Rubin, Trustee)			
Robert Rubin Rockville, MD 20854	Business Owner / Restaurant and Real Estate Investment	Director & Secretary	Director & Secretary (Congressional Bank)	Darnestown Road Pizza, Inc Shareholder Officer	3.06%	N/A	Darnestown Road Pizza, Inc. 75.0%
Robert Rubin Rockville, MD 20854	Business Owner / Restaurant and Real Estate Investment	Director & Secretary	Director & Secretary (Congressional Bank)	Odel Food Service Inc. President	3.06%	N/A	N/A
Robert Rubin Rockville, MD 20854	Business Owner / Restaurant and Real	Director & Secretary	Director & Secretary (Congressional Bank)	* V. Corleone, LLC Managing Member	3.06%	N/A	V. Corleone, LLC 50.0%
	Estate Investment			* Denotes entity in which ownership of Robert Rubin is owned via the Robert K. Rubin Revocable Living trust (Robert K. Rubin, Trustee)			
Robert Rubin Rockville, MD 20854	Business Owner / Restaurant and Real Estate Investment	Director & Secretary	Director & Secretary (Congressional Bank)	Westlake Drive Pizza, Inc. Shareholder Officer	3.06%	N/A	Westlake Drive Pizza, Inc. 70.0%
Robert Rubin Rockville, MD 20854	Business Owner / Restaurant and Real	Director & Secretary	Director & Secretary (Congressional Bank)	* 1073 Wisconsin Ave., LLC Managing Member	3.06%	N/A	1073 Wisconsin Ave., LLC 50.0%
	Estate Investment			* Denotes entity in which ownership of Robert Rubin is owned via the Robert K. Rubin Revocable Living trust (Robert K. Rubin, Trustee)			
Robert Rubin Rockville, MD 20854	Business Owner / Restaurant and Real	Director & Secretary	Director & Secretary (Congressional Bank)	*Tessio LLC Managing Member	3.06%	N/A	Tessio LLC 50%
	Estate Investment			* Denotes entity in which ownership of Robert Rubin is owned via the Robert K. Rubin Revocable Living trust (Robert K. Rubin, Trustee)			
Robert Rubin Rockville, MD 20854	Business Owner / Restaurant and Real	Director & Secretary	Director & Secretary (Congressional Bank)	* Barzini, LLC Managing Membr	3.06%	N/A	Barzini, LLC 50.0%
	Estate Investment			* Denotes entity in which ownership of Robert Rubin is owned via the Robert K. Rubin Revocable Living trust (Robert K. Rubin, Trustee)			
Robert Rubin Rockville, MD 20854	Business Owner / Restaurant and Real Estate Investment	Director & Secretary	Director & Secretary (Congressional Bank)	Smokin Fairways 1, LLC Managing Member	3.06%	N/A	N/A
Robert Rubin Rockville, MD 20854	Business Owner / Restaurant and Real Estate Investment	Director & Secretary	Director & Secretary (Congressional Bank)	BHR Waldorf Inc. President	3.06%	N/A	N/A
Robert Rubin Rockville, MD 20854	Business Owner / Restaurant and Real Estate Investment	Director & Secretary	Director & Secretary (Congressional Bank)	Old Keene Mill Road Pizza Inc. President	3.06%	N/A	Old Keene Mill Road Pizza Inc. 70.0%
Robert Rubin Rockville, MD 20854	Business Owner / Restaurant and Real	Director & Secretary	Director & Secretary (Congressional Bank)	Kingstown Blvd Pizza Inc.	3.06%	N/A	Kingstown Blvd Pizza Inc.

	Estate Investment			President			70.0%
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	Capital Source, Inc. Chairman / CEO	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	Capital Source Bank, Inc. Chairman	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	Alliance Partners LLC CEO / Chairman	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	Blueprint Maryland Chairman / CEO of Nonprofit	22.16%	N/A	Blueprint Maryland 100%
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	Friends of John Delaney campaign beneficiary	22.16%	N/A	Friends of John Delaney 100%
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	Key Bridge I, LLC LLC member	22.16%	N/A	Key Bridge I, LLC 99.0%
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	Key Bridge Investments LLC Managing Member	22.16%	N/A	Key Bridge Investments LLC 100.0%
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	Acacia Partners, LP Limited Partner	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	American Steadfast, LP Limited Partner	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	CFP-PAI Investors, LLC LLC Member	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	The D3 Family Bulldog Fund, LP Limited Partner	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	Deccan Value Advisors Fund, LP Limited Partner	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	Farallon Capital Partners, LP Limited Partner	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	Healthpoint Capital Partners II, LP Limited Partner	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	JC Flowers II, LP Limited Partner	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	JCF HRE AIV II 1 Trust Limited Partner	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	JCF II AIV E LP Limited Partner	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	JCF II AIV K, LP Limited Partner	22.16%	N/A	N/A

John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	JCF II AIV S, LP Limited Partner	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	JCF II Sidecar, LP Limited Partner	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	Jupiter JCF AIV II Special, LP Limited Partner	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	The HSH AIV 1 Trust Limited Partner	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	Lone Cascade, LP Limited Partner	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	Bristol Waldorf, LP Limited Partner	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	EVR Investment, LLC LLC Member	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	Friends of St. Patrick's Episcopal Day School, LLC LLC Member - Manager	22.16%	N/A	Friends of St. Patrick's Episcopal Day School, LLC 37.2755%
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	Somafit Holdings, LLC LLC Member	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	WF Holding Co, LLC LLC Member	22.16%	N/A	N/A
John K. Delaney Chevy Chase, MD 20815	Chairman / CEO	Director & Chairman	Director & Chairman (Congressional Bank)	John Delaney Grantor Retained Annuity Trust	22.16%	N/A	John Delaney Grantor Retained Annuity Trust 100%