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, Daniel S. Baird
Name of the Holding Company Director and Official
Chief Financial Officer
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

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

FR Y-6
OMB Number 7100-0297
Approval expires September 30, 2018
Page 1 of 2

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015
Month / Day / Year
N/A

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

Capital Funding Bancorp, Inc.
Legal Title of holding Company

1422 Clarkview Road
Mailing Address of the Holding Company
Baltimore, MD 21209
City State Zip Code
N/A

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
Jason Starner Vice President, Controller

Name Title

Area Code / Phone Number / Extension
410-769-5826

Area Code / FAX Number
410-769-5827

jstarner@cgbcb.com

E-mail Address
N/A

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.
Report Item

1: Annual Report to Shareholders will be sent under separate cover.

2a: Organization Chart

```
  Capital Funding Bancorp, Inc.
  No LEI
  Baltimore, MD
  Incorporated in Maryland

  100%

  CFG Community Bank*
  No LEI
  Lutherville-Timonium, MD
  Incorporated in Maryland

  100%  100%  100%

  Capital Funding, LLC
  No LEI
  Baltimore, MD
  Incorporated in Maryland

  Capital Finance, LLC
  No LEI
  Baltimore, MD
  Incorporated in Maryland

  Banc Holdings, LLC
  No LEI
  Baltimore, MD
  Incorporated in Maryland

* CFG Community Bank is the managing member of Capital Funding, LLC; Capital Finance, LLC, and Banc Holdings, LLC.
```

2b: Domestic Branch Listing is enclosed.
Results: A list of branches for your depository institution: CFG COMMUNITY BANK (ID_RSSID: 2471239).

This depository institution is held by CAPITAL FUNDING BANCORP, INC. (3927078) of BALTIMORE, MD.
The data are as of 12/31/2015. Data reflects information that was received and processed through 01/07/2016.

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.

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_RSSID 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_RSSID*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>FDIC UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSID*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>2471239 CFG COMMUNITY BANK</td>
<td>11 W. RIDGELY ROAD</td>
<td>LUTHERVILLE MD 21093</td>
<td>BALTIMORE</td>
<td>UNITED STATES</td>
<td>51053</td>
<td>CFG COMMUNITY BANK</td>
<td>2471239</td>
<td>3591433</td>
<td>ANNAPOLIS BRANCH</td>
<td>1429 FOREST DRIVE, SUITE 10</td>
<td>ANNAPOLIS MD 21403</td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>3138614 BALTIMORE BRANCH</td>
<td>1815 THAMES STREET</td>
<td>BALTIMORE MD 21231</td>
<td>BALTIMORE CITY</td>
<td>UNITED STATES</td>
<td>290521</td>
<td>CFG COMMUNITY BANK</td>
<td>2471239</td>
<td>3138614</td>
<td>BALTIMORE BRANCH</td>
<td>1815 THAMES STREET</td>
<td>BALTIMORE MD 21231</td>
</tr>
</tbody>
</table>
**Report Item 3: Securities holders**

1(a)(b)(c) and 2(a)(b)(c)

<table>
<thead>
<tr>
<th>Name, City, State, Country</th>
<th>Country of Citizenship</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>(2)(a) Name, City, State, Country</th>
<th>Country of Citizenship</th>
<th>(2)(b) Number and Percentage of Each Class of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>John W. Dwyer, Baltimore, MD</td>
<td>USA</td>
<td>69,506 - 99.99% Common Stock</td>
<td>None</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

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 12-31-2015.
# Form FR Y-6
CAPITAL FUNDING BANCORP, INC.
FISCAL YEAR ENDING DECEMBER 31, 2015

## Report Item 4: Insiders

(1), (2) (3)(a)(b)(c) and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1) Name, City, State, Country</th>
<th>(2) Title &amp; Position with Other Businesses (Include names of other companies of subsidiaries)</th>
<th>(3)(a) Title &amp; Position with Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (Include names of subsidiaries)</th>
<th>(4)(a) Percentage of Voting Share in Subsidiaries (include names of other companies)</th>
<th>(4)(b) Percentage of Voting Shares in Holding Company</th>
<th>(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentages of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>John W. Dwyer, President &amp; Chief Executive Officer, Capital Funding Group, Inc. Baltimore, MD USA</td>
<td>President, Chairman of Board and Director, CFG Community Bank</td>
<td>John W. Dwyer</td>
<td>President &amp; Chief Executive Officer, Capital Funding Group, Inc.</td>
<td>99.9928%</td>
<td>None</td>
<td>Capital Funding Group, Inc. and Subsidiaries (100%)</td>
</tr>
<tr>
<td>Deborah A. Spangenberg, President, Capital Funding, LLC and Capital Finance, LLC Ellicott City, MD USA</td>
<td>Executive Vice President and Director, CFG Community Bank</td>
<td>Deborah A. Spangenberg</td>
<td>Executive Vice President, Chief Operations Officer, and Secretary, CFG Community Bank</td>
<td>0.0014%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Daniel S. Baird, Chief Financial Officer, Capital Funding Group, Inc. Sherwood Forest, MD USA</td>
<td>N/A</td>
<td>Daniel S. Baird</td>
<td>Chief Financial Officer, Treasurer, Secretary and Director</td>
<td>0.0014%</td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td>Raymond J. Goldberg, Executive Vice President, Chief Operations Officer and Secretary, CFG Community Bank Eldersburg, MD USA</td>
<td>Assistant Secretary</td>
<td>Raymond J. Goldberg</td>
<td>Executive Vice President, Chief Operations Officer and Secretary, CFG Community Bank</td>
<td>None</td>
<td>None</td>
<td>N/A</td>
</tr>
</tbody>
</table>