

APR - 5 2016

Board of Governors of the Federal Reserve System



FRB RICHMOND
Annual Report of Holding Companies—FR Y-6

COPY

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, 2015

Month / Day / Year

None

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

I, Mary Ann Scully

Name of the Holding Company Director and Official

Director, CEO & 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.

Reporter's Name, Street, and Mailing Address

Howard Bancorp, Inc.

Legal Title of Holding Company

6011 University Blvd.

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

Ellicott City

MD

21043

City

State

Zip Code

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.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

George Coffman

EVP & CFO

Name

Title

410-750-0020

Area Code / Phone Number / Extension

410-750-8588

Area Code / FAX Number

gcoffman@howardbank.com

E-mail Address

www.howardbank.com

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

Mary Ann Scully
Signature of Holding Company Director and Official

3/30/2016

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 3386910
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."

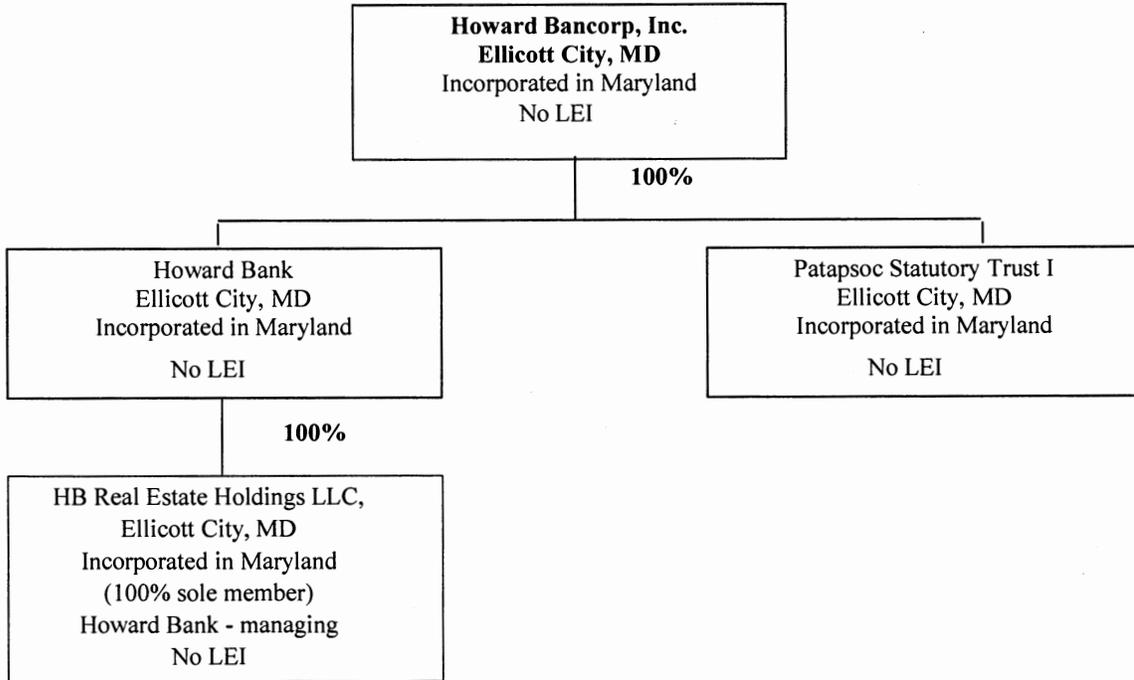
No

Form FR Y-6

Howard Bancorp, Inc.
6011 University Blvd. Suite 370
Ellicott City, MD 21043
Fiscal Year Ending December 31, 2015

Report Item

- 1: The bank holding company prepares an annual report for its securities holders and is registered with the SEC.
- 2: Organizational Chart



2b: Submitted via email on 2/10/2016

Form FR Y-6
Howard Bancorp, Inc.
12/31/2015

Report Item 4: Insiders

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank 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 Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (including 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 and percentage of voting securities held)
Richard G. Arnold Ellicott City, MD , USA	Plumbing & Heating	Director	Director Howard Bank	Vice President & co-owner The John E Ruth Co., Inc.	1.66%	0.00%	40% The John E Ruth Co., Inc.
Nasser Basir Ellicott City, MD , USA	Technology	Director	Director Howard Bank	Director - PSI Pax Inc. CEO - Planned Systems International, Inc.	0.53%	0.00%	30% PSI Pax Inc.
Gary R. Bozel Ellicott City, MD , USA	Accountant	Director	Director Howard Bank	President - Gary R Bozel & Assoc. P.A.	0.63%	0.00%	75% Gary R Bozel & Assoc. P.A.
Andrew E. Clark Ellicott City, MD	Private Investing	Director	Director Howard Bank	Chairman - Capella Tax Network Chairman - Wheatfield Venture	0.73%	0.00%	< 25% 100% Wheatfield Venture 100% Grille Buddle, LLC
Robert J. Hartson Ellicott City, MD , USA	Government Contracting	Director	Director Howard Bank	President - ATEC Industries, Ltd	2.92%	0.00%	85% ATEC Industries, LTD 51% ATEC Shielding Systems Inc. 98% Howard Open MRI Center, LLC Howard Radiology 50% J2J, LLC
John J. Keenan Ellicott City, MD , USA	Retired	Director	Director Howard Bank	None	0.06%		None
Paul I. Latta Jr. Ellicott City, MD , USA	Software Development	Director	Director Howard Bank	Chairman - ERIS Technologies LLC.	1.43%	0.00%	33.5% - ERIS Technologies LLC
Kenneth C. Lundeen Ellicott City, MD , USA	Retired	Director	Director Howard Bank	President, CEO & co-owner Environmental Reclamation Co.	2.31%	0.00%	35% Environmental Reclamation Co.
Karen D. McGraw	Retired	Director	Director Howard Bank	None	0.02%	0.00%	None
Richard J. Morgan Ellicott City, MD , USA	Retired	Director	Director Howard Bank	None	0.04%		None
Thomas P. O'Neill	Accountant		Director	Partner - Hetzbach & Co.	0.27%		None

Form FR Y-6
Howard Bancorp, Inc.
12/31/2015

Report Item 4: Insiders

(1) Names & Address (City, State, Country)	(2) Principal Occupation if other than with Bank Holding Company	(3)(a) Title & Position with Bank 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 Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (including 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 and percentage of voting securities held)
			Howard Bank				
Mary Ann Scully Ellicott City, MD , USA	N/A	Director Chairperson CEO & President	Director Howard Bank Chairperson CEO & President	None	2.09%	0.00%	None
Robert W. Smith Jr. Ellicott City, MD , USA	Attorney	Director	Director Howard Bank	Partner in Law firm of DLA Piper LLP	0.40%	0.00%	None
Donna Hill Staton Ellicott City, MD , USA	Retired	Director	Director Howard Bank	None	0.12%	0.00%	None
Charles E. Schwabe Ellicott City, MD , USA	N/A	EVP Secretary	EVP Secretary Howard Bank	None	0.84%	0.00%	None
George C. Coffman Ellicott City, MD , USA	N/A	EVP CFO & Treasurer	EVP CFO & Treasurer Howard Bank	None	1.05%	0.00%	None
Robert A Altieri Ellicott City, MD , USA	N/A	EVP	EVP President of Mortgage Division Howard Bank	None	0.11%	0.00%	None
Dennis E. Finnegan Ellicott City, MD , USA	N/A	EVP	EVP Chief Deposit Officer Howard Bank	None	0.01%	0.00%	None

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Howard Bancorp, Inc.
12/31/2015

Report Item 3: Securities holders

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 12-31-15			Shareholders 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 12-31-15		
(1)(a) Name & Address (City, State, Country)	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name & Address (City, State, Country)	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
T. Rowe Price Baltimore, MD USA	USA	578,310 - 8.3% Common stock	NONE		
EJF Capital LLC Arlington, VA USA	USA	434,782 - 6.24% Common stock			
U.S. Treasury Washington, DC USA	USA	12,562 - 100% Preferred stock (Non-voting)			

Results: A list of branches for your depository institution: HOWARD BANK (ID_RSSD: 3282852).
 This depository institution is held by HOWARD BANCORP, INC. (3386910) of ELLICOTT CITY, 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.

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)	3282852	HOWARD BANK	6011 UNIVERSITY BLVD., SUITE 370	ELLICOTT CITY	MD	21043	HOWARD	UNITED STATES	424305	0	HOWARD BANK	3282852	
OK		Full Service	3548062	ABERDEEN BRANCH	3 WEST BEL AIR AVENUE	ABERDEEN	MD	21001	HARFORD	UNITED STATES	453926	6	HOWARD BANK	3282852	
OK		Full Service	4094379	DEFENSE HWY BRANCH	116 DEFENSE HIGHWAY	ANNAPOLIS	MD	21401	ANNE ARUNDEL	UNITED STATES	510411	5	HOWARD BANK	3282852	
OK		Full Service	3372061	HAMPDEN BRANCH	821 WEST 36TH STREET	BALTIMORE	MD	21211	BALTIMORE CITY	UNITED STATES	Not Required	Not Required	HOWARD BANK	3282852	
OK		Full Service	4654054	BEL AIR BRANCH	101 N MAIN STREET	BEL AIR	MD	21014	HARFORD	UNITED STATES	Not Required	Not Required	HOWARD BANK	3282852	
OK		Full Service	105071	DUNDALK BRANCH	1301 MERRITT BOULEVARD	DUNDALK	MD	21222-219	BALTIMORE	UNITED STATES	Not Required	Not Required	HOWARD BANK	3282852	
OK		Full Service	3366257	ELKTON BRANCH	305 AUGUSTINE HERMAN HIGHWAY MD RT 213	ELKTON	MD	21921	CECIL	UNITED STATES	Not Required	Not Required	HOWARD BANK	3282852	
OK		Full Service	3876587	CENTENNIAL PLACE BRANCH	10161 BALTIMORE NATIONAL PIKE	ELLICOTT CITY	MD	21042	HOWARD	UNITED STATES	484681	4	HOWARD BANK	3282852	
OK		Full Service	3372052	GLEN ARM BRANCH	12128 LONG GREEN PIKE	GLEN ARM	MD	21057	BALTIMORE	UNITED STATES	Not Required	Not Required	HOWARD BANK	3282852	
OK		Full Service	2882563	HARVE DE GRACE BRANCH	800 REVOLUTION ST	HAVRE DE GRACE	MD	21078	HARFORD	UNITED STATES	Not Required	Not Required	HOWARD BANK	3282852	
OK		Full Service	3633922	MAPLE LAWN BRANCH	10985 JOHNS HOPKINS ROAD	LAUREL	MD	20723	HOWARD	UNITED STATES	455819	3	HOWARD BANK	3282852	
OK		Full Service	247672	PARKVILLE BRANCH	2028 EAST JOPPA ROAD	PARKVILLE	MD	21234	BALTIMORE	UNITED STATES	Not Required	Not Required	HOWARD BANK	3282852	
OK		Full Service	4763059	RISING SUN BRANCH	6 PEARL STREET	RISING SUN	MD	21911	CECIL	UNITED STATES	Not Required	Not Required	HOWARD BANK	3282852	
OK		Full Service	3202403	DUBLIN BRANCH	3535 CONOWINGO RD	STREET	MD	21154	HARFORD	UNITED STATES	Not Required	Not Required	HOWARD BANK	3282852	
OK		Full Service	4576530	TOWSON BRANCH	22 WEST PENNSYLVANIA AVENUE	TOWSON	MD	21204	BALTIMORE	UNITED STATES	Not Required	Not Required	HOWARD BANK	3282852	
OK		Full Service	3375996	PENN HILL BRANCH	2006 LANCASTER PIKE	PEACH BOTTOM	PA	17563	LANCASTER	UNITED STATES	Not Required	Not Required	HOWARD BANK	3282852	