Board of Governors of the Federal Reserve System

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.

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, Thomas O'Neill
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.

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.

Date of Report (top-tier holding company's fiscal year-end):
June 30, 2015

Report ID:
2384508

Date of Signature:
08/28/2015

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 1

Does the reporter request confidential treatment for any portion of this submission?
☐ Yes  Please identify the report items to which this request applies:
☐ No

☐ 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."
ANNUAL REPORT OF BANK HOLDING COMPANIES

Reporting Form FR-Y-6

Report Item 1a: Form 10-k filed with the Securities and Exchange Commission

The Company is no longer subject to SEC filings therefore is no longer submitting Form 10-KSB. The annual report to shareholders is attached.
ANNUAL REPORT OF BANK HOLDING COMPANIES

Reporting Form FR-Y6

Exhibit 1a.
Report Item 2: Organization Chart

Patapsco Bancorp, Inc (1) Dundalk, MD
100% Ownership
Patapsco Statutory Trust I (1) Dundalk, MD
100% Ownership
The Patapsco Bank (1) Dundalk, MD
100% Ownership
PFSL Holding Corp. (1) Dundalk, MD
100% Ownership
Prime Business Leasing, Inc (1) Dundalk, MD
100% Ownership
Patapsco Financial Services, Inc (1) Dundalk, MD
100% Ownership
PFSL Holding LLC (2) Dundalk, MD
100% Ownership
PFSL Holding LLC II (2) Dundalk, MD

(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.
<table>
<thead>
<tr>
<th>Data Action</th>
<th>Effective Date</th>
<th>Branch Service Type</th>
<th>Branch ID, RSSD*</th>
<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNINUM*</th>
<th>Office Number</th>
<th>Head Office</th>
<th>Head Office ID, RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>6/30/2015</td>
<td>Full Service</td>
<td>45225</td>
<td>PATAPSCO BANK, THE</td>
<td>1221 MERRITT BOULEVARD</td>
<td>TOWSON</td>
<td>MD</td>
<td>21204</td>
<td>BALTIMORE CITY</td>
<td>UNITED STATES</td>
<td>45225</td>
<td>288287 4</td>
<td>105071</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>6/30/2015</td>
<td>Full Service</td>
<td>288286 5</td>
<td>PATAPSCO BANK, THE</td>
<td>2420 W 5TH STREET</td>
<td>BALTIMORE</td>
<td>MD</td>
<td>21201</td>
<td>BALTIMORE CITY</td>
<td>UNITED STATES</td>
<td>288286 5</td>
<td>105071</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>6/30/2015</td>
<td>Full Service</td>
<td>288286 5</td>
<td>PATAPSCO BANK, THE</td>
<td>45225</td>
<td>BALTIMORE</td>
<td>MD</td>
<td>21204</td>
<td>BALTIMORE CITY</td>
<td>UNITED STATES</td>
<td>45225</td>
<td>288287 4</td>
<td>105071</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* FDIC UNINUM, Office Number, and ID, RSSD columns are for reference only. Verification of these values is not required.
Report Item 3: Shareholders

(1) The following table sets forth information regarding the shares of the Company's common stock owned as of August 27, 2015 by persons who beneficially own more than 5% of the Company's common stock.

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Shares Owned</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gary R. Bazel</td>
<td>Accountant, Managing Principal of Gary R. Bazel &amp; Associates, PA</td>
<td>130,391</td>
<td>6.60%</td>
</tr>
<tr>
<td>Phoenix, Maryland</td>
<td>Director of the Company and the Bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Citizen of the United States</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(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.

<table>
<thead>
<tr>
<th>Name and Address</th>
<th>Principal Occupation (1)</th>
<th>Title with the Company(2)</th>
<th>Number of Shares of Company Common Stock Owned (3)</th>
<th>Percentage of Class</th>
<th>Number of Shares Owned and Percentage of Class in Other Business Companies (if over 25%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Thomas P. O'Neill</td>
<td>Principal Hertzbach &amp; Company, P.A.</td>
<td>Chairman of the Board of Directors of the Company and the Bank</td>
<td>62,435</td>
<td>3.16%</td>
<td>N/A</td>
</tr>
<tr>
<td>Timonium, Maryland</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Philip P. Phillips</td>
<td></td>
<td>Director, President, Chief Executive Officer of the Company and the Bank</td>
<td>6,000</td>
<td>0.30%</td>
<td>N/A</td>
</tr>
<tr>
<td>Lutherville, Maryland</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gary R. Bozel</td>
<td>Accountant, Managing Principal of Gary R. Bozel &amp; Associates, PA</td>
<td>Director of the Company and the Bank</td>
<td>120,393</td>
<td>6.10%</td>
<td>Gary R Bozel &amp; Associates, PA - 70% Willie Investment Group, Inc - 68%</td>
</tr>
<tr>
<td>Phoenix, Maryland</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Nicole Glaeser</td>
<td>Budget Director for the Baltimore County Police Department</td>
<td>Director of the Company and the Bank</td>
<td>19,396</td>
<td>0.98%</td>
<td>Law Office of Nicole N Kartorski - 100%</td>
</tr>
<tr>
<td>Timonium, Maryland</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>J. Thomas Hoffman</td>
<td>Self-employed attorney</td>
<td>Director of the Company and the Bank</td>
<td>96,008</td>
<td>4.66%</td>
<td>N/A</td>
</tr>
<tr>
<td>Parkton, Maryland</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>William R. Waters</td>
<td>retired</td>
<td>Director of the Company and the Bank</td>
<td>46,884</td>
<td>2.37%</td>
<td>Bel Air Medicine - 30% Wilmar LLC - 100%</td>
</tr>
<tr>
<td>Baldwin, Maryland</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>John M. Wright</td>
<td></td>
<td>Senior Vice-President - Chief Financial Officer of the Company and the Bank</td>
<td>0</td>
<td>0.00%</td>
<td></td>
</tr>
<tr>
<td>Laurel, Maryland</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(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