

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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I. Daniel J. Schrider

Name of the Holding Company Director and Official

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.

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 concepting that individual.

Signature of Holding Company Director and Official
03/23/2020
Date of Signature

For holding companies not registered with the SEC—
Indicate status of Annual Report to Shareholders:

| marcare states e | i Arinual Report to Shareholders. | | | | | |
|--|-----------------------------------|--|--|--|--|--|
| is included with the FR Y-6 report will be sent under separate cover | | | | | | |
| | | | | | | |
| For Federal R | eserve Bank Use Only | | | | | |
| RSSD ID | | | | | | |
| C.I. | | | | | | |

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate 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.

Date of Report (top-tier holding company's fiscal year-end): **December 31, 2019** Month / Day / Year N/A Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code) Reporter's Name, Street, and Mailing Address Sandy Spring Bancorp, Inc. Legal Title of Holding Company 17801 Georgia Avenue (Mailing Address of the Holding Company) Street / P.O. Box Olney MD 20832 City Zip Code Physical Location (if different from mailing address) Person to whom questions about this report should be directed: Katie Cave VP/Senior Supervising Acct Name 301/774-8462 Area Code / Phone Number / Extension 301/260-0675 Area Code / FAX Number kcave@sandyspringbank.com E-mail Address www.sandyspringbank.com Address (URL) for the Holding Company's web page Is confidential treatment requested for any portion of this report submission? 1=Yes 0 In accordance with the General Instructions for this report (check only one), 1. a fetter justifying this request is being provided along with the report 2 a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested

must be provided separately and labeled

as "confidential."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 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.

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

| | | | I | | | | | |
|----------------------------|-------------------------------|----------------------|---|---------------------------------|---------------------|--|--|--|
| Legal Title of Subsidiar | y Holding Company | | Legal Title of Subsidiary Holding Company | | | | | |
| (Mailing Address of the | e Subsidiary Holding Company | /) Street / P.O. Box | (Mailing Address of | the Subsidiary Holding Company |) Street / P.O. Box | | | |
| City | State | Zip Code | City | State | Zip Code | | | |
| Physical Location (if did | fferent from mailing address) | | Physical Location (if | different from mailing address) | | | | |
| | 3 | | | | | | | |
| Legal Title of Subsidiar | y Holding Company | | Legal Title of Subsid | liary Holding Company | | | | |
| (Mailing Address of the | Subsidiary Holding Company |) Street / P.O. Box | (Mailing Address of | the Subsidiary Holding Company | Street / P.O. Box | | | |
| City | State | Zip Code | City | State | Zip Code | | | |
| Physical Location (if dif | fferent from mailing address) | | Physical Location (if | different from mailing address) | | | | |
| Legal Title of Subsidiar | y Holding Company | | Legal Title of Subsid | iary Holding Company | | | | |
| (Mailing Address of the | Subsidiary Holding Company |) Street / P.O. Box | (Mailing Address of t | the Subsidiary Holding Company) | Street / P.O. Box | | | |
| City | State | Zip Code | City | State | Zıp Code | | | |
| Physical Location (if dif | ferent from mailing address) | | Physical Location (if | different from mailing address) | 100 | | | |
| | - 1 - | | | | | | | |
| Legal Title of Subsidiary | y Holding Company | | Legal Title of Subside | iary Holding Company | | | | |
| (Mailing Address of the | Subsidiary Holding Company |) Street / P.O. Box | (Mailing Address of t | he Subsidiary Holding Company) | Street / P.O. Box | | | |
| City | State | Zip Code | City | State | Zip Code | | | |
| Physical Location (if diff | ferent from mailing address) | | Physical Location (if different from mailing address) | | | | | |

FR Y-6 Annual Report of Bank Holding Company For Sandy Spring Bancorp, Inc. As of December 31, 2019

Report Item 1: Annual Reports: Not Applicable (we are registered with the SEC)

Report Item 2a: See Organization Chart attached

Report Item 2b: See Domestic Branch Listing attached

Report Item 3(1): Securities Holders with voting power of more than 5% as of 12/31/2019:

1. BlackRock, Inc.

New York, NY 10022

United States

4,054,048 shares owned 11.4% of shares outstanding

2. Dimensional Fund Advisors LP

Austin, TX 78746

2,683,945 shares owned

7.53% of shares outstanding

3. The Vanguard Group

100 Vanguard Blvd

Malvern, PA 19355 1,784,089 shares owned

5.1% of shares outstanding

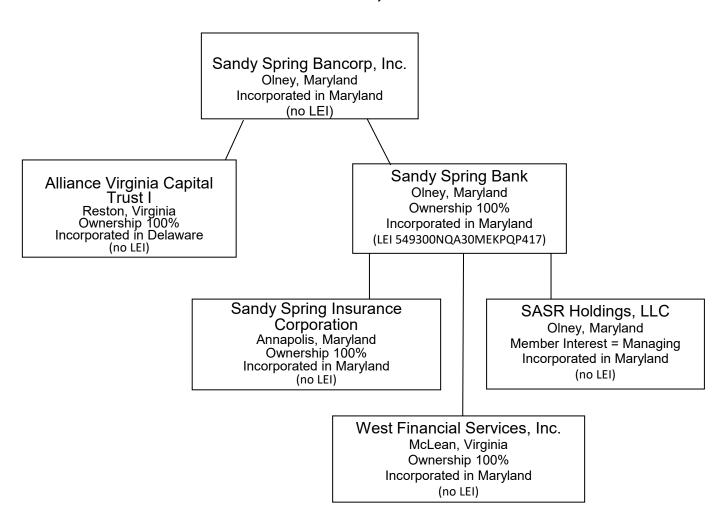
Report Item 3(2): Securities Holders with voting power of more than 5% during FY 2019:

N/A

Report Item 4: See Report Item 4: Insiders attached

Form FR Y-6 Item 2a ORGANIZATIONAL CHART

SANDY SPRING BANCORP, INC. Olney, Maryland As of December 31, 2019



Results: A list of branches for your depository institution: SANDY SPRING BANK (ID_RSSD: 506922).

This depository institution is held by SANDY SPRING BANCORP, INC. (1248304) of OLNEY, MD.

The data are as of 12/31/2019. Data reflects information that was received and processed through 03/05/2020.

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 |
|--------------------|----------------|----------------------------|-----------------|--------------------------------------|-------------------------------|--------------------|-------|------------|----------------------|---------------|--------------|----------------|-------------------|-------------------------------|
| ОК | | Full Service (Head Office) | 506922 | SANDY SPRING BANK | 17801 GEORGIA AVENUE | OLNEY | MD | 20832-2267 | MONTGOMERY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | | Full Service | 1166453 | 19TH STREET BRANCH | 1146 19TH STREET NW | WASHINGTON | DC | 20036 | DISTRICT OF COLUMBIA | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | | Full Service | 3312843 | CONNECTICUT AVENUE BRANCH | 1025 CONNECTICUT AVE NW | WASHINGTON | DC | 20036 | DISTRICT OF COLUMBIA | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | | Full Service | 4956646 | PENN QUARTER COMMUNITY OFFICE | 1299 PENNSYLVANIA AVENUE, NW | WASHINGTON | DC | 20004 | DISTRICT OF COLUMBIA | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | | Full Service | 2709110 | JENNIFER ROAD BRANCH | 166 JENNIFER RD | ANNAPOLIS | MD | 21401 | ANNE ARUNDEL | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | | Full Service | 447324 | ASHTON BRANCH | 1 ASHTON ROAD | ASHTON | MD | 20861 | MONTGOMERY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | | Full Service | 5405628 | BELTSVILLE SOLUTIONS CENTER | 10985 BALTIMORE AVENUE | BELTSVILLE | MD | 20705 | PRINCE GEORGES | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| OK | | Full Service | 774020 | BETHESDA BRANCH | 7550 WISCONSIN AVENUE | BETHESDA | MD | 20814 | MONTGOMERY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | | Full Service | 2011233 | WILDWOOD BRANCH | 10329 OLD GEORGETOWN ROAD | BETHESDA | MD | 20814 | MONTGOMERY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | | Full Service | 188122 | BURTONSVILLE OFFICE | 3535 SPENCERVILLE ROAD | BURTONSVILLE | MD | 20866 | MONTGOMERY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | | Full Service | 324528 | CLARKSVILLE BRANCH | 12276 CLARKSVILLE PIKE | CLARKSVILLE | MD | 21029 | HOWARD | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| OK | | Full Service | 2560562 | GREENBELT BRANCH | 6329 GREENBELT ROAD | COLLEGE PARK | MD | 20740 | PRINCE GEORGES | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| OK | | Full Service | 569628 | DAMASCUS BRANCH | 26250 RIDGE ROAD | DAMASCUS | MD | 20872 | MONTGOMERY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | | Full Service | 2893729 | EDGEWATER COMMUNITY OFFICE | 116 MITCHELLS CHANCE ROAD | EDGEWATER | MD | 21037 | ANNE ARUNDEL | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | | Full Service | 3208236 | 40 WEST COMMUNITY BRANCH | 1003 WEST PATRICK STREET | FREDERICK | MD | 21702 | FREDERICK | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| OK | | Full Service | 3452833 | BALLENGER CREEK COMMUNITY BRANCH | 6560 MERCANTILE DRIVE EAST | FREDERICK | MD | 21703 | FREDERICK | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| OK | | Full Service | 3103247 | DOWNTOWN FREDERICK BRANCH | 14 WEST PATRICK STREET | FREDERICK | MD | 21701 | FREDERICK | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| OK | | Full Service | 3194357 | URBANA COMMUNITY BRANCH | 8921 FINGERBOARD RD | FREDERICK | MD | 21704 | FREDERICK | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | | Full Service | 2126472 | AIRPARK OFFICE | 7653 LINDBERGH DRIVE | GAITHERSBURG | MD | 20879 | MONTGOMERY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | | Full Service | 3041312 | ASBURY VILLAGE COMMUNITY BRANCH | 409 RUSSELL AVE | GAITHERSBURG | MD | 20877 | MONTGOMERY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| OK | | Full Service | 1169717 | GAITHERSBURG OFFICE | 484 NORTH FREDERICK AVENUE | GAITHERSBURG | MD | 20877 | MONTGOMERY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| OK | | Full Service | 2696724 | MILESTONE COMMUNITY BRANCH | 20930 FREDERICK RD | GERMANTOWN | MD | 20876 | MONTGOMERY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | | Full Service | 2508359 | GLEN BURNIE BRANCH | 7405 RITCHIE HIGHWAY | GLEN BURNIE | MD | 21061 | ANNE ARUNDEL | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | | Full Service | 3923593 | FULTON - CHERRY TREE CROSSING BRANCH | 8315 ICE CRYSTAL DRIVE | LAUREL | MD | 20723 | HOWARD | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| OK | | Full Service | 2613990 | LAUREL LAKES COMMUNITY OFFICE | 14404 BALTIMORE AVE | LAUREL | MD | 20707 | PRINCE GEORGES | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| OK | | Full Service | 3231654 | MILLERSVILLE OFFICE BRANCH | 8310 VETERANS' HIGHWAY | MILLERSVILLE | MD | 21108 | ANNE ARUNDEL | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| OK | | Full Service | 2371722 | MONTGOMERY VILLAGE OFFICE | 9921 STEDWICK ROAD | MONTGOMERY VILLAGE | MD | 20886 | MONTGOMERY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| OK | | Full Service | 3364187 | MOUNT AIRY BRANCH | 425 EAST RIDGEVILLE BOULEVARD | MOUNT AIRY | MD | 21771 | CARROLL | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| OK | | Full Service | 3174957 | OXON HILL ROAD BRANCH | 6089 OXON HILL RD | OXON HILL | MD | 20745 | PRINCE GEORGES | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| OK | | Full Service | 2523811 | PASADENA BRANCH | 4001 MOUNTAIN ROAD | PASADENA | MD | 21122 | ANNE ARUNDEL | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| OK | | Full Service | 4987387 | POTOMAC BRANCH | 9812 FALLS ROAD SUITE 125 | POTOMAC | MD | 20854 | MONTGOMERY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | | Full Service | 2434850 | EAST GUDE DRIVE OFFICE | 1601 EAST GUDE DRIVE | ROCKVILLE | MD | 20850 | MONTGOMERY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | | Full Service | 4649331 | ROCKVILLE BRANCH OFFICE | 14941 SHADY GROVE ROAD | ROCKVILLE | MD | 20850 | MONTGOMERY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |

| OK | Full Service | 2128337 | ROCKVILLE OFFICE | 611 ROCKVILLE PIKE | ROCKVILLE | MD | 20852 | MONTGOMERY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
|----|--------------|---------|--------------------------------|-------------------------------|---------------|----|-------|--------------------|---------------|--------------|--------------|-------------------|--------|
| ОК | Full Service | 2330765 | BEDFORD COURT OFFICE | 3701 INTERNATIONAL DRIVE | SILVER SPRING | MD | 20906 | MONTGOMERY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| OK | Full Service | 385127 | COLESVILLE BRANCH | 13300 NEW HAMPSHIRE AVE | SILVER SPRING | MD | 20904 | MONTGOMERY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | Full Service | 507424 | LAYHILL BRANCH | 14241 LAYHILL ROAD | SILVER SPRING | MD | 20906 | MONTGOMERY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | Full Service | 1157460 | LEISUREWORLD PLAZA BRANCH | 3801 INTERNATIONAL DRIVE | SILVER SPRING | MD | 20906 | MONTGOMERY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | Full Service | 3546406 | SILVER SPRING COMMUNITY BRANCH | 8401 COLESVILLE ROAD | SILVER SPRING | MD | 20910 | MONTGOMERY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| OK | Full Service | 1850789 | LISBON COMMUNITY BRANCH | 704 LISBON CENTER DRIVE | WOODBINE | MD | 21797 | HOWARD | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | Full Service | 4967398 | ALEXANDRIA BRANCH | 115 N. WASHINGTON STREET | ALEXANDRIA | VA | 22314 | ALEXANDRIA CITY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | Full Service | 3200212 | BALLSTON BRANCH | 4501 N FAIRFAX DRIVE | ARLINGTON | VA | 22203 | ARLINGTON | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | Full Service | 3390618 | CHANTILLY OFFICE | 14231 WILLARD ROAD, SUITE 100 | CHANTILLY | VA | 20151 | FAIRFAX | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| OK | Full Service | 2712978 | FAIR LAKES BRANCH | 12735 SHOPPES LANE | FAIRFAX | VA | 22033 | FAIRFAX | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| OK | Full Service | 2705121 | FAIRFAX BRANCH | 9910 MAIN ST | FAIRFAX | VA | 22031 | FAIRFAX CITY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | Full Service | 3648261 | GREAT FALLS BRANCH | 9851 GEORGETOWN PIKE | GREAT FALLS | VA | 22066 | FAIRFAX | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | Full Service | 3116676 | HERNDON BRANCH | 13081 WORLDGATE DRIVE | HERNDON | VA | 20170 | FAIRFAX | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | Full Service | 3566589 | LANSDOWNE BRANCH | 19460 GOLF VISTA PLAZA | LEESBURG | VA | 20176 | LOUDOUN | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | Full Service | 4031299 | LEESBURG COMMUNITY BRANCH | 1 CATOCTIN CIRCLE, NE | LEESBURG | VA | 20176 | LOUDOUN | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | Full Service | 3069325 | MANASSAS PARK BRANCH | 9113 MANASSAS DRIVE | MANASSAS PARK | VA | 20111 | MANASSAS PARK CITY | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| OK | Full Service | 4764403 | MCLEAN BRANCH | 1356 CHAIN BRIDGE ROAD | MCLEAN | VA | 22101 | FAIRFAX | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | Full Service | 3461750 | RESTON BRANCH | 11636 PLAZA AMERICA DRIVE | RESTON | VA | 20190 | FAIRFAX | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | Full Service | 4400091 | SPRINGFIELD BRANCH | 5250 PORT ROYAL ROAD | SPRINGFIELD | VA | 22151 | FAIRFAX | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| OK | Full Service | 3348392 | STERLING BRANCH | 46901 CEDAR LAKES PLAZA | STERLING | VA | 20164 | LOUDOUN | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |
| ОК | Full Service | 3230750 | TYSONS CORNER BRANCH | 2095 CHAIN BRIDGE ROAD | VIENNA | VA | 22182 | FAIRFAX | UNITED STATES | Not Required | Not Required | SANDY SPRING BANK | 506922 |

Sandy Spring Bank Report Item 4: Insiders as of 12/31/2019

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

| Name, City and State | Principal Occupation if other than Bancorp/Bank | Title with Bancorp | Title with Bank | Title with Other Company | Percentage of voting securities owned in Bancorp. (Bank is wholly owned by Bancorp) | Name and percentage of voting securities owned in other companies (if over 25%) |
|---|---|---|-------------------------------------|---|---|---|
| Boyd, Jr., Ralph F. Denver, NC | Attorney, Nonprofit Executive | Director | Director | Sr Resident Fellow for Leadership & Strategy, ULI Americas The Urban Land Institute | 0.02% | none |
| Friis, Mark E. Brookeville, MD | Retired Land planning and engineering executive | Director | Director | n/a | 0.11% | none |
| Henel, Robert E., Jr. Severna Park, MD | Retired bank executive | Director | Director | n/a | 0.03% | none |
| Kaslow, Aaron M. Washington, D.C. | n/a | EVP, General Counsel & Secretary | EVP, General Counsel & Secretary | n/a | 0.03% | none |
| Little, Pamela A. Derwood, MD | Accounting and finance | Director | Director | Chief Financial Officer of Nathan, Inc. | 0.06% | none |
| Maiwurm, James J. Great Falls, VA | Attorney | Director | Director | Chair Emeritus, Senior Counsel Squire, Patton, Boggs | 0.02% | HRD Capital Partners, LLC - 100% Experienced Edge, LLC - 100% |
| Mantua, Philip J. Laurel, MD | n/a | EVP, Chief Financial Officer | EVP, Chief Financial Officer | n/a | 0.17% | none |
| Michael, Mark C. Washington, DC | Caterer | Director | Director | Co-Founder & CEO, Occasions Caterers, Inc. | 0.07% | MECO, LLC - 50%; EMCO, LLC -50%; C&A Investors, Inc 50% |
| Mark C. Micklem Alexandr VA | ria, Retired Investment Banker | Director | Diector | n/a | 0.01% | none |
| Nakamoto, Gary G. Gr Falls, VA | eat Consultant | Director | Director | President, The Nakamoto Group, LLC | 0.02% | The Nakamoto Group - 100% |
| Orndorff, Robert L. Dayton, MD | Excavating contractor | Chairman of the Board | Chairman of the Board | President of RLO Contractors, Inc. | 0.47% | RLO Contractors - 100% Skeedattle Associates 33.33% JBRK LLC 50% |
| Reeder, Joe R. Alexandria, VA | Attorney | Director | Director | Shareholder, Greenberg Traurig LLP | 0.16% | none |
| Ruppert, Craig A. Laytonsville, MD | Landscaping, nurseries, land development | Director | Director | President of The Ruppert Companies | 0.24% | Numerous - See Attached |
| Schrider, Daniel J. Mt. Airy, MD | n/a | Director, President & Chief Executive Officer | President & Chief Executive Officer | n/a | 0.32% | none |

| (1) | (2) | (3)(a) | 3(b) | (3)(c) | (4)(a) and (b) | (4) (c) |
|-----|-----|--------|------|--------|----------------|---------|
| | | | | | | |

| Name, City and State | Principal Occupation if other than Bancorp/Ban | k Title with Bancorp | Title with Bank | Title with Other Company | Percentage of voting securities owned in Bancorp. (Bank is wholly owned by Bancorp) | |
|--|--|----------------------|-----------------|--------------------------|---|------|
| Stephenson, Mona Abutaleb Potomac, MD | IT Executive | Director | Director | CEO, Med Tech Solutions | 0.013% | none |

^{**}All insiders reside within the United States.

Craig Ruppert's Ownership - 12/31/19

| Entity | Form | FID# | Craig's % Ownership |
|--|----------|------------|------------------------|
| Base Companies | 11 01111 | 110 11 | Grang & 78 GWIIGIGIIIP |
| Ruppert Companies, LLC (RC) | LLC | 52-2208761 | 59.45% |
| Ruppert Nurseries, Inc. (RN I) | Sub-S | 52-1685677 | 52.00% |
| Ruppert Landscape, Inc. formally Ruppert Nurseries, II | Sub-S | | 66.37% |
| Ruppert Landscape Facilities, LLC (RLF) | LLC | 46-3276129 | 66.37% |
| RL Raleigh, LLC | LLC | 46-3265623 | 66.37% |
| RL Toughkenamon, LLC | LLC | 46-3352155 | 66.37% |
| RL Mabelton, LLC | LLC | 46-4187979 | 66.37% |
| RL Baltimore, LLC | LLC | 46-5664730 | 66.37% |
| RL Richmond, LLC | LLC | 81-1615813 | 66.37% |
| RL Athens, LLC | LLC | N/A | 66.37% |
| RL King of Prussia, LLC | LLC | 82-0592365 | 66.37% |
| RL Richmond South, LLC | LLC | N/A | 66.37% |
| RL Frederick, LLC | LLC | 82-4530527 | 66.37% |
| RL Mechanicsburg, LLC | LLC | 82-4504286 | 66.37% |
| RL Houston, LLC | LLC | 82-3130627 | 66.37% |
| Ruppert Properties_ | | | |
| Ruppert Properties , LLC (RP) | LLC | 52-2333444 | 59.45% |
| Wellington Rd Properties, LLC | LLC | 52-1800147 | 59.45% |
| Forestville Properties, LLC | LLC | 52-1772585 | 59.45% |
| Lilburn Associates, LLC | LLC | 52-1893020 | 59.45% |
| Sunnyside, LLC t/a Stanford Trading Center IV & V | LLC | 52-2249298 | 59.45% |
| Stanford Trading Center VI | LLC | 26-2404327 | 59.45% |
| Stanford Trading Center VII | LLC | 26-2404326 | 59.45% |
| Stanford Trading Center VIII | LLC | 37-1589244 | 59.45% |
| Stanford Trading Center IX | LLC | 46-4195923 | 59.45% |
| Stanford Trading Center X | LLC | 46-4320888 | 59.45% |
| 200 Monroe, LLC | LLC | 20-3350134 | 59.45% |
| Airpark Square, LLC | LLC | 45-2202592 | 59.45% |
| Rivers Tech Property, LLC | LLC | 47-3270814 | 59.45% |
| Retreat Road, LLC | LLC | 46-5671256 | 45.34% |
| Retreat Road Sub, LLC | LLC | 46-5671256 | 45.34% |
| 270 Tech Park, LLC | LLC | 86-3100235 | 59.45% |
| Meadows Industrial, LLC | LLC | 81-4251331 | 59.45% |
| Frederick Firehouse, LLC | LLC | 82-1894088 | 59.45% |
| Frederick Firehouse Sub, LLC | LLC | 82-3104766 | 59.45% |
| RP Westview, LLC | LLC | 82-2688063 | 59.45% |
| Ruppert Ventures | | | |
| Ruppert Ventures (RV) | LLC | 52-2249300 | 72.22% |
| American Energy Services, LLC (AES) | LLC | 52-2329366 | 72.22% |
| Personal | , | | |
| Hawkins Creamery, LLC (HC) | LLC | 52-1976221 | 80.00% |
| Fall Creek, LLC | LLC | 01-0621120 | 80.00% |
| Ruppert Family Foundation, Inc. | PF | 52-2218922 | non-profit 100% Craig |
| 47 Cannon Hill I, LLC | LLC | 45-2546517 | 100.00% |