

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)); 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, Patricia A. Ferrick

Name of the Holding Company Director and Official

President & Secretary

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.

*Patricia A. Ferrick*

Signature of Holding Company Director and Official

03/26/2020

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.

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

No LEI

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

Reporter's Name, Street, and Mailing Address

FVCBankcorp, Inc.

Legal Title of Holding Company

11325 Random Hills Rd, Ste 240

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

Fairfax

VA

22030

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Jennifer L Deacon

EVP, CFO

Name

Title

703-436-3895

Area Code / Phone Number / Extension

703-436-3816

Area Code / FAX Number

jdeacon@fvcbank.com

E-mail Address

www.fvcbank.com

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

Is confidential treatment requested for any portion of this report submission? .....

0=No

1=Yes

0

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report..... ☐

2. a letter justifying this request has been provided separately ... ☐

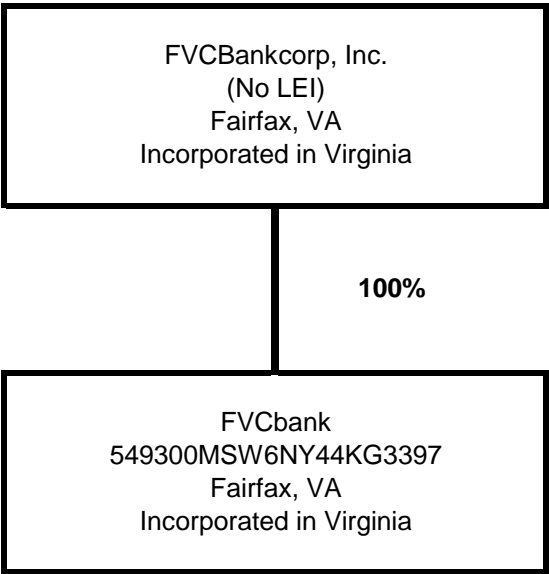
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

## 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.*

<hr/> Legal Title of Subsidiary Holding Company <hr/>	<hr/> Legal Title of Subsidiary Holding Company <hr/>
<hr/> (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box <hr/>	<hr/> (Mailing Address of the Subsidiary Holding Company) Street / P.O. Box <hr/>
<hr/> City <hr/> State <hr/> Zip Code <hr/>	<hr/> City <hr/> State <hr/> Zip Code <hr/>
<hr/> Physical Location (if different from mailing address) <hr/>	<hr/> Physical Location (if different from mailing address) <hr/>
<hr/>	<hr/>
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<hr/> Physical Location (if different from mailing address) <hr/>	<hr/> Physical Location (if different from mailing address) <hr/>
<hr/>	<hr/>

Report Item 2.a.:           Organizational Chart



Form FR Y-6  
FVCBankcorp, Inc.  
Fairfax, Virginia  
Fiscal Year Ending December 31, 2019

Report Item 2.b.: Domestic Branch Listing  
Please note that the downloaded excel file from <http://structures.federalreserve.gov>  
has been send to our contact at Federal Reserve Bank of Richmond (Fifth District)  
[Strum.Phyllis<phyllis.strum@rich.frb.org>](mailto:Strum.Phyllis<phyllis.strum@rich.frb.org>)

Results: A list of branches for your depository institution: FVCbank (ID\_RSSD: 3614976).  
This depository institution is held by FVCBankcorp, Inc. (4875907) of Fairfax, VA.  
The data is as of 12/31/2019. Data reflects information that was received and processed through 01/02/2020.

- 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
OK		Full Service (Head Office)	3614976	FVCbank HQ / Fairfax Branch	11325 Random Hills Road	Fairfax	VA	22030	Fairfax	United States	463069	0	FVCbank	3614976	
OK		Full Service	3688678	Arlington Branch	2500 Wilson Boulevard, Suite 100	Arlington	VA	22201	Arlington	United States	467605	3	FVCbank	3614976	
OK		Full Service	3798184	Manassas Branch	7900 Sudley Road, Suite 100	Manassas	VA	20109	Prince William	United States	477840	1	FVCbank	3614976	
OK		Full Service	4304292	Reston Branch	11260 Roger Bacon Drive, Suite 101	Reston	VA	20190	Fairfax	United States	521933	2	FVCbank	3614976	
OK		Full Service	4585961	Springfield Branch	6975 Springfield Boulevard	Springfield	VA	22150	Fairfax	United States	557781	4	FVCbank	3614976	
OK		Full Service	5213113	Ashburn Branch	43800 Central Station Drive, Suite 150	Ashburn	VA	20147	Loudoun	Unites States	590075	5	FVCbank	3614976	
OK		Full Service	4158646	Baltimore Branch	224 Albemarle Street	Baltimore	MD	21202	Baltimore City	United States	448876	6	FVCbank	3614976	
OK		Full Service	4158655	Bethesda Branch	6929 Arlington Road	Bethesda	MD	20814	Montgomery	United States	288884	7	FVCbank	3614976	
OK		Full Service	695077	Rockville Branch	1600 East Gude Drive	Rockville	MD	20850	Montgomery	United States	44389	8	FVCbank	3614976	
OK		Full Service	4156026	Silver Spring Branch	7901 Eastern Avenue	Silver Spring	MD	20910	Montgomery	United States	285208	9	FVCbank	3614976	
OK		Full Service	492173	District of Columbia Branch	1307 9th Street, NW	Washington	DC	20001	District of Columbia	United States	545640	10	FVCbank	3614976	

**Form FR Y-6**  
**FVCBankcorp, Inc.**  
**Fairfax, Virginia**  
**Fiscal Year Ending December 31, 2019**

**Report Item 3:** Securities holders  
 (1)(a)(b)(c) and 2(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2018			Securities holders not listed in 3(1)(a) through 3(1)(c) with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2019		
(1)(a) Name City, State Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and percentage of each class of voting securities	(2)(a) Name City, State Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and percentage of each class of voting securities
Morton Bender Washington, DC USA	USA	751,110 - 5.5% Common Stock	N/A - No securities holders not listed in 3(1)(a) through 3(1)(c) with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2019		
Nino R. Vaghi Kensington, MD USA	USA	741,494 - 5.33% Common Stock 12,137 - 0.09% Options on Common Stock			

Form FR Y-6  
FVCBankcorp, Inc.  
Fairfax, Virginia  
Fiscal Year Ending December 31, 2019

**Report Item 4:** Insiders  
(1), (2), (3)(a)(b)(c), and 4(a)(b)(c)

(1) Name City, State Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Total & Position with Holding Company	(3)(b) Total & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Total & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (including names of subsidiaries)	(4)(b) 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)
David W. Pijor Fairfax, VA USA	N/A	Chairman and Chief Executive Officer	Chief Executive Officer (FVCbank)	N/A	4.2%	None	N/A
L. Burwell Gunn Southport, NC USA	N/A	Vice Chairman	N/A	N/A	0.9%	None	N/A
Scott D. Laughlin Oakton, VA USA	Entrepreneur and venture investor	Director	N/A	Board member - Lum Inc. and LM&O Advertising	1.2%	None	N/A
Thomas L. Patterson Chevy Chase, MD USA	N/A	Director	N/A	N/A	1.5%	None	N/A
Devin A. Satz Clifton, VA USA	N/A	Director	N/A	N/A	1.3%	None	N/A
Lawrence W. Schwartz Oakton, VA USA	Audit partner	Director	N/A	Partner - PB Mares, LLP	0.8%	None	N/A
Sidney G. Simmonds Arlington, VA USA	Audit/tax partner	Director	N/A	President - Simmonds and Klima, P.C.	0.7%	None	N/A
Daniel M. Testa Woodbridge, VA USA	N/A	Director	N/A	President, CEO and Owner - TCI	1.8%	None	N/A
Philip R. Wills Vienna, VA USA	Business owner	Director	N/A	Manager - Related Wills' family corporations	2.1%	None	N/A
Steve Wiltse Longboat Key, FL USA	N/A	Director	N/A	N/A	0.1%	None	N/A
Patricia A. Ferrick Centreville, VA USA	N/A	President, Secretary and Director	President (FVCbank)	N/A	1.3%	None	N/A
Morton A. Bender Washington, DC USA	N/A	Director	N/A	N/A	5.4%	None	N/A