CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution:	**Howard Bancorp, Inc.**	**RSSD (for Bank Holding Companies): 3386910**
Person to be contacted about this report:	**George C. Coffman, EVP & CFO**	**Holding Company Docket Number (for Thrift Holding Companies):**
Submission date:	**4/21/2009**	**FDIC Certificate Number (for depository institutions):**

LENDING ACTIVITY (Thousands $)	**2009 FEB**	**MAR**	**Key**	**Comments**
1. Loan Balances				
a. Average Consumer Loans	$31,732	$32,065		
b. Average Commercial Loans	$176,184	$180,981		
c. Total Loans (sum of lines a and b)	$207,916	$213,046		

2. General Market Commentary (optional)