

Howard Bancorp Inc  
Form SC 13G/A  
February 13, 2017

**SECURITIES  
AND  
EXCHANGE  
COMMISSION  
Washington,  
D.C. 20549**

**SCHEDULE  
13G/A**

Under the  
Securities  
Exchange Act of  
1934  
(Amendment No.  
2)\*

Howard Bancorp,  
Inc.  
(Name of Issuer)

Common Stock,  
par value \$0.01  
per share  
(Title of Class of  
Securities)

442496105  
(CUSIP Number)

December 31,  
2016  
(Date of event  
which requires  
filing of this  
statement)

Check the  
appropriate box  
to designate the  
rule pursuant to  
which this  
Schedule 13G is  
filed:

- Rule 13d-1(b)
- Rule 13d-1(c)
- Rule 13d-1(d)

(Page 1 of 9  
Pages)

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\*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

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|          |   |
|----------|---|
| <b>1</b> | NAMES OF REPORTING PERSONS  |
| <b>2</b> | Stieven Financial Investors, L.P.<br>CHECK THE APPROPRIATE BOX IF A MEMBER (b) x OF A GROUP                             |
| <b>3</b> | SEC USE ONLY CITIZENSHIP OR PLACE OF ORGANIZATION   |
| <b>4</b> | Delaware  |
| <b>5</b> | SOLE VOTING POWER   |
| <b>6</b> | -0- SHARED VOTING POWER   |
| <b>7</b> | NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH 320,550 shares of Common Stock SOLE DISPOSITIVE POWER |
| <b>8</b> | -0- SHARED DISPOSITIVE POWER  |
| <b>9</b> | 320,550 shares of Common Stock<br>AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING                                 |

PERSON

320,550 shares of  
Common Stock

CHECK BOX

IF THE

AGGREGATE

AMOUNT IN ..

**10**

ROW (9)

EXCLUDES

CERTAIN

SHARES

PERCENT OF

CLASS

REPRESENTED BY

**11**

AMOUNT IN ROW

(9)

4.59%

TYPE OF

REPORTING

**12**

PERSON

PN

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|   |  |
|---|--|
| 1 | NAMES OF<br>REPORTING<br>PERSONS   |
| 2 | Stieven Financial<br>Offshore Investors,<br>Ltd.<br>CHECK<br>THE<br>APPROPRIATE<br>BOX IF A<br>MEMBER (b) x<br>OF A<br>GROUP |
| 3 | SEC USE ONLY<br>CITIZENSHIP OR<br>PLACE OF<br>ORGANIZATION   |
| 4 | Cayman Islands<br>SOLE<br>VOTING<br>POWER  |
| 5 | -0-<br>SHARED<br>VOTING<br>POWER   |
| 6 | NUMBER OF<br>SHARES<br>BENEFICIALLY<br>OWNED BY<br>EACH<br>REPORTING<br>PERSON WITH  |
| 7 | 68,754 shares<br>of Common<br>Stock<br>SOLE<br>DISPOSITIVE<br>POWER  |
| 8 | -0-<br>SHARED<br>DISPOSITIVE<br>POWER  |
| 9 | 68,754 shares<br>of Common<br>Stock<br>AGGREGATE<br>AMOUNT<br>BENEFICIALLY<br>OWNED BY EACH                                  |

REPORTING  
PERSON

68,754 shares of  
Common Stock

CHECK BOX

IF THE

AGGREGATE

AMOUNT IN ..

**10**

ROW (9)

EXCLUDES

CERTAIN

SHARES

PERCENT OF

CLASS

REPRESENTED BY

**11**

AMOUNT IN ROW

(9)

0.98%

TYPE OF

REPORTING

**12**

PERSON

OO

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|   |  |
|---|--|
| <b>1</b>  | NAMES OF REPORTING PERSONS                             |
|   | Stieven Capital Advisors, L.P.                         |
|   | CHECK THE APPROPRIATE BOX IF A MEMBER (b) x OF A GROUP |
| <b>2</b>  |  |
| <b>3</b>  | SEC USE ONLY CITIZENSHIP OR PLACE OF ORGANIZATION      |
| <b>4</b>  |  |
|   | Delaware   |
|   | SOLE VOTING POWER                                      |
| <b>5</b>  |  |
|   | -0- SHARED VOTING POWER                                |
| <b>6</b>  |  |
| NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH | 389,304 shares of Common Stock                         |
|   | SOLE DISPOSITIVE POWER                                 |
| <b>7</b>  |  |
|   | -0- SHARED DISPOSITIVE POWER                           |
| <b>8</b>  |  |
|   | 389,304 shares of Common Stock                         |
| <b>9</b>  | AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING  |

PERSON

389,304 shares of  
Common Stock

CHECK BOX

IF THE

AGGREGATE

AMOUNT IN ..

**10**

ROW (9)

EXCLUDES

CERTAIN

SHARES

PERCENT OF

CLASS

REPRESENTED BY

**11**

AMOUNT IN ROW

(9)

5.57%

TYPE OF

REPORTING

**12**

PERSON

IA, PN



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|          |   |
|----------|---|
| <b>1</b> | NAMES OF REPORTING PERSONS  |
| <b>2</b> | Joseph A. Stieven<br>CHECK THE APPROPRIATE BOX IF A MEMBER (b) x OF A GROUP   |
| <b>3</b> | SEC USE ONLY CITIZENSHIP OR PLACE OF ORGANIZATION   |
| <b>4</b> | United States   |
| <b>5</b> | SOLE VOTING POWER   |
| <b>6</b> | -0- SHARED VOTING POWER   |
| <b>7</b> | NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH 389,304 shares of Common Stock SOLE DISPOSITIVE POWER |
| <b>8</b> | -0- SHARED DISPOSITIVE POWER  |
| <b>9</b> | 389,304 shares of Common Stock<br>AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON                          |

389,304 shares of  
Common Stock  
CHECK BOX  
IF THE  
AGGREGATE  
AMOUNT IN ..  
**10** ROW (9)  
EXCLUDES  
CERTAIN  
SHARES  
PERCENT OF  
CLASS  
REPRESENTED BY  
**11** AMOUNT IN ROW  
(9)

5.57%  
TYPE OF  
REPORTING  
**12** PERSON

IN

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**Item 1(a). NAME OF ISSUER:**

The name of the issuer is Howard Bancorp, Inc. (the "Company").

**Item 1(b). ADDRESS OF ISSUER'S PRINCIPAL EXECUTIVE OFFICES:**

The Company's principal executive offices are located at 6011 University Blvd. Suite 370, Ellicott City, MD 21043.

**Item 2(a). NAME OF PERSON FILING:**

This statement is filed by:

- (i) Stieven Financial Investors, L.P., a Delaware limited partnership ("SFI"), with respect to the shares of Common Stock held by it;
- (ii) Stieven Financial Offshore Investors, Ltd., a Cayman Islands exempted company ("SFOI"), with respect to the shares of Common Stock held by it;
- (iii) Stieven Capital Advisors, L.P., a Delaware limited partnership ("SCA"), which serves as the investment manager to SFI and SFOI, with respect to the shares of Common Stock held by SFI and SFOI; and
- (iv) Joseph A. Stieven ("Mr. Stieven"), Chief Executive Officer of SCA, with respect to the shares of Common Stock held by SFI and SFOI.

The foregoing persons are hereinafter collectively referred to as the "Reporting Persons." Any disclosures herein with respect to persons other than the Reporting Persons are made on information and belief after making inquiry to the appropriate party.

Stieven Capital GP, LLC, a Delaware limited liability company ("SFIGP"), is the general partner of SFI. Stieven Capital Advisors GP, LLC, a Delaware limited liability company ("SCAGP"), is the general partner of SCA. Mr. Stieven is managing member of SFIGP and SCAGP.

The filing of this statement should not be construed as an admission that any of the Reporting Persons is, for the purposes of Section 13 of the Act, the beneficial owner of the Common Stock reported herein.

**Item 2(b). ADDRESS OF PRINCIPAL BUSINESS OFFICE OR, IF NONE, RESIDENCE:**

The address of the business office of each of the Reporting Persons is 12412 Powerscourt Drive, Suite 250, St. Louis, Missouri 63131.

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**Item 2(c). CITIZENSHIP:**

SFI and SCA are limited partnerships organized under the laws of the State of Delaware. SFOI is a Cayman Islands exempted company. Mr. Stieven is a citizen of the United States.

**Item 2(d). TITLE OF CLASS OF SECURITIES:**

Common Stock, par value \$0.01 per share (the "Common Stock")

**Item 2(e). CUSIP NUMBER:**

442496105

**Item 3. IF THIS STATEMENT IS FILED PURSUANT TO RULES 13d-1(b) OR 13d-2(b) OR (c), CHECK WHETHER THE PERSON FILING IS A:**

- (a) Broker or dealer registered under Section 15 of the Act;
- (b) Bank as defined in Section 3(a)(6) of the Act;
- (c) Insurance company as defined in Section 3(a)(19) of the Act;
- (d) Investment company registered under Section 8 of the Investment Company Act of 1940;
- (e) An investment adviser in accordance with Rule 13d-1(b)(1)(ii)(E);
- (f) An employee benefit plan or endowment fund in accordance with Rule 13d-1(b)(1)(ii)(F);
- (g) A parent holding company or control person in accordance with Rule 13d-1(b)(1)(ii)(G);
- (h) A savings association as defined in Section 3(b) of the Federal Deposit Insurance Act;
- (i) A church plan that is excluded from the definition of an investment company under Section 3(c)(14) of the Investment Company Act;
- (j) A non-U.S. institution in accordance with Rule 13d-1(b)(1)(ii)(J);
- (k) Group, in accordance with Rule 13d-1(b)(1)(ii)(K).

If filing as a non-U.S. institution in accordance with Rule 13d-1(b)(1)(ii)(J), please specify the type of institution:

\_\_\_\_\_

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**Item 4. OWNERSHIP.**

The information required by Items 4(a)-(c) is set forth in rows 5-11 for each Reporting Person hereto and is incorporated herein by reference for each Reporting Person.

The figures used to calculate beneficial ownership are calculated based upon the 6,991,072 shares of Common Stock issued and outstanding as of December 1, 2016 as reflected in the Company's Registration Statement on Form S-3/A filed with the Securities and Exchange Commission on December 1, 2016.

**Item 5. OWNERSHIP OF FIVE PERCENT OR LESS OF A CLASS.**

Not applicable.

**Item 6. OWNERSHIP OF MORE THAN FIVE PERCENT ON BEHALF OF ANOTHER PERSON.**

Not applicable.

**Item 7. IDENTIFICATION AND CLASSIFICATION OF THE SUBSIDIARY WHICH ACQUIRED THE SECURITY BEING REPORTED ON BY THE PARENT HOLDING COMPANY.**

Not applicable.

**Item 8. IDENTIFICATION AND CLASSIFICATION OF MEMBERS OF THE GROUP.**

Not applicable.

**Item 9. NOTICE OF DISSOLUTION OF GROUP.**

Not applicable.

**Item 10. CERTIFICATION.**

Each of the Reporting Persons hereby makes the following certification:

By signing below the Reporting Person certifies that, to the best of his or its knowledge and belief, the securities referred to above were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.



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SIGNATURES

After reasonable inquiry and to the best of our knowledge and belief, the undersigned certify that the information set forth in this statement is true, complete and correct.

DATED: February 13, 2017

STIEVEN  
FINANCIAL  
INVESTORS, L.P.

By: Stieven  
Capital  
GP, LLC  
its  
general  
partner

/s/ Joseph A.  
Stieven  
Name: Joseph A.  
Stieven  
Title: Managing  
Member

STIEVEN  
FINANCIAL  
OFFSHORE  
INVESTORS, LTD.

/s/ Christine  
Fletcher  
Name: Christine  
Fletcher  
Title: Director

STIEVEN CAPITAL  
ADVISORS, L.P.

By: Stieven  
Capital  
Advisors  
GP, LLC

its  
general  
partner

/s/ Joseph A.  
Stieven  
Name: Joseph A.  
Stieven  
Title: Managing  
Member

JOSEPH A.  
STIEVEN

/s/ Joseph A.  
Stieven  
JOSEPH A.  
STIEVEN,  
individually