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Howard Bancorp Inc Form 8-K April 23, 2019

UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, DC 20549

FORM 8-K

CURRENT REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): April 23, 2019

## **Howard Bancorp, Inc.**

(Exact Name of Registrant as Specified in Charter)

Maryland 001-35489 20-3735949

(IRS Employer

(State or other jurisdiction

(Commission File Identification

of incorporation) Number) No.)
3301 Boston Street, Baltimore, Maryland 21224

(Address of principal executive offices) (ZIP Code)

Registrant's telephone number, including area code (410) 750-0020

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

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Item 2.02. Results of Operations and Financial Condition.

On April 23, 2019, Howard Bancorp, Inc. (the "Registrant"), the parent company of Howard Bank, issued a press release relating to its financial condition and results of operations as of and for the three month period ended March 31, 2019. A copy of the press release is furnished herewith as Exhibit 99.1.

The information in this Item 2.02 and the related information in Exhibit 99.1 shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of that section and shall not be incorporated by reference into any filing of the Registrant under the Securities Act of 1933, as amended (the "Securities Act"), or the Exchange Act except as shall be expressly set forth by specific reference in any such filing.

Item 7.01 Regulation FD Disclosure.

On April 24, 2019, representatives of the Registrant will host a conference call and give a presentation that includes financial and other information about the Registrant's financial condition and results of operations as of and for the three month period ended March 31, 2019. Attached as Exhibit 99.2 to this report, and incorporated herein by reference, is a presentation that the representatives of the Registrant will make on the conference call and make use at meetings with investors and analysts in the future.

The information in this Item 7.01 and the related information in Exhibit 99.2 shall not be deemed "filed" for purposes of Section 18 of the Exchange Act or otherwise subject to the liabilities of that section and shall not be incorporated by reference into any filing of the Registrant under the Securities Act or the Exchange Act except as shall be expressly set forth by specific reference in any such filing.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

99.1 Press Release dated April 23, 2019

99.2 Slide presentation

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## **SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

HOWARD BANCORP, INC.

By: <u>/s/ George C. Coffman</u> Name: George C. Coffman

Date: April 23, 2019 Title: Executive Vice President and Chief Financial Officer