

Schwabe Charles E.
Form 3
May 24, 2012

FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

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INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,
Section 17(a) of the Public Utility Holding Company Act of 1935 or Section
30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *		2. Date of Event Requiring Statement	3. Issuer Name and Ticker or Trading Symbol	
Schwabe Charles E.		(Month/Day/Year)	Howard Bancorp Inc [HBMD]	
(Last)	(First)	(Middle)	05/15/2012	
6011 UNIVERSITY BLVD.,		4. Relationship of Reporting Person(s) to Issuer		5. If Amendment, Date Original Filed(Month/Day/Year)
SUITE 370				
(Street)		(Check all applicable)		
ELLICOTT		<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner		6. Individual or Joint/Group Filing(Check Applicable Line)
CITY, MD 21043		<input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other		<input checked="" type="checkbox"/> Form filed by One Reporting Person
(City)	(State)	(Zip)	Executive VP and Secretary	
			<input type="checkbox"/> Form filed by More than One Reporting Person	

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	17,488	D	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
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	Date Exercisable	Expiration Date		Amount or Number of Shares		or Indirect (I) (Instr. 5)	
Employee stock options	Â (1)	02/14/2017	Common Stock	4,562	\$ 13.75	D	Â
Employee stock options	Â (2)	01/17/2017	Common Stock	14,200	\$ 13.99	D	Â
Employee stock options	Â (3)	12/14/2015	Common Stock	5,000	\$ 11	D	Â
Employee stock options	Â (4)	10/31/2015	Common Stock	6,990	\$ 10.5	D	Â
Employee stock options	Â (5)	08/09/2014	Common Stock	27,218	\$ 10	D	Â
Warrants to purchase common stock	12/15/2005	08/09/2014	Common Stock	2,576	\$ 10	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Schwabe Charles E. 6011 UNIVERSITY BLVD., SUITE 370 ELLCOTT CITY, MD 21043	Â	Â	Â Executive VP and Secretary	Â

Signatures

George Coffman 05/24/2012

**Signature of
Reporting Person

Date

Explanation of Responses:

* If the form is filed by more than one reporting person, see Instruction 5(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

- (1) The options became exercisable in three equal annual installments beginning on February 14, 2008 and are all currently exercisable.
- (2) The options become exercisable in equal quarterly installments beginning January 17, 2008 and are all currently exercisable.
- (3) The options became exercisable in three equal annual installments beginning on December 14, 2006 and are all currently exercisable.
- (4) The options became exercisable in three equal annual installments beginning on October 31, 2006 and are all currently exercisable.
- (5) The options became exercisable in three equal annual installments beginning on August 9, 2005 and are all currently exercisable.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, See Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.