

Howard Bancorp Inc  
Form SC 13G/A  
February 12, 2016  
**SECURITIES  
AND  
EXCHANGE  
COMMISSION  
Washington,  
D.C. 20549**

**SCHEDULE  
13G/A**

Under the  
Securities  
Exchange Act of  
1934  
(Amendment No.  
1)\*

Howard Bancorp,  
Inc.  
(Name of Issuer)

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

442496105  
(CUSIP Number)

December 31,  
2015  
(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 10  
Pages)

---

\*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).

|   |  |
|---|--|
|   | NAMES OF REPORTING PERSONS   |
| <b>1</b>  | I.R.S. IDENTIFICATION NO. OF ABOVE PERSONS (ENTITIES ONLY)                               |
| <b>2</b>  | Stieven Financial Investors, L.P. 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   |
| NUMBER OF SHARES BENEFICIALLY OWNED BY EACH REPORTING PERSON WITH | SOLE VOTING POWER  |
| <b>5</b>  | -0-  |
| <b>6</b>  | SHARED VOTING POWER  |
| <b>7</b>  | 320,550 shares of Common Stock SOLE DISPOSITIVE POWER                                    |
| <b>8</b>  | -0- SHARED DISPOSITIVE POWER   |
|   | 320,550 shares of Common   |

9 Stock  
AGGREGATE  
AMOUNT  
BENEFICIALLY  
OWNED BY EACH  
REPORTING  
PERSON

10 320,550 shares of  
Common Stock  
CHECK BOX  
IF THE  
AGGREGATE  
AMOUNT IN ..  
ROW (9)  
EXCLUDES  
CERTAIN  
SHARES  
PERCENT OF  
CLASS  
REPRESENTED BY  
11 AMOUNT IN ROW  
(9)

12 4.61%  
TYPE OF  
REPORTING  
PERSON  
  
PN

|   |  |
|---|--|
|   | NAMES OF<br>REPORTING<br>PERSONS   |
|   | I.R.S.<br>IDENTIFICATION<br>NO. OF ABOVE<br>PERSONS<br>(ENTITIES ONLY)   |
| <b>1</b>  |  |
|   | Stieven Financial<br>Offshore Investors,<br>Ltd.                         |
|   | CHECK<br>THE<br>APPROPRIATE<br>BOX IF A<br>MEMBER (b) x<br>OF A<br>GROUP |
| <b>2</b>  |  |
|   | SEC USE ONLY<br>CITIZENSHIP OR<br>PLACE OF<br>ORGANIZATION               |
| <b>3</b>  |  |
| <b>4</b>  |  |
|   | Cayman Islands   |
| NUMBER OF<br>SHARES<br>BENEFICIALLY<br>OWNED BY<br>EACH<br>REPORTING<br>PERSON WITH | SOLE<br>VOTING<br>POWER<br><br>-0-<br>SHARED<br>VOTING<br>POWER          |
| <b>5</b>  |  |
|   | 66,454 shares<br>of Common<br>Stock                                      |
|   | SOLE<br>DISPOSITIVE<br>POWER   |
| <b>6</b>  |  |
|   | -0-<br>SHARED<br>DISPOSITIVE<br>POWER                                    |
| <b>7</b>  |  |
| <b>8</b>  |  |

66,454 shares  
of Common  
Stock

AGGREGATE  
AMOUNT  
BENEFICIALLY  
OWNED BY EACH  
REPORTING  
PERSON

9

66,454 shares of  
Common Stock  
CHECK BOX  
IF THE  
AGGREGATE  
AMOUNT IN ..

10

ROW (9)  
EXCLUDES  
CERTAIN  
SHARES  
PERCENT OF  
CLASS  
REPRESENTED BY  
AMOUNT IN ROW  
(9)

11

0.96%  
TYPE OF  
REPORTING  
PERSON

12

OO

|   |   |
|---|---|
|   | NAMES OF<br>REPORTING<br>PERSONS  |
| <b>1</b>  | I.R.S.<br>IDENTIFICATION<br>NO. OF ABOVE<br>PERSONS<br>(ENTITIES ONLY)  |
| <b>2</b>  | Stieven Capital<br>Advisors, L.P.<br>CHECK<br>THE<br>APPROPRIATE<br>BOX IF A<br>MEMBER (b) x<br>OF A<br>GROUP |
| <b>3</b>  | SEC USE ONLY<br>CITIZENSHIP OR<br>PLACE OF  |
| <b>4</b>  | ORGANIZATION  |
|   | Delaware  |
| NUMBER OF<br>SHARES<br>BENEFICIALLY<br>OWNED BY<br>EACH<br>REPORTING<br>PERSON WITH | SOLE<br>VOTING<br>POWER<br><br>-0-<br>SHARED<br>VOTING<br>POWER   |
| <b>5</b>  |   |
| <b>6</b>  | 387,004 shares<br>of Common<br>Stock<br>SOLE<br>DISPOSITIVE<br>POWER  |
| <b>7</b>  |   |
| <b>8</b>  | -0-<br>SHARED<br>DISPOSITIVE<br>POWER   |
|   | 387,004 shares<br>of Common   |

9 Stock  
AGGREGATE  
AMOUNT  
BENEFICIALLY  
OWNED BY EACH  
REPORTING  
PERSON

10 387,004 shares of  
Common Stock  
CHECK BOX  
IF THE  
AGGREGATE  
AMOUNT IN ..  
ROW (9)  
EXCLUDES  
CERTAIN  
SHARES  
PERCENT OF  
CLASS  
REPRESENTED BY  
11 AMOUNT IN ROW  
(9)

12 5.56%  
TYPE OF  
REPORTING  
PERSON

IA, PN



NAMES OF  
REPORTING  
PERSONS

**1** I.R.S.  
IDENTIFICATION  
NO. OF ABOVE  
PERSONS  
(ENTITIES ONLY)

Joseph A. Stieven  
CHECK  
THE  
APPROPRIATE

**2** BOX IF A  
MEMBER (b) x  
OF A  
GROUP

**3** SEC USE ONLY  
CITIZENSHIP OR  
PLACE OF  
**4** ORGANIZATION

United States  
SOLE  
VOTING  
**5** POWER

-0-  
SHARED  
VOTING  
POWER

NUMBER OF  
SHARES  
BENEFICIALLY  
OWNED BY  
EACH  
REPORTING  
PERSON WITH **6**

387,004 shares  
of Common  
Stock  
SOLE  
DISPOSITIVE  
**7** POWER

-0-  
SHARED  
DISPOSITIVE  
POWER

**8**  
387,004 shares  
of Common  
Stock

**9** AGGREGATE  
AMOUNT  
BENEFICIALLY  
OWNED BY EACH  
REPORTING  
PERSON

387,004 shares of  
Common Stock  
CHECK BOX  
IF THE  
AGGREGATE  
**10** AMOUNT IN ..  
ROW (9)  
EXCLUDES  
CERTAIN  
SHARES  
PERCENT OF  
CLASS  
**11** REPRESENTED BY  
AMOUNT IN ROW  
(9)

5.56%  
TYPE OF  
REPORTING  
**12** PERSON

IN

**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.

**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 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);  
An employee benefit plan or endowment fund in accordance with Rule 13d-1(b)(1)(ii)(F);
- (f) "
- (g) " A parent holding company or control person in accordance with Rule 13d-1(b)(1)(ii)(G);  
A savings association as defined in Section 3(b) of the Federal Deposit Insurance Act;
- (h) "
- (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: \_\_\_\_\_

**Item 4. OWNERSHIP.**

The figures used to calculate beneficial ownership are calculated based upon the 6,955,097 shares of Common Stock issued and outstanding as of October 31, 2015 as reflected in the Form 10-Q filed by the Company on November 16, 2015.

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.

**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 each 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.

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 12, 2016

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

CUSIP No. 442496105 13G/APage 10 of 10 Pages  
EXHIBIT 1

JOINT FILING AGREEMENT  
PURSUANT TO RULE 13d-1(k)

The undersigned acknowledge and agree that the foregoing statement on Schedule 13G is filed on behalf of each of the undersigned and that all subsequent amendments to this statement on Schedule 13G shall be filed on behalf of each of the undersigned without the necessity of filing additional joint filing agreements. The undersigned acknowledge that each shall be responsible for the timely filing of such amendments, and for the completeness and accuracy of the information concerning him or it contained herein and therein, but shall not be responsible for the completeness and accuracy of the information concerning the others, except to the extent that he or it knows or has reason to believe that such information is inaccurate.

DATED: February 12, 2016

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