

TALKIN RICHARD  
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 <b>and</b> Ticker or Trading Symbol	
Â TALKIN RICHARD			(Month/Day/Year)	Howard Bancorp Inc [HBMD]	
(Last)	(First)	(Middle)	05/15/2012	4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
6011 UNIVERSITY BLVD.,Â SUITE 370				(Check all applicable)	
(Street)				<input checked="" type="checkbox"/> Director	<input type="checkbox"/> 10% Owner
ELLICOTT CITY,Â MDÂ 21043				<input type="checkbox"/> Officer	<input type="checkbox"/> Other
(City)	(State)	(Zip)		(give title below)	(specify below)
				6. Individual or Joint/Group Filing(Check Applicable Line)	
				<input checked="" type="checkbox"/> Form filed by One Reporting Person	
				<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	8,800	D	Â

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)	
Director stock options	07/11/2007	07/11/2017	Common Stock	150	\$ 14.25	D	Â
Director stock options	10/09/2007	10/09/2017	Common Stock	100	\$ 12.5	D	Â
Director stock options	01/15/2008	01/15/2018	Common Stock	180	\$ 11	D	Â
Director stock options	04/15/2008	04/15/2018	Common Stock	100	\$ 11	D	Â
Director stock options	07/15/2008	07/15/2018	Common Stock	280	\$ 11.5	D	Â
Director stock options	10/01/2008	10/01/2018	Common Stock	305	\$ 10.45	D	Â
Director stock options	12/31/2008	12/31/2018	Common Stock	1,049	\$ 10.2	D	Â
Director stock options	03/31/2009	03/31/2019	Common Stock	510	\$ 8.5	D	Â
Director stock options	06/30/2009	06/30/2019	Common Stock	1,061	\$ 7.65	D	Â
Director stock options	09/30/2009	09/30/2019	Common Stock	426	\$ 8.5	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
TALKIN RICHARD 6011 UNIVERSITY BLVD. SUITE 370 ELLCOTT CITY, MD 21043	Â X	Â	Â	Â

## Signatures

/s/ George Coffman, Attorney in Fact for Richard B. Talkin 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).

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

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