SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934

(Amendment No. 7)*

CAPITAL BANCORP, INC.

(Name of Issuer)

Common Stock, par value $.01 per share

(Title of Class of Securities)

(CUSIP Number)

09/30/2026

(Date of Event Which Requires Filing of this Statement)

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

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

SCHEDULE 13G

CUSIP No.

1	Names of Reporting Persons Joshua Bernstein
2	Check the appropriate box if a member of a Group (see instructions) ☐ (a) ☐ (b)
3	Sec Use Only
4	Citizenship or Place of Organization UNITED STATES

Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power 0.00
	6	Shared Voting Power 875,617.00
	7	Sole Dispositive Power 0.00
	8	Shared Dispositive Power 875,617.00
9		Aggregate Amount Beneficially Owned by Each Reporting Person 875,617.00
10		Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) ☐
11		Percent of class represented by amount in row (9) 5.4 %
12		Type of Reporting Person (See Instructions) IN

SCHEDULE 13G

Item 1.

(a) Name of issuer:
CAPITAL BANCORP, INC.

(b) Address of issuer's principal executive offices:
2275 Research Boulevard, Suite 600, Rockville, Maryland, 20850

Item 2.

(a) Name of person filing:
Joshua Bernstein

(b) Address or principal business office or, if none, residence:
2275 Research Boulevard, Suite 600, Rockville, MD 20850

(c) Citizenship:
Mr. Bernstein is an individual residing in the District of Columbia.

(d) Title of class of securities:
Common Stock, par value $.01 per share

(e) CUSIP No.:

Item 3. If this statement is filed pursuant to §§ 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

(a) ☐ Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);
(b) ☐ Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);
(c) ☐ Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);
(d) ☐ Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);
(e) ☐ An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);
(f) ☐ An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);
(g) ☐ A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);
(h) ☐ A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);

(i) ☐ A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);

(j) ☐ A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J), please specify the type of institution:

(k) ☐ Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).

Item 4. Ownership

Amount beneficially owned:

(a) The aggregate number of shares of common stock, par value $0.01 per share ("Common Stock") owned by the reporting person is 875,617. 90,909 shares of Common Stock directly held by the reporting person over which the reporting person has shared voting and dispositive power, 303,200 shares of Common Stock held by the Bernstein Fund Limited Partnership, (the reporting person owns 16.7%) over which the reporting person shares voting and dispositive power, 154,400 shares of Common Stock held by SandBern Ventures, LLC (the reporting person owns 66.67%) over which the reporting person shares voting and dispositive power, 324,000 shares of Common Stock held by the reporting person's deceased father, through whom he is executor of his estate and over which the reporting person shares voting and dispositive power, and 3,108 shares of Common Stock underlying options that are currently exercisable within 60 days of September 30, 2026 that the reporting person is deemed to have shared voting and dispositive power. This amount excludes 10,028 shares of Common Stock underlying options and restricted stock units that are subject to vesting. On September 29, 2026, in connection with the Agreement and Plan of Merger (the "Merger Agreement") entered into by and between Peoples Bancorp Inc. ("PEBO") and Capital Bancorp, Inc. ("CBNK"), the Reporting Person entered into a Voting and Support Agreement with PEBO (the "Support Agreement"). Pursuant to the Support Agreement, the Reporting Person agreed, among other things, to vote all shares of CBNK common stock beneficially owned by the Reporting Person in favor of the approval of the Merger Agreement and against any competing acquisition proposal, and agreed not to transfer or dispose of such shares without the prior consent of PEBO, subject to certain limited exceptions. As a result of the Support Agreement, the Reporting Person may be deemed to share voting and dispositive power over the 875,617 shares of CBNK common stock subject to the Support Agreement with PEBO. Neither the filing of this Amendment to Schedule 13G nor any of its contents shall be deemed to constitute an admission that the Reporting Person and PEBO constitute a "group" for purposes of Section 13(d) of the Securities Exchange Act of 1934, as amended, and the Reporting Person expressly disclaims membership in any such group.

Percent of class:

(b) The aggregate percentage of the shares of Common Stock outstanding beneficially owned by the reporting person is 5.4% which is based on 16,328,648 shares Common Stock outstanding as of September 30, 2026. This percentage excludes 10,028 shares of Common Stock underlying options and restricted stock units that are subject to vesting. %

(c) Number of shares as to which the person has:

(i) Sole power to vote or to direct the vote:

0

(ii) Shared power to vote or to direct the vote:

875,617

(iii) Sole power to dispose or to direct the disposition of:

0

(iv) Shared power to dispose or to direct the disposition of:

875,617

Item 5. Ownership of 5 Percent or Less of a Class.

Item 6. Ownership of more than 5 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 or Control Person.

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. Certifications:

SIGNATURE

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

Joshua Bernstein

Signature: /s/ Joshua Bernstein
Name/Title: Joshua Bernstein
Date: 11/13/2026