
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SCHEDULE 13G

UNDER THE SECURITIES EXCHANGE ACT OF 1934
(Amendment No. 10)*

CAPITAL BANCORP, INC.

(Name of Issuer)

Common Stock, par value \$.01 per share

(Title of Class of Securities)

139737100

(CUSIP Number)

12/31/2025

(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. 139737100

Names of Reporting Persons

1

Randall J. Levitt

Check the appropriate box if a member of a Group (see instructions)

2

- (a)
 (b)

3

Sec Use Only

Citizenship or Place of Organization

4

UNITED STATES

	Sole Voting Power
5	273,249.00
Number of Shares Beneficially Owned by Each Reporting Person With:	Shared Voting Power
6	696,756.00
	Sole Dispositive Power
7	273,249.00
	Shared Dispositive Power
8	696,756.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person
	970,005.00
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)
	<input type="checkbox"/>
11	Percent of class represented by amount in row (9)
	5.9 %
12	Type of Reporting Person (See Instructions)
	IN

SCHEDULE 13G

Item 1.

Name of issuer:

(a)

CAPITAL BANCORP, INC.

Address of issuer's principal executive offices:

(b)

2275 Research Boulevard, Suite 600, Rockville, Maryland, 20850

Item 2.

Name of person filing:

(a)

Randall J. Levitt

Address or principal business office or, if none, residence:

(b)

2275 Research Boulevard, Suite 600, Rockville, MD 20850

Citizenship:

(c)

Mr. Levitt is an individual residing in the State of Maryland.

Title of class of securities:

(d)

Common Stock, par value \$.01 per share

CUSIP No.:

(e)

139737100

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") beneficially owned by the reporting person is 970,005. No shares of Common Stock directly held by the reporting person over which the reporting person has sole voting and dispositive power; 5,741 shares of Common Stock underlying options that are currently exercisable as of December 31, 2025 over which the reporting person is deemed to have sole voting and dispositive power; 267,508 shares of Common Stock held by the Randall James Levitt Revocable Trust ("RJRT") over which the reporting person has sole voting and dispositive power; 392,000 shares of Common Stock held by BTC Trust Company of South Dakota ("BTC"), FBO the RSL Family Trust (formerly known as the Richard S. Levitt Fifth Trust) whose business affairs are managed by Nellis Corporation ("Nellis"), a company that employs the reporting person and at which he serves as Senior Advisor, over which the reporting person shares voting and dispositive power; 30,000 shares of Common Stock held by BTC, FBO Adam J. Tross 2012 B Trust, a trust that benefits one of Mr. Levitt's nephews and whose business affairs are managed by Nellis, over which the reporting person shares voting and dispositive power; 30,000 shares of Common Stock held by BTC, FBO Brian Z. Tross 2012 B Trust, a trust that benefits one of Mr. Levitt's nephews and whose business affairs are managed by Nellis, over which the reporting person shares voting and dispositive power; 30,700 shares of Common Stock held by the RJL Investment Company, LLC ("RJLIC"), which is owned by BTC in its capacity as the trustee of the Randall James Levitt 1968 B Trust, and managed by Precious Legacy, LLC, which is owned by RJRT, over which the reporting person shares voting and dispositive power; 60,000 shares of Common Stock held by Montrose Lending Group, LLC, a company that is (i) owned by (y) NC Associates Corporation ("NC"), a company 50 percent owned by RJRT, and (z) BTC, FBO the RSL Family 2011 Dynasty Trust and the JSL Family 2011 Dynasty Trust whose business affairs, respectively, are managed by Nellis and (ii) managed by NC, over which the reporting person shares voting and dispositive power; and 154,056 shares of Common Stock held by Maud Associates, LLC, a company that is 50 percent owned by a trust that benefits one of the reporting person's daughters and for which the reporting person acts as sole trustee, over which the reporting person shares voting and dispositive power. This amount excludes 150,100 shares the reporting person disclaims, except to the extent of his pecuniary interest, including 16,800 shares owned by Needle Leaf Associates, LLC, a company owned by one of Mr. Levitt's daughters and her husband; 15,000 shares held by MAL Investment Company, LLC, which is owned by BTC, in its capacity as trustee of the Mark Alan Levitt 1966 B Trust, a trust that benefits Mr. Levitt's brother; 13,500 shares held by Beth L. Tross Revocable Trust, a trust that benefits Mr. Levitt's sister; 73,500 shares held by MAL Revocable Trust, a trust that benefits Mr. Levitt's brother; 20,000 shares held by BTC, FBO Beth L. Tross Legacy Trust, a trust that benefits Mr. Levitt's sister and the descendants of Mr. Levitt's brother-in-law; 5,000 shares held by Nathan R. Tross IRA, an account that benefits Mr. Levitt's brother-in-law; 1,000 shares held by Beth L. Tross IRA, an account that benefits Mr. Levitt's sister; 3,000 shares held in a joint account by Mr. Levitt's sister and brother-in-law; 300 shares held by Adam J. Tross, one of Mr. Levitt's nephews; and 2,000 shares held by Brian Z. Tross, one of Mr. Levitt's nephews. Also excludes 5,908 shares of Common Stock underlying options and restricted stock units that are subject to vesting.

Percent of class:

(b) The aggregate percentage of the shares of Common Stock outstanding beneficially owned by the reporting person is 5.9% which is based on 16,373,288 shares of Common Stock outstanding as of December 31, 2025. This percentage excludes 150,100 shares the reporting person disclaims, except to the extent of his pecuniary interest, including 16,800 shares owned by Needle Leaf Associates, LLC, a company owned by one of Mr. Levitt's daughters and her husband; 15,000 shares held by MAL Investment Company, LLC, which is owned by BTC, in its capacity as trustee of the Mark Alan Levitt 1966 B Trust, a trust that benefits Mr. Levitt's brother; 13,500 shares held by Beth L. Tross Revocable Trust, a trust that benefits Mr. Levitt's sister; 73,500 shares held by MAL Revocable Trust, a trust that benefits Mr. Levitt's brother; 20,000 shares held by BTC, FBO Beth L. Tross Legacy Trust, a trust that benefits Mr. Levitt's sister and the descendants of Mr. Levitt's brother-in-law; 5,000 shares held by Nathan R. Tross IRA, an account that benefits Mr. Levitt's brother-in-law; 1,000 shares held by Beth L. Tross IRA, an account that benefits Mr. Levitt's sister; 3,000 shares held in a joint account by Mr. Levitt's sister and brother-in-law; 300 shares held by Adam J. Tross, one of Mr. Levitt's nephews; and 2,000 shares held by Brian Z. Tross, one of Mr. Levitt's nephews. Also excludes 5,908 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:

273,249

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

696,756

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

273,249

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

696,756

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.

Randall J. Levitt

Signature: /s/ Randall J. Levitt

Name/Title: Randall J. Levitt

Date: 02/13/2026