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FIRST MARINER BANCORP  
Form 8-K  
January 22, 2004

SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 20549

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FORM 8-K

CURRENT REPORT  
PURSUANT TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934

Date of report (Date of earliest event reported) January 21, 2004  
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FIRST MARINER BANCORP  
(Exact name of Registrant as specified in Charter)

Maryland	000-21815	52-1834860
(State or other Jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

3301 Boston Street, Baltimore, MD 21224  
(Address of Principal Executive Offices/Zip Code)

Registrant's telephone number, including area code: (410) 342-2600  
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INFORMATION TO BE INCLUDED IN THE REPORT

Item 12. Results of Operations and Financial Condition

On January 21, 2004, the Registrant issued a press release reporting its financial results for the period ended December 31, 2003. A copy of this press release is being furnished as Exhibit 99.1 and is incorporated by reference into Item 12.

The information in this Current Report is being furnished and shall not be deemed "filed" for the purposes of Section 18 of the Securities Exchange Act of 1934 (the "Exchange Act"), or otherwise subject to the liabilities of that Section, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933 or the Exchange Act, regardless of any general incorporation language in such filing.

Exhibits.

99.1 Press release dated January 21, 2004.

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## SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

FIRST MARINER BANCORP

Date: January 22, 2004

By: /s/ Joseph A. Cicero  
Joseph A. Cicero  
President and Chief Operating Officer

## EXHIBIT INDEX

Exhibit Number -----	Description of Exhibit -----
99.1	Press release dated January 21, 2004.