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FIRST MARINER BANCORP
Form 8-K
December 13, 2002

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SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

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) December 11, 2002

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 5. Other Event.

On December 11, 2002, First Mariner Bancorp (the "Registrant") completed a \$10.0 million private placement of Floating Rate Preferred Securities (the "Preferred Securities") through its wholly-owned subsidiary, Mariner Capital Trust II.

Further information regarding the private placement is set forth in the

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press release attached hereto as Exhibit 99.1 and is incorporated into this Form 8-K by reference.

Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.

(c) Exhibits.

99.1 Press release dated December 13, 2002 announcing the private placement.

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: December 13, 2002

By: /s/ Joseph A. Cicero

Joseph A. Cicero
President and Chief Operating Officer

EXHIBIT INDEX

Exhibit Number	Description of Exhibit
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99.1	Press release dated December 13, 2002 announcing the private placement.