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FIRST MARINER BANCORP  
Form 8-K  
June 20, 2003

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) June 18, 2003  
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FIRST MARINER BANCORP  
(Exact name of Registrant as specified in Charter)

Maryland 000-21815 52-1834860  
(State or other Jurisdiction (Commission File Number) (IRS Employer Identification  
of incorporation) 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.

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On June 18, 2003, First Mariner Bancorp (the "Registrant") completed a \$14.5 million private placement of Trust Preferred Securities through its wholly-owned subsidiary, Mariner Capital Trust III.

Further information regarding the private placement is set forth in the 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 June 20, 2003 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: June 20, 2003 By: /s/ Joseph A. Cicero  
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Joseph A. Cicero  
President and Chief Operating Officer

EXHIBIT INDEX

Exhibit Number	Description of Exhibit
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99.1	Press release dated June 20, 2003 announcing the private placement.