FIRST MARINER BANCORP
Form 8-K
September 30, 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) September 25, 2003

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

INFORMATION TO BE INCLUDED IN THE REPORT

Item 5. Other Event.

    On September 25, 2003, First Mariner Bancorp (the "Registrant") completed a
$10 million private placement of Trust Preferred Securities through its
wholly-owned subsidiary, Mariner Capital Trust V.

    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 September 30, 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: September 30, 2003   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 September 30, 2003 announcing the private
                placement.