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99.1 Press release dated July 15, 2003.

Item 12. Results of Operations and Financial Condition

On July 15, 2003, the Registrant issued a press release reporting its financial results for the period ended June 30, 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.

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: August 7, 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
99.1	Press release dated July 15, 2003.