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On July 20, 2004, the Registrant announced that its Board of Directors has approved a share repurchase program of up to 300,000 shares (approximately 5%) of the Registrant's outstanding common stock. The repurchase program will consist of open market or private purchases of stock over the next 24 months.

Item 12. Results of Operations and Financial Condition

On July 20, 2004, the Registrant issued a press release reporting its financial results for the period ended March 31, 2004. 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 Item 12 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 July 20, 2004.

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: July 21, 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 July 20, 2004. |