

FIRST MARINER BANCORP  
Form 8-K  
February 01, 2008

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 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) **January 29, 2008**

---

**FIRST MARINER BANCORP**

*(Exact name of Registrant as specified in Charter)*

**Maryland**  
*(State or other Jurisdiction  
of incorporation)*

**000-21815**  
*(Commission File Number)*

**52-1834860**  
*(IRS Employer Identification No.)*

**1501 S. Clinton Street, Baltimore, MD 21224**  
*(Address of Principal Executive Offices/Zip Code)*

Registrant's telephone number, including area code: **(410) 342-2600**

**Not Applicable**

*(Former name or former address of Registrant, if changed since last report)*

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligations of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**INFORMATION TO BE INCLUDED IN THE REPORT**

**Item 2.02 Results of Operations and Financial Condition**

On January 29, 2008, First Mariner Bancorp (the “Registrant”) issued a press release reporting its financial results for the fourth quarter and year ended December 31, 2007. A copy of this press release is being furnished as Exhibit 99.1 and is incorporated by reference into Item 2.02.

The information contained in this Item 2.02 and in Exhibit 99.1 hereto shall not be deemed “filed” for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the “Exchange Act”), or incorporated by reference in any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such a filing.

**Item 9.01 Financial Statements and Exhibits**

(c) *Exhibits.*

99.1 Press release dated January 29, 2008 (furnished herewith)

---

**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: January 31, 2008

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 January 29, 2008 (furnished herewith)

---