



**INFORMATION TO BE INCLUDED IN THE REPORT**

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

On April 19, 2005, the Registrant issued a press release reporting its financial results for the quarter ended March 31, 2005. A copy of this press release is being furnished as Exhibit 99.1 and is incorporated by reference into Item 2.02.

The information in this Item 2.02 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.

**Item 9.01 Financial Statements and Exhibits**

(c) *Exhibits.*

99.1

Press release dated April 19, 2005 (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: April 20, 2005

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 April 19, 2005 (furnished herewith)

---