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FIRST MARINER BANCORP

Form 4

January 21, 2003

UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549
FORM 4
STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

() Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instructions 1(b).

1. Name and Address of Reporting Person

CICERO, JOSEPH A.
FIRST MARINER BANCORP
1801 S. CLINTON STREET
BALTIMORE, MD 21224
USA

- Issuer Name and Ticker or Trading Symbol FIRST MARINER BANCORP FMAR
- 3. IRS or Social Security Number of Reporting Person (Voluntary)
- 4. Statement for Month/Year JANUARY 16, 2003
- 5. If Amendment, Date of Original (Month/Year)
- 6. Relationship of Reporting Person(s) to Issuer (Check all applicable) (X) Director () 10% Owner (X) Officer (give title below) () Other (specify below)

PRESIDENT AND COO--FIRST MARINER BANCORP

- 7. Individual or Joint/Group Filing (Check Applicable Line)
 - (X) Form filed by One Reporting Person
 - () Form filed by More than One Reporting Person

Table I Non-Derivative Securities Acquired, Disposed of, or Beneficia	lly (Owned
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1. Title of Security	2. 3. 4.	1	5.Amount of		
	Transaction	or Disposed of (D)		1	Securities
	1 1			1	Beneficially
			A/	1	Owned at
	Date Code V	Amount	D Pr	rice	End of Month

Table II -- Derivative Securitites Acquired, Disposed of, or Beneficially Owned

1.Title of Derivative	2.Con-	13.	4.	5.Numbe	r of D	e 6.Date Exer	7.Title and Amount	8.F
Security	version	Trans	action	rivati	ve Sec	u cisable and	of Underlying	of
	or Exer	1		rities	Acqui	Expiration	Securities	vat
	cise	1		red(A)	or Di	s Date(Month/		Sec
	Price of	[posed	of(D)	Day/Year)		rit
	Deriva-	1				Date Expir		
	tive	1				A/ Exer- ation	Title and Number	
	Secu-	1				D cisa- Date	of Shares	
	rity	Date	Code V	/ Amoun	t	ble		1

STOCK OPTION (RIGHT TO|\$11.68 |1/16/|A | |20,000 |A |(1) |1/16/|COMMON STOCK|20,000 |
BUY) | |03 | | | | | |13 | | | |

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Explanation of Responses:

(1) One third of the options are exercisable on the date of grant, one third on 1/16/04 and one third on 1/16/05. SIGNATURE OF REPORTING PERSON /s/ JOSEPH A. CICERO DATE

JANUARY 21, 2003