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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

() 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 MANTAKOS, GEORGE ${\rm H.}$

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)

EXECUTIVE VICE PRESIDENT--FIRST MARINER BANCORP; PRESIDENT--FIRST MARINER BANK

- 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	Beneficially	Owned
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1. Title of Security	2. 3. 4	.Securities Acquired (A)	5.Amount of			
	Transaction	or Disposed of (D)	1	Securities		
			1	Beneficially		
		A/		Owned at		
	Date Code V	Amount D	Price	End of Month		

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

1.Title of Derivative	2.Con-	13.	4.	15	.Number	of D)e	6.Date Exer 7	.Title and Amount	8.F
Security	version	Trans	action	.	rivativ	e Sec	cu	cisable and	of Underlying	of
	or Exer			1.	rities .	Acqui	L	Expiration	Securities	vat
	cise			.	red(A)	or Di	s	Date(Month/		Sec
	Price of	.		1	posed o	f(D)		Day/Year)		rit
	Deriva-	1						Date Expir		1
	tive	1				1	A/	Exer- ation	Title and Number	1
	Secu-	1	1 1			1	D	cisa- Date	of Shares	1
	rity	Date	Code V	7	Amount	1		ble		1

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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/ GEORGE A. MANTAKOS
DATE