

FIRST MARINER BANCORP  
Form 8-K  
December 26, 2006

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**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

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**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) **December 22, 2006**

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**FIRST MARINER BANCORP**

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

<b>Maryland</b>	<b>000-21815</b>	<b>52-1834860</b>
<i>(State or other Jurisdiction of incorporation)</i>	<i>(Commission File Number)</i>	<i>(IRS Employer Identification No.)</i>

**1501 South 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 8.01 Results of Operations and Financial Condition**

On December 22, 2006, First Mariner Bancorp (the “Company”) issued a press release announcing that it has restructured its available for sale securities portfolio. This press release also discussed updates for the fourth quarter of 2006 and the impact of the restructuring and these updates on the Company’s earnings guidance. The December 22, 2006 press release is attached as Exhibit 99.1 and is incorporated herein by reference.

**Item 9.01 Financial Statements and Exhibits**

(c) *Exhibits.*

99.1 Press release dated December 22, 2006

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**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: December 22, 2006

By:

/s/ Joseph A. Cicero  
Joseph A. Cicero  
President and Chief Operating Officer

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**EXHIBIT INDEX**

Exhibit

Number Description of Exhibit

99.1 Press release dated December 22, 2006