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FIRST MARINER BANCORP

Form 5

April 04, 2002

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UNITED STATES SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549
FORM 5
ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP
( ) Check box if no longer subject to Section 16.
Form 4 or Form 5 obligations may continue. See Instructions 1(b).
( ) Form 3 Holdings Reported
( ) Form 4 Transactions Reported
1. Name and Address of Reporting Person
  CICERO, JOSEPH A.
  FIRST MARINER BANCORP
  1801 S. CLINTON STREET
  BALTIMORE, MD 21224
  USA
2. Issuer Name and Ticker or Trading Symbol
  FIRST MARINER BANCORP
3. IRS or Social Security Number of Reporting Person (Voluntary)
4. Statement for Month/Year
  DECEMBER 31, 2001
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 Reporting (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
1. Title of Security
                            |2. |3. |4.Securities Acquired (A)
                                                                     |5.Amount of
                            |Transaction| or Disposed of (D)
                                                                         | Securities
                            |Date |Code|
                                                                         | Beneficially
                                                         | A/|
                                                                         | Owned at
                                 Amount
                                                         | D | Price | End of Year
COMMON STOCK
                            [42,039 (1)
 Table II -- Derivative Securitites Acquired, Disposed of, or Beneficially Owned
1. Title of Derivative |2.Con |3. |4. |5. Number of De |6. Date Exer|7. Title and Amount |8. P
 Security
                       |version |Transaction rivative Secu |cisable and| of Underlying
                                                                                         of
                       |or Exer |Date |Code| rities Acqui |Expiration | Securities
                                                                                         |vat
                       |cise Pr | | red(A) or Dis |Date(Month/|
                                                                                         Sec
                                   | | posed of(D) |Day/Year) |
| | Date |Expir|
                                                                                          |rit
                       |ice of |
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|Deriva |

|tive |

|Secu |

|rity |

|Date |Expir|

| | Amount | |ble | |

| A/|Exer-|ation| Title and Number |

| D |cisa-|Date | of Shares

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| STOCK OPTION (RIGHT 7 | ГО В \$5.50 | 1/23 | / 15,0 A | A | (2) | 1/23/ COMMON | STOCK 15,000 | |
|-----------------------|-------------|------|----------|---|-----|--------------|--------------|--|
| UY) | | 01 | 00 | 1 | 1 | 11 | I | |

Explanation of Responses:

- (1) Includes 128 shares of common stock acquired under the Company's stock purchase plan.
- (2) One-third of the options are exercisable on the date of grant, one-third on 1/23/02 and one-third on 1/23/03.

SIGNATURE OF REPORTING PERSON

/s/ JOSEPH A. CICERO

DATE

March 29, 2002