

FIRST MARINER BANCORP
Form 4
January 10, 2001

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

O'CONOR, JAMES P
FIRST MARINER BANCORP
1801 S. CLINTON STREET
BALTIMORE, MD 21224
USA

2. 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

DECEMBER 31, 2000

5. If Amendment, Date of Original (Month/Year)

6. Relationship of Reporting Person(s) to Issuer (Check all applicable)

(X) Director () 10% Owner () Officer (give title below) () Other
(specify below)

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

1. Title of Security	2. Transaction Date	3. Transaction Code	4. Securities Acquired (A) or Disposed of (D) Amount	5. Amount of Securities Beneficially Owned at End of Month
COMMON STOCK	12/29/00	P	13,100	A \$3.8375 27,180 (1)

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

1. Title of Derivative Security	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date	4. Transaction Code	5. Number of Derivative Securities Acquired (A) or Disposed of (D) Amount	6. Date Exercisable and Expiration Date Date (Month/Day/Year)	7. Title and Amount of Underlying Securities Title and Number of Shares	8. Put or Call or Other Feature of Underlying Securities Put or Call or Other Feature of Underlying Securities

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Explanation of Responses:

(1) INCLUDES 1,280 SHARES RECEIVED AS A STOCK DIVIDEND THAT WAS DECLARED ON MAY 12, 1998 AND

PAID TO STOCKHOLDERS OF RECORD ON MAY 26, 1998.

SIGNATURE OF REPORTING PERSON

JAMES P. O'CONOR

DATE

JANUARY 10, 2001