

MERCANTILE BANKSHARES CORP  
Form 8-K  
February 03, 2003

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**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

January 28, 2003  
Date of Report (Date of earliest event reported)

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**Mercantile Bankshares Corporation**

(Exact name of registrant as specified in its charter)

**Maryland**  
(State or other jurisdiction  
of incorporation)

**0-5127**  
(Commission  
File Number)

**52-0898572**  
(IRS Employer  
Identification No.)

**Two Hopkins Plaza, P.O. Box 1477, Baltimore, MD**  
(Address of principal executive office)

**21203**  
(Zip Code)

Registrant's telephone number, including area code, (410) 237-5900

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Item 5. Other Events and Regulation FD Disclosure.

This is an optional filing made to disclose the event reported below. It is not a filing required by Regulation FD.

On January 28, 2003, the registrant issued a press release announcing its earnings for the quarter ended December 31, 2002. A copy of the release is attached as Exhibit 20 and is incorporated herein by reference.

Item 7. Financial Statements and Exhibits

Exhibits

20 Press release dated January 28, 2003.

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 thereunto duly authorized.

Mercantile Bankshares Corporation  
(Registrant)

Date: January 28, 2003

By:

/s/ Terry L. Troupe

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Terry L. Troupe  
Chief Financial Officer and Treasurer