

MERCANTILE BANKSHARES CORP  
Form 8-K  
April 25, 2003

**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): April 23, 2003

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**Mercantile Bankshares Corporation**

(Exact name of registrant as specified in its charter)

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

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

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

**52-0898572**  
(I.R.S. Employer Identification No.)

**21203**  
(Zip Code)

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

Item 7. Financial Statements and Exhibits

Exhibits

99.1 Press release dated April 23, 2003 announcing Registrant's first quarter 2003 earnings.

99.2 Transcript of Registrant's first quarter 2003 earnings release conference call on April 23, 2003.

Item 9. Regulation FD Disclosure (Provided under Items 9 and 12)

The following information is furnished pursuant to Items 9 and 12 Disclosure of Results of Operations and Financial Condition.

On April 23, 2003, the Registrant issued a press release and held a conference call relating to its earnings for the quarter ended March 31, 2003. A copy of the release and a transcript of the conference call are attached as Exhibit 99.1 and Exhibit 99.2, respectively, and are incorporated herein by reference.

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: April 23, 2003

By: /s/ Terry L. Troupe

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Terry L. Troupe  
Chief Financial Officer and Treasurer

Exhibit Index

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