

MERCANTILE BANKSHARES CORP  
Form 8-K  
July 24, 2003

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## SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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### FORM 8-K CURRENT REPORT

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Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

Date of Report (Date of earliest event reported)

July 22, 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)

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



Item 7. Financial Statements and Exhibits

Exhibits

99.1	Press release dated July 22, 2003 announcing Registrant's second quarter 2003 earnings.
99.2	Transcript of Registrant's second quarter 2003 earnings release conference call on July 22, 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 July 22, 2003, the Registrant issued a press release and held a conference call relating to its earnings for the quarter ended June 30, 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: July 22, 2003

By: /s/ Terry L. Troupe

Terry L. Troupe  
Chief Financial Officer and Treasurer

Exhibit Index

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|------|---|
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| 99.2 | Transcript of Registrant's second quarter 2003 earnings release conference call on July 22, 2003. |