

MERCANTILE BANKSHARES CORP  
Form 8-K  
April 24, 2003

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**SECURITIES AND EXCHANGE COMMISSION**

**WASHINGTON, DC 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 24, 2003

**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**  
(I.R.S. Employer  
Identification No.)

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**Two Hopkins Plaza, P.O. Box 1477, Baltimore, Maryland 21203**

(Address of principal executive offices) (Zip Code)

**(410) 237-5900**

(Registrant's telephone number, including area code)

**Not Applicable**

(Former Name or Former Address, If Changed Since Last Report)

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**INFORMATION TO BE INCLUDED IN THE REPORT**

**Item 5. Other Events and Regulation FD Disclosure**

On April 24, 2003, Mercantile Bankshares Corporation, a Maryland corporation ( Mercantile ), announced the bank names and management teams for what will become Mercantile s Frederick and Western Maryland affiliates after the consummation of the proposed merger between Mercantile and F&M Bancorp, a Maryland corporation ( F&M ). Mercantile and F&M previously announced the proposed merger on March 13, 2003.

The press release issued jointly by Mercantile and F&M announcing the bank names and management teams is included as Exhibit 99 to this report and is incorporated into this Item 5 by reference.

**Item 7. Financial Statements, and Exhibits.**

(c) Exhibits.

99 Press Release

**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 24, 2003

By: /s/ TERRY L. TROUPE

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Terry L. Troupe

Chief Financial Officer and Treasurer

**EXHIBIT INDEX**

<u>Exhibit No.</u>	<u>Description</u>
99	Press Release

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