

MERCANTILE BANKSHARES CORP  
Form 8-K  
February 02, 2004

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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): January 28, 2004

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

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 7. Financial Statements, and Exhibits.**

**Exhibits**

- 99.1 Press release dated January 28, 2004 announcing Registrant's fourth quarter 2003 earnings.
- 99.2 Transcript of Registrant's fourth quarter 2003 earnings release conference call on January 28, 2004.

**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 January 28, 2004, the Registrant issued a press release and held a conference call relating to its earnings for the quarter ended December 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: January 28, 2004

By: /s/ Terry L. Troupe

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Terry L. Troupe

Chief Financial Officer and Treasurer

**EXHIBIT INDEX**

<b>Exhibit No.</b>	<b>Description</b>
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99.2	Transcript of Registrant's fourth quarter 2003 earnings release conference call on January 28, 2004.