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MERCANTILE BANKSHARES CORP

Form 8-K

July 19, 2002

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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)

July 18, 2002

Mercantile Bankshares Corporation

(Exact name of registrant as specified in its charter)

Maryland

0-5127

52-0898572

(State or other
jurisdiction of
incorporation)

(Commission
File Number)

(IRS Employer
Identification No.)

Two Hopkins Plaza, P.O. Box 1477, Baltimore, MD 21203

(Address of principal executive office) (Zip Code)

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

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 July 18, 2002, the registrant issued a press release announcing its earnings for the quarter ended June 30, 2002. A copy of the release is attached as Exhibit 20 and is incorporated herein by reference.

Item 7. Financial Statements and Exhibits

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Exhibits

20 Press release dated July 18, 2002.

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 18, 2002

By: /s/ Terry L. Troupe

Terry L. Troupe
Chief Financial Officer and Treasurer