

MERCANTILE BANKSHARES CORP  
Form 8-K  
December 23, 2002

**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)  
**December 20, 2002**

**Mercantile Bankshares Corporation**  
(Exact name of registrant as specified in its charter)

**Maryland**

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(State or other jurisdiction of incorporation)

**0-5127**

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(Commission File Number)

**52-0898572**

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(IRS Employer Identification No.)

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

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(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 December 20, 2002, the registrant issued a press release announcing the retirement of Jack E. Steil, Executive Vice President. A copy of the release is attached as Exhibit 20 and is incorporated herein by reference.

**Item 7. Financial Statements and Exhibits**

**Exhibits**

20 Press release dated December 20, 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: December 20, 2002

By:

/s/ Terry L. Troupe

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Terry L. Troupe  
Chief Financial Officer and Treasurer