

MERCANTILE BANKSHARES CORP  
Form 8-K  
January 25, 2005

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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 25, 2005**

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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**  
*(Registrants telephone number, including area code)*

**Not Applicable**  
*(Former Name or Former Address, If Changed Since Last Report)*

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Exchange Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**INFORMATION TO BE INCLUDED IN THE REPORT**

**Item 2.02 Results of Operations and Financial Condition**

On January 25, 2005, the Registrant issued a press release and held a conference call relating to its earnings for the quarter ended December 31, 2004. A copy of the press release is attached as Exhibit 99.1 and is incorporated herein by reference. This information is furnished under Item 2.02 Results of Operations and Financial Condition. The information in this Form 8-K and Exhibits attached hereto shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, except as shall be expressly set forth by specific reference.

**Item 9.01 Financial Statements and Exhibits**

99.1 Press release dated January 25, 2005

**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.

Date: January 25, 2005

MERCANTILE BANKSHARES CORPORATION  
(Registrant)

\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>                                                                        |
|--------------------|-------------------------------------------------------------------------------------------|
| 99.1               | Press release dated January 25, 2005 announcing Registrants fourth quarter 2004 earnings. |

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