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MERCANTILE BANKSHARES CORP  
Form 8-K  
July 20, 2004

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 20, 2004  
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Mercantile Bankshares Corporation  
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(Exact name of registrant as specified in its charter)

Maryland ----- (State or other jurisdiction of incorporation)	0-5127 ----- (Commission File Number)	52-0898572 ----- (IRS Employer Identification No.)
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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 7. Financial Statements and Exhibits  
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Exhibits  
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99.1 Press release dated July 20, 2004 announcing Registrant's second quarter 2004 earnings.

Item 9. Regulation FD Disclosure (Provided under Items 9 and 12)  
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The following information is furnished pursuant to Items 9 and 12 "Disclosure of Results of Operations and Financial Condition." On July 20, 2004, the Registrant issued a press release and held a conference call relating to its earnings for the quarter ended June 30, 2004. A copy of the release is attached as Exhibit 99.1 and is incorporated herein by reference.

Signatures  
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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

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undersigned thereunto duly authorized.

Mercantile Bankshares Corporation  
(Registrant)

Date: July 20, 2004

By: /s/ Terry L. Troupe

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Terry L. Troupe  
Chief Financial Officer and Treasurer

Exhibit Index

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99.1 Press release dated July 20, 2004 announcing Registrant's second quarter 2004 earnings.