

MERCANTILE BANKSHARES CORP  
Form 8-K  
April 24, 2003

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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): March 13, 2003**

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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 5. Other Events and Regulation FD Disclosure**

On March 13, 2003, Mercantile Bankshares Corporation, a Maryland corporation, ( Mercantile ), announced that it had entered into an Agreement and Plan of Merger (the Merger Agreement ) with F&M Bancorp, a Maryland corporation ( F&M ).

The Merger Agreement is included as Exhibit 99 to this report and is incorporated into this Item 5 by reference.

This is an optional filing made to disclose the content of the Merger Agreement. It is not a filing required by Regulation FD.

**Item 7. Financial Statements and Exhibits.**

(c) Exhibits.

- 99 Agreement and Plan of Merger dated as of March 13, 2003 by and between Mercantile Bankshares Corporation and F&M Bancorp

**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: April 24, 2003

By:

/s/ TERRY L. TROUPE

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**Terry L. Troupe**

**Chief Financial Officer and Treasurer**

**EXHIBIT INDEX**

<u>Exhibit No.</u>	<u>Description</u>
99	Merger Agreement