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)

February 5, 2003

MERCANTILE BANKSHARES CORPORATION

(Exact name of registrant as specified in its charter)

0-5127

(Commission

Maryland (State or other 52-0898572 (IRS Employer

jurisdiction of incorporation) File Number)

Identification No.)

Two Hopkins Plaza, P.O. Box 1477, Baltimore, MD (Address of principal executive office)

21203 (Zip Code)

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

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<u>Item 5</u>. <u>Other Events and Regulation FD Disclosure.</u>

This is an optional filing made to disclose the event reported below. It is not a filing required by Regulation FD.

On February 5, 2003, the registrant issued a press release announcing that it has signed a definitive agreement to purchase Peremel & Company Inc. 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 February 5, 2003.

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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: February 5, 2003 By: /s/ Terry L. Troupe

Terry L. Troupe

Chief Financial Officer and Treasurer