

MERCANTILE BANKSHARES CORP  
Form 8-K  
December 14, 2004

---

**SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, DC 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): December 14, 2004

---

**MERCANTILE BANKSHARES CORPORATION**  
(Exact name of registrant as specified in its charter)

---

**Maryland**

**0-5127**

**52-0898572**

---

(State or other jurisdiction of  
incorporation)

(Commission File Number)

(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)

---

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 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))
- 
- 

---

**INFORMATION TO BE INCLUDED IN THE REPORT**

**Item 8.01. 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 14, 2004, the registrant issued a press release announcing a quarterly cash dividend. A copy of the release is attached as Exhibit 99 and is incorporated herein by reference.

**Item 9.01. Financial Statements, and Exhibits.**

(c) Exhibits.

99 Press Release

2

---

**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 14, 2004

/s/ Terry L. Troupe

---

Terry L. Troupe  
Chief Financial Officer and Executive Vice President

3

---

**EXHIBIT INDEX**

<u>Exhibit No.</u>	<u>Description</u>
99	Press Release

4

---