

Edgar Filing: F&M BANCORP - Form 425

F&M BANCORP  
Form 425  
March 13, 2003

**Filing Pursuant To Rule 425  
of the Securities Act Of 1933, as amended  
and deemed Filed Pursuant To Rule 14(a)-12  
of the Securities Exchange Act Of 1934, as amended**

**Filed By: Mercantile Bankshares Corporation**

**Subject Company: F&M Bancorp  
Commission File No. 0-12638**

**March 13, 2003**

This filing relates to a proposed merger between Mercantile Bankshares Corporation and F&M Bancorp pursuant to the terms of an Agreement dated as of March 13, 2003.

The following is a presentation made to certain analysts and investors beginning on March 13, 2003:

























































