

FULTON FINANCIAL CORP  
Form 8-K  
January 20, 2004

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**  
**WASHINGTON, D. C. 20459**

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**FORM 8-K**

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**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of  
the Securities and Exchange Act of 1934**

**Date of Report:**

**January 20, 2004**

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**FULTON FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

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**Pennsylvania**  
(State or other jurisdiction

of incorporation)

**0-010587**  
(Commission File Number)

**23-2195389**  
(IRS Employer

Identification Number)

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One Penn Square,

PO Box 4887 Lancaster,

Pennsylvania  
(Address of principal executive offices)

17604  
(Zip Code)

(717) 291-2411

(Registrant's telephone number, including area code)

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**ITEM 7. EXHIBITS**

<b><u>Exhibit No.</u></b>	<b><u>Description</u></b>
99.1	Earnings Release dated January 20, 2004
99.2	Supplemental financial information for the quarter ended December 31, 2003

**ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION**

On January 20, 2004 Fulton Financial Corporation announced its earnings for the fourth quarter and year ended December 31, 2003. A copy of the earnings release is attached as Exhibit 99.1 to this report. Supplemental financial information included with the earnings release is attached as Exhibit 99.2 to this report.

**SIGNATURE**

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 hereunto duly authorized.

**FULTON FINANCIAL CORPORATION**

Date: January 20, 2004

/s/ Charles J. Nugent

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Charles J. Nugent  
Senior Executive Vice President and  
Chief Financial Officer