

FULTON FINANCIAL CORP
Form 8-K
January 20, 2004

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

FORM 8-K

CURRENT REPORT

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

Date of Report:

January 20, 2004

FULTON FINANCIAL CORPORATION

(Exact name of registrant as specified in its charter)

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)

ITEM 7. EXHIBITS

<u>Exhibit No.</u>	<u>Description</u>
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

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