

FULTON FINANCIAL CORP

Form 8-K

January 16, 2007

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**UNITED STATES 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: January 16, 2007**  
**(Date of earliest event reported): January 16, 2007**  
**Commission File No. 0-10587**  
**FULTON FINANCIAL CORPORATION**  
**(Exact name of Registrant as specified in its Charter)**

Pennsylvania  
(State or other jurisdiction of incorporation)

23-2195389  
(IRS Employer Identification Number)

One Penn Square  
Lancaster, Pennsylvania  
(Address of principal executive offices)

17602  
(Zip Code)

Registrant's telephone number, including area code: 717-291-2411

Former name or former address, if changed since last Report: N/A

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:

- Written communications pursuant to Rule 425 under the Securities Act
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act
- Pre-commencement to communications pursuant to Rule 13e-4(c) under the Exchange Act

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Item 2.02 Results of Operations and Financial Condition

Item 9.01 Financial Statements And Exhibits

SIGNATURE

Earnings Release dated January 16, 2007

Supplemental financial information for the quarter and year ended December 31, 2006

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**Item 2.02 Results of Operations and Financial Condition**

On January 16, 2007 Fulton Financial Corporation announced its results of operations for the fourth quarter and year ended December 31, 2006. A copy of the earnings release is attached as Exhibit 99.1 to this Form 8-K. Supplemental financial information included with the earnings release is attached as Exhibit 99.2 to this report.

**Item 9.01 Financial Statements And Exhibits**

(d) Exhibits.

**Exhibit No. Description**

|      |  |
|------|--|
| 99.1 | Earnings Release dated January 16, 2007.   |
| 99.2 | Supplemental financial information for the quarter and year ended December 31, 2006. |

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**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 thereunto duly authorized.

Date: January 16, 2007

FULTON FINANCIAL CORPORATION

By: /s/ Charles J. Nugent  
Charles J. Nugent  
Senior Executive Vice President and  
Chief Financial Officer

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