

FULTON FINANCIAL CORP  
Form 8-K  
April 22, 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:**

**April 22, 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)

**0-10587**  
(Commission File Number)

**23-2195389**  
(IRS Employer

Identification Number)

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One Penn Square, P.O. 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 April 22, 2004
99.2	Supplemental financial information for the quarter ended March 31, 2004

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

On April 22, 2004 Fulton Financial Corporation announced its earnings for the first quarter ended March 31, 2004. 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.

Date: April 22, 2004

**FULTON FINANCIAL CORPORATION**

/s/ Charles J. Nugent

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