

FULTON FINANCIAL CORP
Form 8-K
July 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:

July 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, P.O. Box 4887, Lancaster, Pennsylvania
(Address of principal executive offices)

17604
(Zip Code)

(717) 291-2411

(Registrant's telephone number, including area code)

ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS

(c) Exhibits:

| <u>Exhibit No.</u> | <u>Description</u> |
|---------------------------|--|
| 99.1 | Earnings Release dated July 20, 2004 |
| 99.2 | Supplemental financial information for the quarter ended June 30, 2004 |

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On July 20, 2004 Fulton Financial Corporation announced its earnings for the second quarter ended June 30, 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.

FULTON FINANCIAL CORPORATION

Date: July 20, 2004

/s/ Charles J. Nugent

Charles J. Nugent

Senior Executive Vice President and

Chief Financial Officer