

FULTON FINANCIAL CORP  
Form 8-K  
January 18, 2005

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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 (Date of earliest event reported): January 18, 2005**

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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)

**One Penn Square, P.O. Box 4887,**

**Lancaster, Pennsylvania**  
(Address of principal executive offices)

**17604**  
(Zip Code)

**(717) 291-2411**

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(Registrant's telephone number, including area code)

**Not Applicable**

(Former name or former address, if changed since last report)

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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 (17 CFR 230.425)
  - .. Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - .. Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - .. Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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**ITEM 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION**

On January 18, 2005 Fulton Financial Corporation announced its results of operations for the fourth quarter and year ended December 31, 2004. 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**

(b) Exhibits.

<b><u>Exhibit No.</u></b>	<b><u>Description</u></b>
99.1	Earnings Release dated January 18, 2005.
99.2	Supplemental financial information for the quarter and year ended December 31, 2004

**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 18, 2005

/s/ Charles J. Nugent

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