

FULTON FINANCIAL CORP
Form 8-K
September 19, 2003

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 and Exchange Act of 1934**

Date of Report: September 19, 2003

Date of earliest event reported: September 19, 2003

FULTON FINANCIAL CORPORATION

(Exact Name of Registrant as specified in its charter)

Pennsylvania
(State or other

jurisdiction of incorporation)

0-10587
Commission File No.

23-2195389
(IRS Employer

Identification Number)

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One Penn Square, P.O. Box 4887, Lancaster, PA
(Address of principal executive offices)

17604
(Zip Code)

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

Item 7. Financial Statement and Exhibits

Exhibit

- 99.1 Investor Presentation Slides
- 99.2 Press Release re: webcast presentation

Item 9. Regulation FD Disclosure

Pursuant to Regulation FD, information is being attached as an Exhibit to this Current Report with respect to a presentation to be made by R. Scott Smith, President and Chief Operating Officer and Charles J. Nugent, Senior Executive Vice President and Chief Financial Officer of Fulton Financial Corporation (Fulton), at an analyst presentation on September 19, 2003. This presentation provides an overview of Fulton's strategy and performance. The presentation will be webcast. See Exhibit 99.2 for further details.

The presentation may contain forward-looking statements about Fulton's growth and acquisition strategies, new products and services, and future financial performance, including earnings and dividends per share, return on average assets, return on average equity, efficiency ratio and capital ratio. Forward-looking statements are encouraged by the Private Securities Litigation Reform Act of 1995. Such forward-looking information is based upon certain underlying assumptions, risks and uncertainties. Because of the possibility of change in the underlying assumptions, actual results could differ materially from these forward looking statements. Risks and uncertainties that may affect future results include: pricing pressures on loans and deposits, actions of bank and non-bank competitors, changes in local and national economic conditions, changes in regulatory requirements, actions of the Federal Reserve Board, Fulton's success in merger and acquisition integration, and customer acceptance of the Corporation's products and services. Fulton undertakes no obligation to revise or update such statements to reflect current events or circumstances after the date hereof or to reflect the occurrence of unanticipated events.

