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FULTON FINANCIAL CORP  
Form 8-K  
October 22, 2003

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:  
October 21, 2003

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, PO Box 4887 Lancaster, Pennsylvania (Address of principal executive offices)	17604 (Zip Code)
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(717) 291-2411  
(Registrant's telephone number, including area code)

ITEM 7. EXHIBITS

Exhibit No. -----	Description -----
99.1	Earnings Release dated October 21, 2003
99.2	Supplemental financial information for the quarter ended September 30, 2003

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On October 21, 2003 Fulton Financial Corporation announced its earnings for the third quarter and first nine months of 2003. 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.

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FULTON FINANCIAL CORPORATION

Date: October 21, 2003

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/s/ Charles J. Nugent

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