

FULTON FINANCIAL CORP  
Form 8-K  
November 19, 2003

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**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

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**FORM 8-K**

**CURRENT REPORT**

Pursuant to Section 13 or 15(d) of  
the Securities and Exchange Act of 1934

Date of Report: November 19, 2003

Date of earliest event reported: November 19, 2003

Commission File No. 0-10587

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**FULTON FINANCIAL CORPORATION**

(Exact Name of Registrant as specified in its charter)

Pennsylvania  
(State or other jurisdiction)

23-2195389  
(IRS Employer)

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of incorporation)

Identification Number)

**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**

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**Item 7. Financial Statement and Exhibits**

Exhibit

99.1 Investor Presentation Slides

**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 Rufus A. Fulton, Jr., Chairman and Chief Executive Officer of Fulton Financial Corporation ( Fulton ), at an analyst presentation on November 19, 2003. This presentation provides an overview of Fulton s strategy and performance. The presentation can be heard on a listen-only conference line. Directions for accessing the conference can be found on Fulton s website, [www.fult.com](http://www.fult.com).

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.

