

FULTON FINANCIAL CORP

Form 8-K

October 18, 2005

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**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 (Date of earliest event reported): October 18, 2005  
FULTON FINANCIAL CORPORATION**

(Exact name of registrant as specified in its charter)

**Pennsylvania**

**0-010587**

**23-2195389**

(State or other jurisdiction of incorporation)

(Commission File  
Number)

(IRS Employer Identification Number)

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

**17604**

(Address of principal executive offices)

(Zip Code)

**(717) 291-2411**

(Registrant's telephone number, including area code)  
Not Applicable

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

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:

- o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Earnings Release dated October 18, 2005

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**ITEM 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION**

On October 18, 2005 Fulton Financial Corporation announced its results of operations for the third quarter ended September 30, 2005. 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.

**Exhibit No. Description**

99.1 Earnings Release dated October 18, 2005.

99.2 Supplemental financial information for the quarter ended September 30, 2005

**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: October 18, 2005

/s/ Charles J. Nugent

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