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FULTON FINANCIAL CORP  
Form 8-K  
July 15, 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:  
July 15, 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 July 15, 2003
99.2	Supplemental financial information for the quarter ended June 30, 2003

ITEM 9. REGULATION FD DISCLOSURE

The information included in this section is furnished pursuant to Item 12 of Form 8-K, "Results of Operations and Financial Condition", and is reported under this Item 9 in accordance with SEC Release No. 33-8216.

On July 15, 2003, the Registrant issued a press release reporting its financial results for the second quarter ended June 30, 2003. A copy of the press release is attached as Exhibit 99.1 to this report. Supplemental financial information included with the press release is attached as Exhibit 99.2 to this report.

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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: July 15, 2003

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/s/ Charles J. Nugent

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