

FULTON FINANCIAL CORP

Form 8-K

January 17, 2006

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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): January 17, 2006  
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:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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ITEM 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

SIGNATURE

Earnings Release dated January 17, 2006.

Supplemental financial information for the quarter and year ended December 31, 2005.

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

On January 17, 2006 Fulton Financial Corporation announced its results of operations for the fourth quarter ended December 31, 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**

(c) Exhibits.

<b>Exhibit No.</b>	<b>Description</b>
99.1	Earnings Release dated January 17, 2006.
99.2	Supplemental financial information for the quarter and year ended December 31, 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 thereunto duly authorized.

**FULTON FINANCIAL CORPORATION**

Date: January 17, 2006

/s/ Charles J. Nugent

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