

FULTON FINANCIAL CORP  
Form 8-K  
January 27, 2004

---

# **UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

**Washington, D.C. 20549**

---

## **FORM 8-K**

### **CURRENT REPORT**

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

**Date of Report: January 27, 2004**

**Date of earliest event reported: January 27, 2004**

**Commission File No. 0-10587**

---



**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, and Charles J. Nugent, senior executive vice president and chief financial officer, of Fulton Financial Corporation ( Fulton ) on January 27, 2004, from 2:45 p.m. to 3:15 p.m. This presentation, which provides an overview of Fulton s strategy and performance, will be made at the 2004 Smith Barney Financial Services Conference. The presentation. A live webcast of the presentation, which will include slides and audio, will be available via the Internet through Fulton Financial Corporation s website at [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.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, Fulton Financial Corporation has caused this Report to be signed on its behalf by the undersigned hereunto fully authorized.

**FULTON FINANCIAL CORPORATION**

By:           /s/ CHARLES J. NUGENT          

Charles J. Nugent

Senior Executive Vice President and

Chief Financial Officer

Date: January 27, 2004