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FULTON FINANCIAL CORP
Form 11-K
July 16, 2002

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 11-K

(Mark One)

(X) ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934

For the fiscal year end December 31, 2001

OR

() TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934 (NO FEE REQUIRED)

For the transition period from _____ to _____

COMMISSION FILE NUMBER 0-10587

FULTON FINANCIAL CORPORATION
PROFIT SHARING PLAN
(Full title of the Plan)

FULTON FINANCIAL CORPORATION
One Penn Square
Lancaster, PA 1702
(Name of issuer of the securities held pursuant to the Plan
and the address of its principal executive office)

Pursuant to the requirements of the Securities Exchange Act of 1934, the
administrators of the Fulton Financial Corporation Profit Sharing Plan have duly
caused this annual report to be signed by the undersigned thereunto duly
authorized.

FULTON FINANCIAL CORPORATION
PROFIT SHARING PLAN

By: /s/ James B. Adams

Date: July 16, 2002

EXHIBIT INDEX

EXHIBIT DESCRIPTION

1 Audited financial statements and supplemental schedule for Fulton Financial
Corporation Profit Sharing Plan

2 Consent of Independent Auditors

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EXHIBIT 1

AUDITED FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULE

FULTON FINANCIAL CORPORATION
PROFIT SHARING PLAN

FINANCIAL REPORT

DECEMBER 31, 2001

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Financial Report