

FULTON FINANCIAL CORP  
Form NT 11-K  
June 30, 2006  
(Check One):

UNITED STATES

OMB APPROVAL  
OMB Number: 3235-0058  
Expires: March 31, 2006  
Estimated average burden

☐ Form 10-K

SECURITIES AND EXCHANGE COMMISSION

☐ Form 20-F

Washington, D.C. 20549

hours per response . . . 2.50  
SEC FILE NUMBER  
000-10587  
CUSIP NUMBER

☒ Form 11-K

☐ Form 10-Q

## FORM 12B-25

☐ Form N-SAR

### NOTIFICATION OF LATE FILING

☐ Form N-CSR

For Period Ended: December 31, 2005

☐ Transition Report on Form 10-K

☐ Transition Report on Form 20-F

☐ Transition Report on Form 11-K

☐ Transition Report on Form 10-Q

☐ Transition Report on Form N-SAR

For the Transition Period Ended: \_\_\_\_\_

*Read Instruction (on back page) Before Preparing Form. Please Print or Type.*

**Nothing in this form shall be construed to imply that the Commission has verified any information contained herein.**

If the notification relates to a portion of the filing checked above, identify the Item(s) to which the notification relates:

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#### PART I - REGISTRANT INFORMATION

Fulton Financial Corporation - RESOURCE BANK STOCK AND 401(k) SAVINGS PLAN

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Full Name of Registrant

Not Applicable

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Former Name if Applicable

One Penn Square

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Address of Principal Executive Office (*Street and Number*)

Lancaster, PA 17602

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City, State and Zip Code

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**PART II - RULES 12b-25(b) AND (c)**

If the subject report could not be filed without unreasonable effort or expense and the registrant seeks relief pursuant to Rule 12b-25(b), the following should be completed. (Check box if appropriate)

- X
- (a) The reason described in reasonable detail in Part III of this form could not be eliminated without unreasonable effort or expense
  - (b) The subject annual report, semi-annual report, transition report on Form 10-K, Form 20-F, Form 11-K, Form N-SAR or Form N-CSR, or portion thereof, will be filed on or before the fifteenth calendar day following the prescribed due date; or the subject quarterly report or transition report on Form 10-Q, or portion thereof, will be filed on or before the fifth calendar day following the prescribed due date; and
  - (c) The accountant's statement or other exhibit required by Rule 12b-25(c) has been attached if applicable.

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**PART III - NARRATIVE**

State below in reasonable detail why Forms 10-K, 20-F, 11-K, 10-Q, N-SAR, N-CSR, or the transition report or portion thereof, could not be filed within the prescribed time period.

(Attach extra Sheets if Needed)

The Registrant is unable to timely file its Form 11-K for the fiscal year ended December 31, 2005 because the Registrant is still in the process of finalizing its audited financial statements. The Registrant is diligently working to finalize its audited financial statements for the Plan and it is anticipated that the Form 11-K will be filed on or before the 15th calendar day following the prescribed due date of the Registrant's Form 11-K.

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**PART IV - OTHER INFORMATION**

- (1) Name and telephone number of person to contact in regard to this notification

**Kimberly J. Decker**  
(Name)

**(717)**  
(Area Code)

**399-1506**  
(Telephone Number)

**Paul G. Mattaini**  
(Name)

**(717)**  
(Area Code)

**399-1519**  
(Telephone Number)

- (2) Have all other periodic reports required under Section 13 or 15(d) of the Securities Exchange Act of 1934 or Section 30 of the Investment Company Act of 1940 during the preceding 12 months or for such shorter period that the registrant was required to file such report(s) been filed? If answer is no, identify report(s). Yes ☐ No ☒

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- (3) Is it anticipated that any significant change in results of operations from the corresponding period for the last fiscal year will be reflected by the earnings statements to be included in the subject report or portion thereof? Yes ☐ No ☒  
If so, attach an explanation of the anticipated change, both narratively and quantitatively, and, if appropriate, state the reasons why a reasonable estimate of the results cannot be made.

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Fulton Financial Corporation

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(Name of Registrant as Specified in Charter)

has caused this notification to be signed on its behalf by the undersigned hereunto duly authorized.

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Date: June 30, 2006

By: /s/ Louis Yoka

Name: Louis Yoka

Title: Vice President/Manager Compensation & Benefits