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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

THE DROVERS AND MECHANICS BANK  
SALARY DEFERRAL 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)

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Pursuant to the requirements of the Securities Exchange Act of 1934, the  
administrators of The Drovers and Mechanics Bank Salary Deferral Plan have duly  
caused this annual report to be signed by the undersigned thereunto duly  
authorized.

THE DROVERS AND MECHANICS BANK  
SALARY DEFERRAL PLAN

By: /s/ James B. Adams  
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Date: July 16, 2002

EXHIBIT INDEX

EXHIBIT DESCRIPTION

1 Audited financial statements and supplemental schedule for The Drovers and  
Mechanics Bank Salary Deferral Plan

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2 Consent of Independent Auditors

EXHIBIT 1

AUDITED FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULE

THE DROVERS AND MECHANICS BANK  
SALARY DEFERRAL PLAN  
FINANCIAL REPORT

DECEMBER 31, 2001

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Financial Report