

Edgar Filing: FULTON FINANCIAL CORP - Form NT 11-K

FULTON FINANCIAL CORP  
Form NT 11-K  
July 02, 2002

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

FORM 12b-25  
NOTIFICATION OF LATE FILING

(Check One):  Form 10-K  Form 20-F  Form 11-K  Form 10-Q  
 Form N-SAR Commission File Number: 0-10587  
For Period Ended: December 31, 2001  
 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: \_\_\_\_\_

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Nothing in this form shall be construed to imply that the Commission has  
verified any information contained herein.  
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If the notification relates to a portion of the filing checked above, identify  
the Item(s) to which the notification relates:

Not Applicable  
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PART I -- REGISTRANT INFORMATION

Fulton Financial Corporation/Fulton Financial Affiliates' 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

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)

- (a) The reasons 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

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Form 10-K, Form 20-F, 11-K or Form N-SAR, or portion thereof, will be  
[X] filed on or before the fifteenth calendar day following the prescribed  
due date; or the subject quarterly report of 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.

PART III -- NARRATIVE

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

The Annual Report on Form 11-K for Fulton Financial Affiliates' 401(k)  
Savings Plan could not be filed within the prescribed time period due to  
the absence of an accountant's opinion on the financial statements. See  
the attached accountant's statement required by 12b-25(c).

PART IV-- OTHER INFORMATION

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

Paul G. Mattaini	717	399-1519
(Name)	(Area Code)	(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). [X] Yes [ ] No

(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 [X] 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.

Not Applicable

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Fulton Financial Corporation and Fulton Financial Affiliates' 401(k) Savings  
Plan  
(Name of Registrant as Specified in Charter)

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

Fulton Financial Corporation

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By /s/ George R. Barr, Jr.

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George R. Barr, Jr.,

FULTON FINANCIAL ADVISORS, N.A., Trustee of  
Fulton Financial Affiliates 401(k) Savings  
Plan

Date July 2, 2002

By /s/ George R. Barr, Jr.

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George R. Barr, Jr., Secretary