



A BALANCED DESIGN
FOR GROWTH

Chambers of the nautilus. Rings of the oak tree. Leaves on the stem. Shaped by experience, each of these forms tells a unique story of strength, adaptation and growth. The balanced design of the nautilus shell allows it to regulate its depth in the ocean for shelter, feeding and survival. The rings of the oak tree document a lifetime of growth, achieved by weathering the seasons—year after year—resilience that requires a careful balance of power and flexibility. And the spiraling, symmetrical placement of leaves on the stem of a plant reflects the careful design by which the plant achieves structural stability... and ideal exposure to sustaining sunlight.

For Fulton Financial Corporation, strength, adaptation and growth represent a way of life. Ours is a long, strong history of purposeful design that creates value for shareholders through a balance of internal and external growth. This combination of organic and acquisitive growth has enabled the company to take full advantage of growth opportunities—and to thrive.

The key to that success has been our ability to build a workforce that balances the strengths, talents and abilities of each individual member... and to make a serious investment in each and every employee. The result is an uncommonly experienced, uniquely skilled, and remarkably cohesive community of professionals who have made a long-term commitment to our organization. Together, we share a history of and a dedication to consistent growth, constant adaptation and reliable performance.



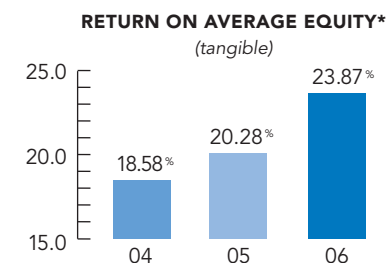
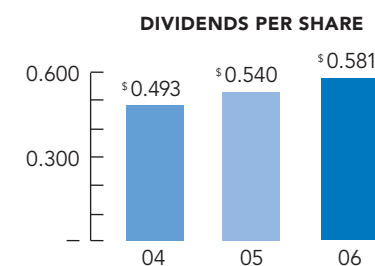
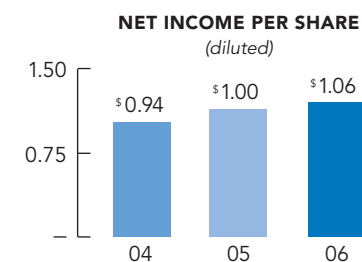
FINANCIAL HIGHLIGHTS

PER-SHARE DATA	PERCENT CHANGE				
	2006	2005	2004	2006/2005	2005/2004
Net income (diluted)	\$1.06	\$1.00	\$0.94	6.0%	6.4%
Cash dividends	0.581	0.540	0.493	7.6%	9.5%
Shareholders' equity	8.73	7.78	7.54	12.2%	3.2%

BALANCE SHEET DATA *(Dollars in thousands)*

Total assets	\$14,919,000	\$12,402,000	\$11,160,000	20.3%	11.1%
Loans, net of unearned income	10,374,000	8,425,000	7,534,000	23.1%	11.8%
Deposits	10,232,000	8,805,000	7,896,000	16.2%	11.5%
Shareholders' equity	1,516,000	1,283,000	1,244,000	18.2%	3.1%

Shares outstanding	173,648,000
Number of shareholders	53,293
Number of employees	4,376



*Net income, as adjusted for intangible amortization (net of tax) divided by average shareholders' equity, net of goodwill and intangible assets.



COUNTLESS CONTRIBUTIONS, ONE BRIGHT FUTURE.

Letter to our shareholders

A year ago, our message to you focused on “Organic Growth” and its importance to our Corporation. Looking back on 2006, organic growth continued to be a vital part of our business strategy... a solid component in our “Balanced Design for Growth.”

Trends in 2006 presented challenges that tested and validated the versatility of this balanced approach. Converging economic factors generated headwinds that hampered efforts to grow earnings at many banks. The interest rate environment, customer-driven shifts in our deposit mix, and intense competition for deposits all increased our cost of funds and compressed our net interest margin.

Analysts continue to be concerned about the ability of banks our size to grow earnings during this economic cycle. Many of these same analysts have expressed confidence in Fulton Financial Corporation and in our proven ability to generate consistent results over time.

Despite the economic pressures, I’m pleased to report that your Corporation performed relatively well in 2006. Earnings for the year were good when compared to our peer group.

We focused our attention on organic growth specifically by conducting corporate-wide incentive-based sales and referral programs.

One focused on funding and the other on growing non-interest income. We saw a number of non-interest income-producing areas, like Fulton Financial Advisors, show more positive trends. We began to see stronger residential mortgage margins as well.

Our banks are aggressively pursuing the small business sector, a market that provides lower cost funding and one that we serve effectively with our style of relationship banking. We continue to enhance our small business product line, as well as the product package for employees of those businesses.

The Columbia Bank, which joined us in February 2006, is making a significant contribution to our earnings growth along with our two other larger affiliates, Fulton Bank, in Pennsylvania and The Bank, in New Jersey. As we have shared with you in previous communications, by mid-summer, we will have merged four affiliate banks into other affiliates, reducing our total number of banks from 15 to 11. Our commitment to our decentralized operating philosophy remains strong. However, in some markets, merging one bank into another creates operating and marketing efficiencies as we leverage existing brand awareness over a larger geographic area.

Although acquisitions have been an important part of our success, we believe we can achieve earnings

per share growth goals by better leveraging organic growth opportunities across our five-state footprint. We are branching and expanding into markets that we believe offer considerable opportunity. These areas include Centre (State College) and Chester Counties in Pennsylvania; Atlantic, Burlington and Camden Counties in New Jersey; the Baltimore/Washington corridor and the Richmond, Virginia market. We expect that there will be more acquisition opportunities in 2007, and we will look at each one carefully. Until we see one that meets all of our criteria, however, we will focus on achieving our organic growth and financial goals through our existing affiliates.

While our business strategy and tactics remain flexible in order to capitalize on the ever-changing economic landscape, the values upon which this Corporation was built remain unchanged. We continue to manage your company conservatively. The balance sheet is strong and we exceed all regulatory requirements for capital. Asset quality remains high. Enterprise-wide risk management receives significant attention and resources. These risk management activities have enabled us to produce consistent performance over the years.

Above all, we are proud to build on our heritage of investing in our people. Successful banking is built on strong relationships, and we believe our employees

give us a real competitive advantage. We continue to invest resources in creating a culture that allows dedicated individuals to achieve career satisfaction and success. As a result, our employees have continued to make substantial progress in better serving our customers, and in furthering their own professional development.

Our senior management team effectively helped the Corporation navigate the twists and turns of 2006. Each of them has long-term experience with our company and provides invaluable leadership by exemplifying the ideals of Fulton Financial.

Jim Shreiner manages our Information Technology/ Operations areas and chairs our corporate risk management committee; Phil Wenger manages our banking operations, making sure our banks get the maximum benefit from their association with the holding company and that their financial results are on target; Rick Ashby has accepted the challenge of building Fulton Financial Advisors to achieve even more aggressive goals in the future; Craig Hill manages human resources for the company, building and nurturing the culture that values individuals and relationships; and Charlie Nugent, our chief financial officer, provides guidance for all of the challenging financial aspects of our company.

The stories that follow demonstrate how our people work together within the Corporation's balanced design for growth ... creating value for our clients as well as for our shareholders. These examples represent a small group of a much larger family of nearly 4,000 employees. And while they are too numerous to feature individually, each one is critical to our continued success. Together, they pave the way to a strong, healthy future for Fulton Financial Corporation.



R. Scott Smith, Jr.
Chairman, Chief Executive Officer and President



“Developing new relationships...adjusting to and overcoming new challenges...it’s very gratifying.”

Jim Shreiner, Senior Executive Vice President

Fulton Financial has completed many acquisitions over the course of 25 years, integrating nearly 30 banks into our company. Like the rings of an oak tree, counting these milestones is one thing ... successfully weathering them is a different matter entirely. Whether we are acquiring an entire bank or just one branch, we achieve a very high level of customer retention, which is not necessarily typical in our industry.

What’s the secret of our smooth transitions? Experience, for one. Due to our business strategy of attracting talented professionals and keeping them on our team, we benefit from an uncommon depth of tenured talent. Our employees understand how to transition a newly acquired bank’s operations seamlessly and efficiently into our own. They do this while preserving what’s most important to our new customers: the relationships they have with their bankers.

Jim Shreiner, Senior Executive Vice President, is a great example. Recruited by what is now Fulton Financial Corporation when he was just out of college, Jim joined our Management Training Program, working in operations and technology. In that capacity, he became involved in facilitating transitions when the Corporation acquired new banks. That was 32 years ago.

STRONG, SMOOTH TRANSITIONS

"As I advanced through my career," Shreiner says, "it became an integral part of my life here. I've been involved in almost every Fulton acquisition since the 1970s."

But there's more to the equation than spending years on the job. According to Jim, the secret is how well people work together. "We don't have a specialized team that only does transitions. We want people who will carry on after the merger is completed to participate actively in the integration," he says. "We draw from existing talent and expertise... both from Fulton Financial and from the bank we're acquiring."

Calvin Cassel, Vice President/ Project Manager for Fulton Financial Corporation, is one of those talented individuals who has experienced acquisitions from both sides. A 26-year veteran of the industry, he joined the Fulton Financial team when the Corporation acquired Lebanon Valley National Bank in 1998. "Communication is essential," he says. "You can't assume that different departments



From left to right: Angie Sargent, Charlotte Anderson, Calvin Cassel, Eileen Quinn, John Greathouse, Lorrie Kleppinger and Ed Jablonski

are communicating – you have to ensure that they're talking, sharing information. During transitions, we have weekly conference calls involving up to 80 people at a time."

Executive Vice President of Operations Angie Sargent, reinforces that point. "There are many details involved," she says. "But everyone is so dedicated. Plus, the teamwork is outstanding. There's an incredible amount of experience." Sargent is also quick to point out the number of people

responsible for such seamless transitions. "There are many, many employees at our operations centers in Mantua, New Jersey; Bethlehem, Pennsylvania; and East Petersburg, Pennsylvania who help make our transitions so successful." And the definition of success? "Absolutely no negative customer impact," Sargent says. "That's the goal we all try to achieve."

A close-up photograph of several thick, green, pointed leaves of an aloe vera plant. The leaves are arranged in a fan-like pattern, with their serrated edges clearly visible. The lighting is dramatic, with bright highlights on the edges and deep shadows in the recesses, creating a strong sense of texture and depth. The overall color palette is dominated by various shades of green, from vibrant lime to deep forest green, set against a dark, almost black background.

CAREFULLY POSITIONED TO THRIVE

“Growing the business. Winning new customers. Training, motivating, and promoting people. Those are things I really enjoy.”

Scott Kintzing, CEO, The Bank

In recent years, The Bank has enjoyed two types of growth: first, by acquisition, when two other Fulton Financial Corporation banks merged into The Bank, and second, organically, as they continue to expand into high-growth markets. CEO Scott Kintzing explains it this way: “Our strategic plan is to expand The Bank’s footprint into additional counties ... to take better advantage of market opportunities that will benefit our customers and our shareholders.”

In particular, The Bank is currently focusing on three counties where they see promising potential. “It’s more than finding a growing market,” says Angela Snyder, President. “It’s doing the analysis to determine if the demographics in that community are a good match for our relationship-oriented style of banking ... basically, we want to know that the people there will value what we have to offer.”

Once the potential value of a market has been established, the challenge becomes creating a branch network there as smoothly and efficiently as possible.

Mary Clementi, Senior Vice President of The Bank, has a background in

operations and 30 years in the banking business. Over the past few years, she’s helped to optimize branch design for the proper balance of efficiency, brand consistency, and cost effectiveness. “The engineers, the design/build firm we work with—we’ve all helped each other learn about the process, how to troubleshoot it, and over the years, we’ve gotten to be quite good at it,” Clementi says.

She’s also quick to point out that the team wasn’t assembled by chance. “Whenever possible we like to patronize professionals who are customers of The Bank. They value us, and we value them,” Mary says. “This philosophy holds true throughout Fulton Financial Corporation.”

According to Scott Kintzing, the culture of The Bank—providing “high-touch service”—is another reason their affiliation with Fulton Financial Corporation has been so successful. Angela Snyder agrees. “From the outset, our cultures had a lot in common,” she says. “We were both focused on proactive sales and service, and a dedication to customers and shareholders.”



From left to right: Angela Snyder, Mary Clementi and Scott Kintzing

Clearly, maintaining balance—between organic growth and acquisitions, as well as between customers and shareholders—has been a winning strategy both for The Bank and for Fulton Financial Corporation.

Angela Snyder points out that, while the concept is simple, the execution is less so. “We take a disciplined approach,” she says. “We do lots of projections, lots of analysis. Then, all along the way, we hold ourselves accountable to the goals and expectations on which we based our decisions. That may sound simple and obvious, but it’s a discipline that’s often forgotten.”



GENERATION AND REGENERATION

“I honestly couldn’t imagine a better mentor than John Bond. He was always so involved in all aspects of the bank... and always included me.”

John Scaldara, CEO, The Columbia Bank

The Columbia Bank joined Fulton Financial in 2006. A valuable acquisition, the bank combines excellent performance and a great location. It is situated in prime growth markets along the Baltimore/Washington corridor. The Columbia Bank has continued to grow organically since joining Fulton Financial, and it is one of our top-performing affiliates.

Co-founder John Bond served as CEO of The Columbia Bank since it was founded in 1987. In addition to guiding the remarkable growth of the institution, he motivated his employees—among them John Scaldara. “I hired John as my first CFO,” Bond says. “He was very young, but came highly recommended by other accountants. With good reason—John was very motivated, very bright. He kept taking on more and more responsibility, and grew continuously from the time he started.”

“When I was in college, I got some good advice,” Scaldara recalls. “A friend recommended accounting. He told me, ‘It’s the language of business,’... an ideal way to get involved with all aspects of an organization.”

Those wise words proved to be true. Since Bond hired him in 1989, Scaldara worked to become President of The Columbia Bank. And with John Bond’s retirement at the end of 2006, Scaldara has become CEO. Bond will remain a director of The Columbia Bank and will also stay on as a director of Fulton Financial Corporation. The management change, however, isn’t expected to alter the remarkable growth and success of The Columbia Bank, thanks to the shared history and philosophy of Mr. Bond and Mr. Scaldara.

“We always planned to be the premier bank in our market,” Bond says, “but it wasn’t just about growing quickly. It was about discipline. The numbers had to make sense.”

Regarding his new post, Scaldara is confident. “It’s a matter of continuing to do what we already do well... and finding ways to do it better. It’s about better delivery to our end users so they continue to see value.”

As for the merger with Fulton Financial Corporation, Scaldara says, “We had the luxury of choosing who to partner with, and Fulton Financial Corporation was at the top of our list. They’re very people-oriented. Our cultures, core banking values, traditions—they’re a perfect match.”

Bond says, “They offered us the best of both worlds. That’s what drove the deal. They allowed us to keep the local identity that we had worked so hard to build while benefiting from the strength of being part of a larger organization.” Judging from the outstanding team and outstanding market of The Columbia Bank, the success they’ve built is quite likely to continue.



From left to right: John Bond and John Scaldara

A close-up photograph of several dandelion seed heads. The seed heads are in various stages of maturity, with some showing the characteristic white, feathery pappus. The background is a bright, hazy sky, suggesting a sunny day. The overall tone is warm and natural.

GROWING CLOSER AND GAINING GROUND

“The challenge is to provide exceptional service to each of our clients ... and to do it in the most efficient manner possible.”

Jeff Bankert, *Executive Vice President, Private Banking*

Fulton Financial Corporation formed Fulton Financial Advisors in 2000 to consolidate the investment management, trust and brokerage services of all of our affiliates under one umbrella. “Fulton Financial Advisors resulted from our effort to find and create efficiencies within the Corporation by unifying the various trust departments of all our banks,” says Jeff Bankert, Executive Vice President of Private Banking. “We wanted to get investment expertise into all the branches and regions that previously hadn’t had access to it.”

At that time, nearly half of our affiliate banks did not offer investment services. Now, a few short years later, Fulton Financial Advisors products and services are available to all of our clients and customers.

Key to such successful expansion, according to Jeff Bankert, has been the quality of communication among our internal team. “When we maintain strong relationships with our affiliate banks, they’re better equipped to listen to client needs and objectives and communicate those back to us,” he says. “That helps our organization expand and grow, which is good for the Corporation. And the client benefits from our services, which creates value for them.”



From left to right: Elaine Kowalski, Jeff Bankert, Carol Fahnestock, Dennis Patrick and Bud Green

Fulton Financial Advisors is currently focusing its efforts on additional organic growth within its business lines, optimizing delivery of services and fostering a top-quality customer experience. “Great service leads to longer-term relationships,” says Rick Ashby, Senior Executive Vice President of Fulton Financial Corporation and CEO of Fulton Financial Advisors. “But it’s a mature business, so you need to stay current with shifting financial climates, rapidly changing customer preferences, and competition from all angles.”

Fortunately, Fulton Financial Corporation’s community banking orientation and emphasis on people gives Fulton Financial Advisors an important edge in building a strong internal team. “The quality of our people is paramount to our success,” Ashby says. “And our people truly are quality people. People of character.

They’re dedicated to their jobs, and to our customers.”

“All of us are devoted to client success,” Ashby says. “We stay close to them, and get to know them well.”

Bankert sums it up this way: “We’re working harder than ever on building those bridges—strengthening relationships with our affiliate banks, with our communities, and with our clients.”

The bottom line? The attention paid to the efficiency and effectiveness of the internal business is balanced by an outward focus: toward building value for clients, the Corporation, and the shareholders. And the value-added, fee-based product lines of Fulton Financial Advisors provide a complement to the interest-based revenue sources of Fulton Financial Corporation’s affiliate banks.

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James E. Shreiner
*Senior Executive Vice President/
Senior Administrative Services Officer*

E. Philip Wenger
*Senior Executive Vice President/
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From left to right: Phil Wenger, Jim Shreiner, Charlie Nugent, Scott Smith, Craig Hill and Rick Ashby

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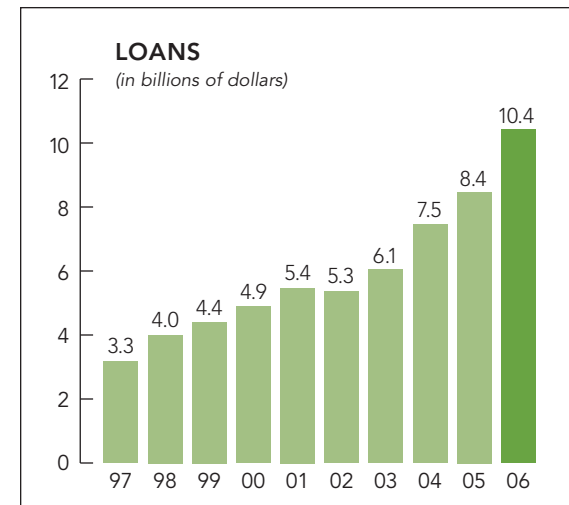
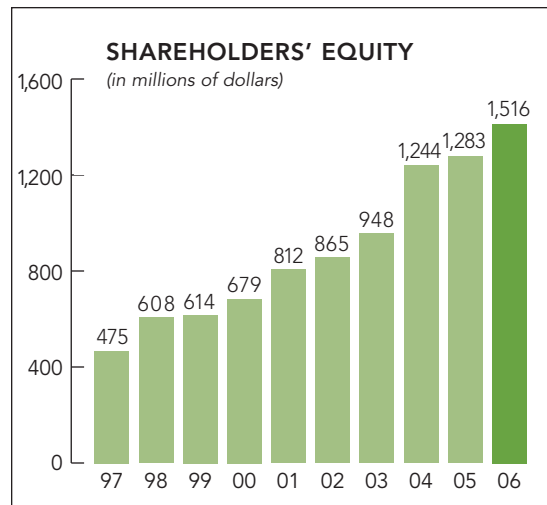
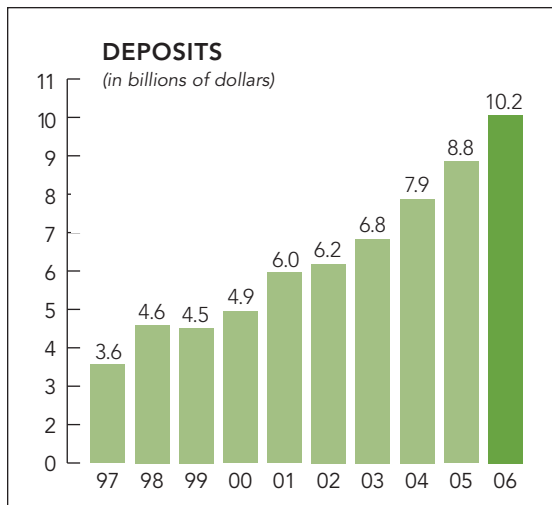
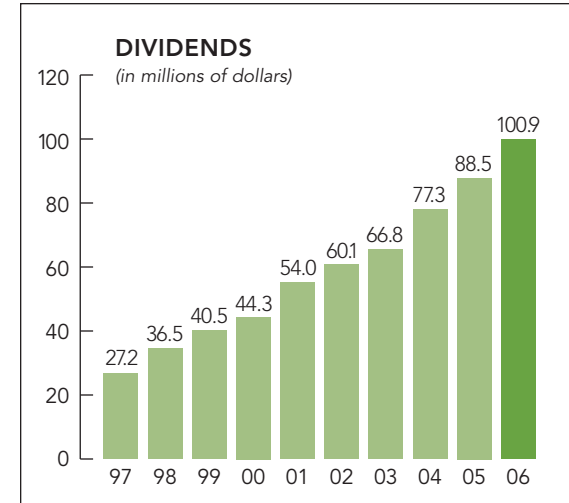
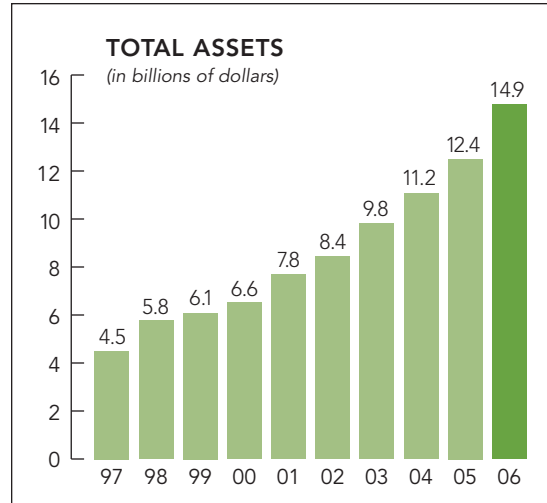
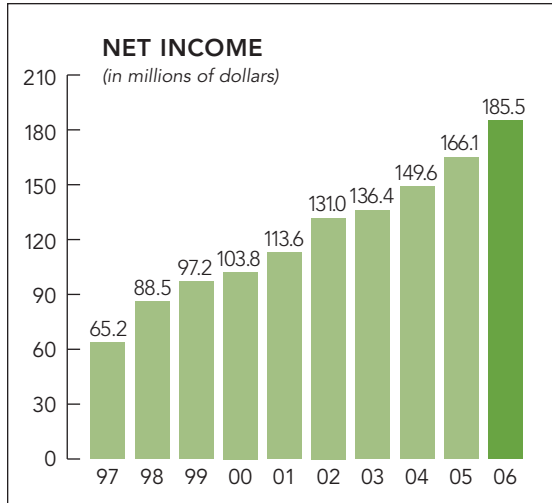
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10 YEARS IN REVIEW (1997–2006)





Investor Information

Stock Listing

Common shares of Fulton Financial Corporation are traded under the symbol "FUL" and are listed in the National Market System of NASDAQ.

Dividend Calendar

Dividends on Fulton Financial Corporation's common stock are customarily payable on or about the 15th of January, April, July and October.

Dividend Reinvestment Plan and Direct Deposit of Cash Dividends

Fulton Financial Corporation offers its shareholders the convenience of a Dividend Reinvestment and Stock Purchase Plan, and direct deposit of cash dividends.

Holders of stock may have their quarterly dividends automatically reinvested in additional shares of the Corporation's common stock by utilizing the Dividend Reinvestment Plan.

Shareholders participating in the Plan may also make voluntary cash contributions not to exceed \$5,000 per month.

In addition, shareholders also have the option of having their cash dividends sent directly to their financial institution for deposit into their checking or savings account.

Shareholders may receive information on either the Dividend Reinvestment Plan and Stock Purchase Plan or direct deposit of cash dividends by writing to:

Stock Transfer Department
Fulton Financial Advisors, N.A.
P.O. Box 3215
Lancaster, PA 17604-3215

or calling: (717) 291-2546 or 1-800-626-0255.

Investor Information and Documents

A copy of the Corporation's Annual Report, Form 10-K, 2007 proxy statement and other documents filed with the Securities and Exchange Commission can be viewed on the Corporation's website at www.fult.com. In addition, copies of the Form 10-K and 2007 proxy statement may be obtained without charge to shareholders by writing to:

Corporate Secretary
Fulton Financial Corporation
P.O. Box 4887
Lancaster, PA 17604-4887

News, stock information, an events calendar, Corporate presentations and other information can be found on the Corporation's website at www.fult.com.

The Annual Meeting and Luncheon of Shareholders of Fulton Financial Corporation

will be held on Monday, May 7, 2007, at noon in the Great American Hall of the Hershey Lodge and Convention Center, West Chocolate Avenue and University Drive, Hershey, PA. Please note that any shareholder who would like to attend MUST HAVE A RESERVATION.

To make a reservation, please select the appropriate options on your proxy card when you vote by mail, telephone or Internet.

Your reservation will help ensure that we have adequate seating for all shareholders who plan to join us that day.

Bank Subsidiaries

Fulton Bank

Lebanon Valley Farmers Bank

Swineford National Bank

Lafayette Ambassador Bank

FNB Bank, N.A.

Hagerstown Trust

Delaware National Bank

The Bank

The Peoples Bank of Elkton

Skylands Community Bank

Resource Bank

Somerset Valley Bank

The Columbia Bank

Residential lending offered through Fulton Mortgage Company and Resource Mortgage

Financial Services Subsidiaries

Fulton Financial Advisors, N.A.

Deardon, Maguire, Weaver, and Barrett, LLC

Fulton Insurance Services Group, Inc.

Independent Public Accounting Firm

KPMG, LLP
1601 Market Street
Philadelphia, PA 19103

