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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)

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)

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

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

C O N T E N T S

	Page
Financial Report	
A. Independent Auditor's Report	1
B. Statements of Net Assets Available for Plan Benefits	2
C. Statements of Changes in Net Assets Available for Plan Benefits	3
D. Notes to Financial Statements	4 - 8
E. Supplemental Schedule of Assets Held for Investment Purposes	9
f. Supplemental Schedule of Reportable Transactions	10

Financial Report