

TOPIC	ACCOUNTING METRIC	SASB CODE	RESPONSE
Data Security	Description of approach to identifying and addressing data security risks	FN-CB-230a.2	Cybersecurity is considered an enterprise-wide risk and subject to control and monitoring at various levels of management throughout the business. Under the direction of our Chief Information Security Officer, we maintain a formal information security management program, which is subject to oversight by, and reporting to, the Risk Committee of the Board of Directors. We also support and encourage safe and secure technological innovation to advance our corporate strategic objectives and embrace a continuous improvement mindset and process to guide our strategy, risk management approach, and operational execution. ¹
Financial Inclusion & Capacity Building	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4	Fulton provides multiple different channels to incorporate Financial Education and Economic Empowerment in our communities. During 2023, 2408 people received services sponsored by Fulton Bank through Operation Hope including group education and 1:1 coaching. ²
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	FN-CB-410a.2	With respect to our loan portfolio, we are in the initial stages of examining climate-related physical, transition and regulatory risks at both the portfolio and borrower levels. As a foundation, we have several policies and practices in place to identify and mitigate known risks and maintain compliance with applicable rules and regulations currently in place. For example, we maintain policies and procedures to ensure compliance with the Flood Disaster Protection Act and as such ensure the maintenance of appropriate flood insurance on collateral located within the designated flood zones. Our commercial real estate lending practices also includes consideration of environmental compliance in the credit process. We are also in the initial stages of examining broader climate-related risks in our commercial credit process to include understanding any unique climate risks associated with lending in particular industries or for certain purposes. While we have not identified any material climate-related risk factors in our portfolio or in our geography in the short term, this is an area of risk that continues to evolve, and we continue to pay attention to and seek to understand transition and regulatory-related risks that may come to exist in the medium- and longer-term horizons. ³
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	FN-CB-510a.1	We experienced no material monetary losses resulting from legal proceedings associated with fraud, theft, regulatory penalties, or violation of industry regulations. If material losses had occurred, they would have been addressed in our 2023 Annual Report on Form 10-K. ⁴
	Description of whistleblower policies and procedures	FN-CB-510a.2	Fulton's Whistleblower Policy governs the protection of individuals who report activities believed to be illegal, dishonest, unethical, or otherwise improper, including, but not limited to, complaints regarding accounting, internal accounting controls or audit matters. All employees receive training on Whistleblower practices as part of our onboarding training and subsequent annual compliance training. Independent EthicsPoint reporting channels are available to Whistleblowers 24 hours per day, 7 days per week via toll-free phone or internet. ⁵
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1	Fulton is not considered to be a Global Systemically Important Bank (G-SIB) per the Basel Committee on Banking Supervision's assessment methodology, and therefore does not have a G-SIB score.
	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	FN-CB-550a.2	As a financial institution, Fulton Bank is subject to regulatory capital requirements administered by banking regulators. Fulton must meet specific capital guidelines that involve quantitative measures of its assets, liabilities, and certain off-balance sheet items as calculated under regulatory accounting practices. Our annual stress testing includes credit risk, liquidity, earnings, interest rate risk, across numerous scenarios. The results of these risk assessments and our capital planning structure are approved by the Board of Directors. As of December 31, 2023, the Bank was well-capitalized under the regulatory framework for prompt corrective action based on its capital ratio calculations.

¹See the Cybersecurity section of our 2023 CSR report and the Risk Factors section of our 2023 Annual Report on Form 10-K, page 26.

²See the Community section of our 2023 CSR report.

³See the Industry Loan concentration table in the Financial Condition section of the Management's Discussion and Analysis of Financial Condition and Results of Operations section of our 2023 Annual Report on Form 10-K, page 55.

⁴See 'Note 20 - Commitments and Contingencies; Legal Proceedings' of our 2023 Annual Report on Form 10-K, page 125.

⁵See our Code of Conduct on our website and the Business Ethics section of our 2023 CSR report.

Environmental, Social & Governance Metrics



TOPIC	METRIC	UNITS	2022	2023
Environmental Impact	E-waste recycled ¹	# total lbs.	12,177	67,927
Social Capital	Participants attending financial education initiatives for unbanked, underbanked, or underserved customers (SASB Code: FN-CB-240a.4)	# clients served	2,039	2,408
	Philanthropic giving	\$USD	Fulton Bank: \$6,614,579 ² ; Fulton Forward Foundation Impact Grants: \$280,917	Fulton Bank: \$3,382,670 ² ; Fulton Forward Foundation Impact Grants: \$2,218,917
	Volunteering by employees	# total hours	13,617	12,822
	Data Security training required of employees	# courses/employee	6	9
	Data Security training completed by employees	% employees	100%	99.9%
Business Model & Innovation	Consumer financial protection training completed by employees	% employees	100%	100%
Human Capital	Employee headcount	# total employees	3,376	3,477
	Full-time employee headcount	# employees	3,264	3,377
	Part-time employee headcount	# employees	112	100
	Employee Diversity:			
	Women	% employees	66%	65%
	Racial/ethnic minorities	% employees	24%	25%
	Diversity or anti-discrimination training completed by employees:			
	Required courses	% employees	99.9%	99.6%
	Recommended courses	% employees	22.2%	17.1%
	Employee Resource Groups (ERGs)	# ERGs	5	5
	Employee Resource Group participation by employees	% employees	11%	16%
	Training completed by employees	# total hours # average hours/employee	162,587 48	149,695 43
	Tuition reimbursement paid to employees	\$USD	\$271,018	\$244,233
	Tuition reimbursement program participation by qualifying employees	% employees	1.8%	1.4%
	Leadership training participation by employees	# employees	453	550
Mentorship program participation by employees	# Mentors # Mentees	18 18	36 36	
Employee Engagement Survey score	% favorable responses	74.2%	73.0%	
Employee Engagement Survey participation by employees	% employees	77.5%	80.1%	

¹Electronic waste, or e-waste, is waste consisting of discarded electronic products (such as computers, monitors, etc.).

²Includes \$3,873,843 and \$879,819 in contributions to Fulton Forward Foundation for years 2022 and 2023, respectively.

Environmental, Social & Governance Metrics *(continued)*



TOPIC	METRIC	UNITS	2022	2023
Governance	Diversity, Equity and Inclusion (DEI) board oversight		See narrative in 2022 CSR Report	
	Diversity, Equity and Inclusion (DEI) executive oversight		See narrative in 2022 CSR Report	
	Code of Conduct/Ethics policy signed by onboarded employees	% employees	100%	100%
	Code of Conduct/Ethics policy annual training completed by employees	% employees	99.9%	99.2%
	Compliance training completed by employees	# total hours	75,292	81,205
	Monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations (SASB Code: FN-CB-510a.1)	\$USD	Experienced no material losses (see 2023 Annual Report on Form 10-K)	
	Board members ¹	# total board members	13	11
	Independent board Chairperson ¹		No, Fulton's CEO serves as Chairperson, and the board designates an independent director as Lead Director.	
	Independent board members ¹	% board members	76.9%	72.7%
	Independent committee Chairpersons ¹ : Audit Nominating and Corporate Governance Human Resources		Yes, these committees have independent Chairpersons per Nasdaq and Bylaw requirements.	
	Tenure of board members ¹	# average years	6.8	6.5
	Board member diversity ¹ :			
	Age ¹	# average years	62.5	62.1
	Women ¹	# board members % board members	4 30.8%	4 36.4%
	Racial/ethnic minorities ¹	# board members % board members	3 23.1%	3 27.3%
	Diverse Chairpersons ¹	# board members	1	1

¹Board member metrics are as of April 1 for each year listed.

Product Line Data



PRODUCT LINE	2022	2023
Fulton Forward®		
Homebuyer Advantage Plus	\$26MM / 139-units	\$45MM / 216-units
HomeReady® Mortgage Plus	\$31MM / 165-units	\$9MM / 45-units
HomePossible® ¹		\$16MM / 79-units
Fulton Bank Community Combo	\$40MM / 364-units	\$20MM / 196-units
Closing Cost Assistance Program	\$860K	\$698K
Other Down Payment and Closing Cost Assistance Programs	\$323K	\$569K
Government Lending Programs ²	\$63MM / 245-units	\$54MM / 183-units
State Agency Programs ³	\$24MM / 178-units	\$22MM / 140-units
Small Business Loans Originated	\$46MM	\$74MM
Community Development Loans Originated	\$197MM	\$84MM (as of 6/30/2023)
Community Development Investments	\$261MM	\$270MM

¹New Freddie Mac program offered by Fulton beginning in 2023.

²Government-insured programs consisting of Veterans Administration, Federal Housing Administration and U.S. Department of Agriculture loans for veterans, low- and moderate-income (LMI) individuals and families and LMI individuals and families in rural areas, respectively.

³State housing agency programs for LMI families designed to cater to residents of each of the states within our footprint plus the District of Columbia (includes down payment assistance provided by the agencies).