

Sustainability Accounting Standards Board (SASB) - 2024



TOPIC	ACCOUNTING METRIC	SASB CODE	RESPONSE
Data Security	Description of approach to identifying and addressing data security risks	FN-CB-230a.2	<p>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. 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.</p> <p>Fulton has implemented a comprehensive risk management practice to ensure that we are identifying, measuring, monitoring, and controlling cybersecurity risks. Our risk management processes are streamlined for speed and agility and are informed by the current cyber threat environment. This helps ensure that we have the appropriate countermeasures in place to mitigate the latest threats. Fulton also has an extensive third-party vendor risk management process in place to monitor and control risks associated with our outsourced services and contracts. Independent oversight and assurance activities include internal audits, vulnerability assessments and penetration testing. As a regulated financial institution, we are subject to rigorous regulatory requirements, oversight and examinations.¹</p>
Financial Inclusion & Capacity Building	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4	<p>Fulton provides multiple different channels to incorporate Financial Education and Economic Empowerment in our communities. During 2024, 2552 people received services sponsored by Fulton Bank through Operation HOPE including group education and 1:1 coaching.²</p>
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	<p>With respect to our loan portfolio, we continue to be 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</p>

¹See the Cybersecurity section of our 2024 CSR report and Part I, Item 1C Cybersecurity of our 2024 Annual Report on Form 10-K, page 32.

²See the Community section of our 2024 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 2024 Annual Report on Form 10-K, page 54.

TOPIC	ACCOUNTING METRIC	SASB CODE	RESPONSE
Business Ethics	Total amount of 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	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 2024 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. Independent reporting channels are available to whistleblowers 24 hours per day, 7 days per week. ⁵
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1	Fulton is not considered to be a 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 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. As of December 31, 2024, the Bank was well-capitalized under the regulatory framework for prompt corrective action based on its capital ratio calculations.

⁴See 'Note 21 - Commitments and Contingencies; Legal Proceedings' of our 2024 Annual Report on Form 10-K, page 132.

⁵See our Code of Conduct on our website and the Business Ethics section of our 2024 CSR report.

Environmental, Social & Governance Metrics



TOPIC	METRIC	UNITS	2023	2024
Environmental Impact	E-waste recycled ¹	# total lbs.	67,927	16,282
	Shredded paper	# total lbs.	736,495	801,400
Social Capital	Participants attending financial education initiatives for unbanked, underbanked, or underserved customers (SASB Code: FN-CB-240a.4)	# clients served	2,408	2,552
	Philanthropic giving:			
	Fulton Bank	\$USD	\$3,382,670 ²	\$8,323,183 ²
	Fulton Forward Foundation Impact Grants	\$USD	\$2,218,917	\$1,921,250
	Volunteering by employees	# total hours	12,822	11,174
	Data Security training required of employees	# courses/employee	9	9
	Data Security training completed by employees	% employees	99.9%	99.9%
Business Model & Innovation	Consumer financial protection training completed by employees	% employees	100%	100%
Human Capital	Employee headcount: ³	# total employees	3,477	3,455
	Full-time employee headcount	# employees	3,377	3,351
	Part-time employee headcount	# employees	100	104
	Employee Tenure:			
	Less than 1 year	% employees	17.2%	11.8%
	1 – 5 years	% employees	31.6%	34.4%
	5 – 15 years	% employees	30.1%	32.9%
	Greater than 15 years	% employees	21.1%	20.9%
	Employee Resource Groups	# ERGs	5	7
	Employee Resource Group participation by employees	% employees	16%	19%

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

²Includes \$879,819 and \$5,622,269 in contributions to Fulton Forward Foundation for years 2023 and 2024, respectively.

³Includes temporary employees and interns.

Environmental, Social & Governance Metrics *(continued)*



TOPIC	METRIC	UNITS	2023	2024
Human Capital <i>(continued)</i>	Training completed by employees	# total hours # average hours/employee	149,695 43	137,945 40
	Tuition reimbursement paid to employees	\$USD	\$244,233	\$135,797
	Tuition reimbursement program participation by qualifying employees	% employees	1.4%	1.1%
	Leadership training participation by employees	# employees	550	591
	Mentorship program participation by employees	# Mentors # Mentees	36 36	60 60
	Employee Engagement Survey score	% favorable responses	73.0%	69.2%
	Employee Engagement Survey participation by employees	% employees	80.1%	71.5%
Governance	Board composition oversight		See narrative in 2024 CSR Report	
	Executive composition oversight		See narrative in 2024 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	99.2%	99.9%
	Compliance training completed by employees	# total hours	81,205	93,463
	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 2024 Annual Report on Form 10-K)	
	Board members	# total Board members	11	11
	Independent Board Chairperson		No, Fulton's CEO serves as Chairperson, and the Board designates an independent director as Lead Director.	
	Independent Board members	% Board members	72.7%	72.7%
	Independent committee Chairpersons: Audit Nominating and Corporate Governance Human Resources		Yes, these committees have independent Chairpersons per Nasdaq and Bylaw requirements.	
	Tenure of Board members	# average years	6.5	7.5

Product Line Data



PRODUCT LINE	2023	2024
Fulton Forward®		
Homebuyer Advantage Plus	\$45MM / 216-units	\$16MM / 70-Units
HomeReady® Mortgage Plus	\$9MM / 45-units	\$21MM / 89-units
HomePossible® ¹	\$16MM / 79-units	\$34MM / 156-units
Fulton Bank Community Combo	\$20MM / 196-units	\$59MM / 501-units
Closing Cost Assistance Program	\$698K	\$325K
Closing Cost Assistance Program Secured ¹		\$393K
Other Down Payment and Closing Cost Assistance Programs	\$569K	\$1.3MM
Government Lending Programs ²	\$54MM / 183-units	\$81MM / 241-units
State Agency Programs ³	\$22MM / 140-units	\$26MM / 164-units
Small Business Loans Originated	\$74MM	\$61MM
Community Development Loans Originated	\$123MM	\$71MM (as of 6/30/24)
Community Development Investments	\$270MM	\$303MM

¹New expanded original Closing Cost Assistance Program offered by Fulton beginning in 2024.

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).