

OUR VALUES IN ACTION.

2025 CORPORATE SOCIAL RESPONSIBILITY REPORT

EXECUTIVE SUMMARY





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*2025 Corporate Social Responsibility Report**

EXECUTIVE SUMMARY

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CHANGING LIVES
FOR THE BETTER.

**All data, unless otherwise indicated, reflects information as of December 31, 2025.
For our full CSR report and SASB/ESG Metrics please visit fultonbank.com/csr*

OUR VALUES IN ACTION

COMMUNITY BANKING THAT SUPPORTS THE WHOLE COMMUNITY.



*Building community is central to our banking strategy – empowering individuals, strengthening local businesses, and investing in the neighborhoods we serve. This commitment guides our ongoing efforts to **make banking more personal and accessible for all.***

This isn't a new strategy. We've been committed to supporting our communities since 1882. We've stayed true to our purpose **to change lives for the better.**

We serve customers across Pennsylvania, New Jersey, Maryland, Delaware and Virginia. Whether we're meeting with customers to provide strategic advice, supporting their online banking needs, or conducting financial literacy classes, our focus is the same: **How can we make a positive impact for more customers and communities?**

This report explores that question with the theme of **turning values into action**, through

our pillars of impact – community, customers, employees, environment, and governance.

As a community bank, our work is never finished. Each year brings new opportunities to make an impact, and this report highlights **our values in action** throughout 2025.

CURT MYERS

Chairman, CEO and President





Fulton Financial Corporation is a regional financial holding company headquartered in Lancaster, PA, with **\$32 billion in assets**. It provides a variety of financial services through its subsidiary bank, **Fulton Bank, N.A. (Fulton)**, in Pennsylvania, New Jersey, Maryland, Delaware, and Virginia. Fulton operates **more than 200 financial centers**.

Fulton also provides:

Investment management and planning services for individuals and corporations through Fulton Financial Advisors and Fulton Private Bank.*

Residential mortgage services through Fulton Mortgage Company.*

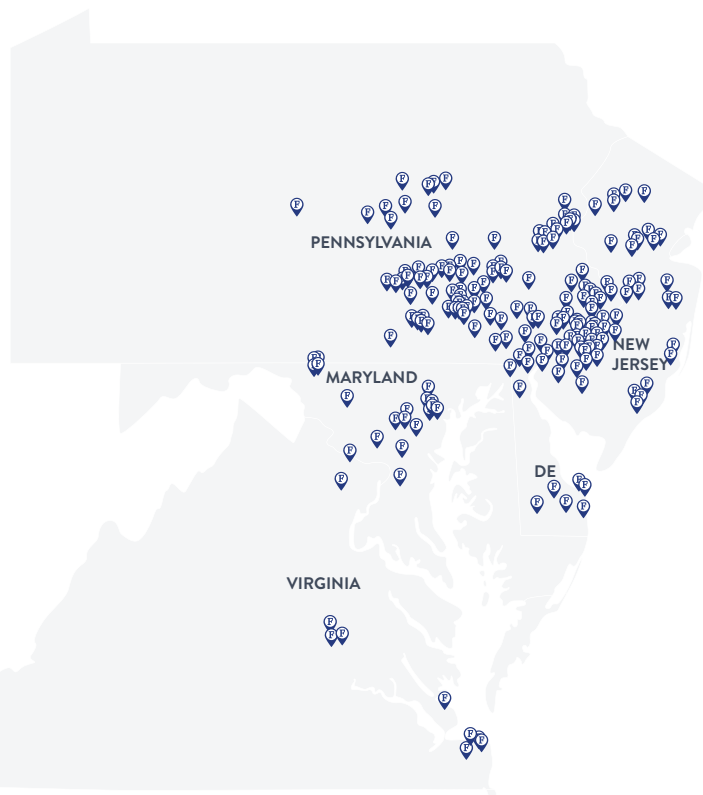
OUR PURPOSE AND VISION

Fulton Bank's purpose is a simple statement that signals big aspirations: **We change lives for the better**. That commitment to our customers, team members, and partners is what drives our employees each and every day.

Our vision is to be the bank of choice.

OUR FOOTPRINT

- **Total Assets** \$32.1 billion
- **Total Revenue** \$1.3 billion
- **Total Financial Centers** 201
- **Total Deposit Accounts** Over 875,000
- **Total Employees** 3,388



* Fulton Mortgage Company is a division of Fulton. Fulton Financial Advisors and Fulton Private Bank operate through Fulton Bank, N.A. Securities and Insurance products are not a deposit or other obligation of or guaranteed by the bank or any affiliate of the bank; are not insured by the FDIC or any other state or federal government agency, the bank, or an affiliate of the bank; and are subject to investment risk, including the possible loss of value.



CHANGING LIVES FOR THE BETTER.



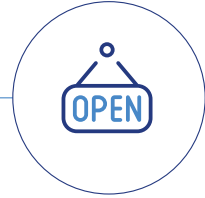
\$192 MM

TOTAL COMMUNITY
DEVELOPMENT LOANS
ORIGINATED



\$318 MM

TOTAL COMMUNITY
DEVELOPMENT
INVESTMENTS



\$58 MM

TOTAL SMALL BUSINESS
ADMINISTRATION LOANS
ORIGINATED



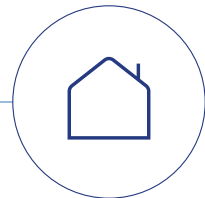
\$1.8 MM

TOTAL CLOSING COST
ASSISTANCE PROGRAM
GRANTS DISBURSED



\$16.5 MM

TOTAL LOANS (68)
TO LOW- AND MODERATE-
INCOME HOMEBUYERS
THROUGH OPERATION HOPE



\$149 MM

TOTAL MORTGAGE LOANS
THROUGH FULTON
MORTGAGE COMPANY TO
LOW- AND MODERATE-
INCOME HOMEBUYERS



11,569

EMPLOYEE
VOLUNTEER HOURS



OUTSTANDING

COMMUNITY REINVESTMENT
ACT RATING



\$5.8 MM

TOTAL CHARITABLE
CONTRIBUTIONS &
DONATIONS VIA FULTON*

All numbers listed are from 2025.

* Includes \$953,909 in contributions to Fulton Forward Foundation for 2025.



FULTON SPOTLIGHT

MARKET PRESIDENT ROLE.

Jeff Rush, Executive Market President

In the fall of 2024, Fulton transformed its operating model to provide more focus on employee engagement and customer outreach at the market level by creating the Market President position.

OUR MARKET PRESIDENTS:

- **IMPROVE** the customer experience
- **INCREASE** employee engagement
- **ENSURE** alignment and collaboration among lines of business within the market
- **SUPPORT** initiatives related to Fair and Responsible Banking and Inclusion
- **COLLABORATE** with Advisory Boards to support growth and community engagement

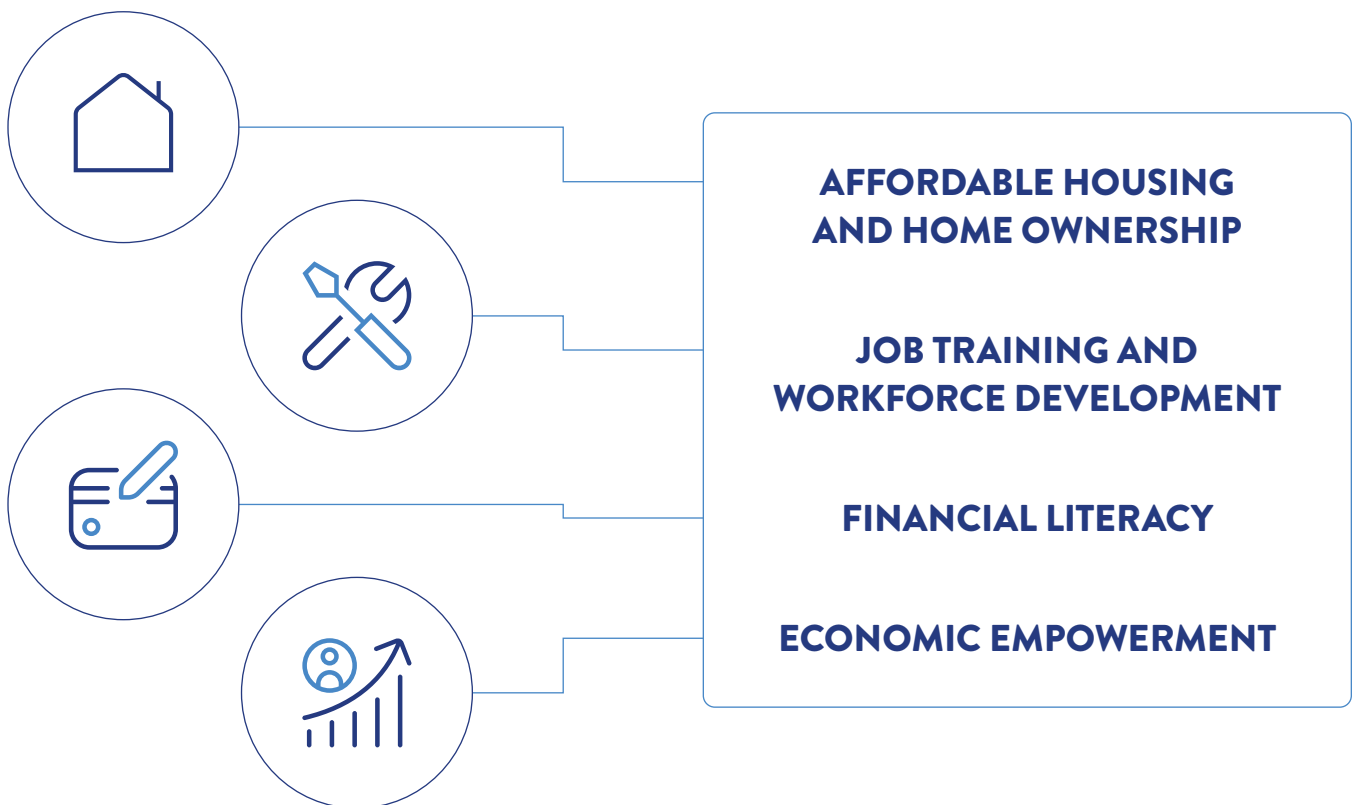




BRINGING VALUE TO OUR COMMUNITIES.

FULTON FORWARD®

Beginning in 2016 as an umbrella program for Fulton's community service work, **Fulton Forward®** continues to evolve as the cornerstone for all our efforts to improve our communities through stewardship, volunteering, partnerships, and other activities. We're proud of Fulton Forward® and our contributions toward building vibrant communities with programs, products, and services focused on **four key areas**:



In support of Fulton Forward®, we established the **Fulton Forward Foundation** (Foundation), an independent private nonprofit foundation, through which impact grants are made to community organizations whose mission aligns with one or more of these key areas.

FULTON SPOTLIGHT
Operation HOPE

Fulton maintains a strong and enduring partnership with Operation HOPE, reinforcing our shared commitment to financial empowerment. Through this collaboration, we deliver impactful financial literacy education and personalized coaching, equipping individuals with the tools to achieve long-term financial stability.



PERCENTAGE OF CLIENTS WITH:



*"...The loan officer got me the 1st-time homebuyers grant and helped me step by step with everything. I am grateful for everything you did for me and my family. **Many thanks!**"*

A First-Time Homebuyer

AFFORDABLE HOUSING/HOME OWNERSHIP
Customer Highlight Success Story

A couple worked with local bilingual **Loan Officer Maria Ramirez** to buy their first home in Chester County, Pennsylvania. She assisted them with Fulton Bank's Community Combo Loan mortgage program for up to 100% financing of the home's purchase price.*

The customer was also eligible for the Federal Home Loan Bank of Pittsburgh **"First Front Door"** grant program, which provides \$15,000 toward downpayment and closing costs.

FINANCIAL LITERACY: IMPACT GRANT STORY
Philadelphia School District / Stock Market Challenge

The spirit of innovation and financial literacy came alive in 2025 as students across the Philadelphia School District participated in the annual Stock Market Challenge, a competition that empowers young minds to explore the world of investing, strategy, and economic decision-making.

The 2025 challenge was more than just a numbers game - it was a platform for **real world learning and leadership**. Students worked in teams, analyzed market trends, and made simulated investments over the course of several weeks, all while building valuable skills in collaboration, critical thinking, and financial planning.

Two outstanding students rose to the top, impressing their teachers not only with their portfolio growth but also with their strategic thinking and teamwork. To honor their achievements, Fulton awarded two new laptops to the winners, who were students at Jenks Academy for the Arts and Sciences and Ethan Allen School.



* Interest on the portion of the loan that exceeds the value of the dwelling is not tax deductible, and consumers should consult their tax advisor.

ECONOMIC EMPOWERMENT: IMPACT GRANT STORY

Stursi

Stursi, an emerging leader in the non-alcoholic beverage industry, is strengthening its presence in the greater Baltimore area. Recognized as the “Official Non-Alcoholic Cocktail of Chesapeake Arena” and featured on BevNet, Stursi is building momentum within the industry and seeking to expand its operations. A \$10,000 grant from the Fulton Forward Foundation, in partnership with Baltimore Community Lending, is helping to accelerate this expansion by funding the development of manufacturing and distribution networks. This investment is enabling Stursi to create local jobs, support economic growth, and **contribute to the vitality of the community** while continuing to innovate in the beverage market.



JOB TRAINING: IMPACT GRANT STORY

Camden Shipyard & Maritime Museum

The Camden Shipyard & Maritime Museum’s mission is to **educate, inspire, and engage** citizens by showcasing Camden’s rich maritime heritage and significant contributions to global shipbuilding and seafaring. Locally, the Camden Carpenters Union Pre-Apprenticeship Program provides comprehensive carpentry training to help young adults between the ages of 17 and 27 obtain jobs with area contractors or attend the Carpenters Union Apprenticeship Program. This program helps to find jobs in a high-demand industry for local participants.

The Camden Carpenters Union, in partnership with the Camden Shipyard & Maritime Museum, has launched the Camden Carpentry Program—an eight-week initiative designed to provide hands-on training, mentorship, and career exploration.

This partnership was made possible through a **\$20,000 Foundation grant**, which funded the program in full—including lumber, tools, supplies, instructor costs, and daily stipends of \$25 for all students.





DELIVERING VALUE TO OUR CUSTOMERS.

Our customers are the driving force behind every decision we make.

We put customers first by developing products, services, and solutions that meet their needs and help change their lives for the better.

Voice of the Customer

Fulton actively listens to the “Voice of the Customer” to inform product development and service delivery. The program uses a variety of feedback channels to ensure that our service remains personal, connecting our work to our purpose.

CONSUMER BANKING

Helping Customers Bank Wisely. Fulton develops products and digital solutions to meet customers wherever they want to do their banking.

Contact Center Enhancements

We deployed live chat in both online and mobile banking to provide real-time support.

Workplace Banking

Fulton’s Workplace Banking (WPB) program brings financial wellness and literacy directly to employees and students through their employers or schools.

Customer Support in American Sign Language

Developed in partnership with 360 Direct Access, this technology allows customers using our website or mobile app to connect with a trained Fulton specialist fluent in American Sign Language through a secure video link. Customers needing support at a financial center can scan a QR Code with their mobile device to access a live sign language interpreter.





BUSINESS BANKING

Supporting Small Business with a connection to Small Business Administration (SBA) lending and EMPOWER Community Banking.

Fulton's Business Banking team is dedicated to empowering entrepreneurs and driving innovation by serving as trusted advisors. With a growing base of 75,000 small business customers, we expanded our team to deliver an exceptional experience, and the tools businesses need to thrive.

SBA Lending

Every SBA loan we close **creates opportunities** for entrepreneurs and small business owners to start, grow, or expand their businesses.

SBA CASE STUDY Twin Tails

Twin Tails, a family-owned veterinary hospital in Garnet Valley, Pennsylvania, built a new 5,500-square-foot facility featuring seven exam rooms, an operating room, and dental suite to better serve their community. With a \$4.6 million SBA 7(a) term loan and a \$100,000 line of credit for working capital, Twin Tails turned their vision into reality - creating a state-of-the-art veterinary hospital to care for pets and families. Since receiving this financing, Twin Tails has:

- **CREATED** 12 new jobs.
- **EXPANDED** access to veterinary care; and
- **DRIVEN** significant economic impact through new construction

EMPOWER Community Banking

EMPOWER Community Banking is designed to help customers **start, grow, and expand** small businesses. Working with a Certified EMPOWER Business Advocate, they can receive one-on-one mentorship, educational resources, networking opportunities, and custom solutions.

CUSTOMER TESTIMONIAL

"The Fulton Bank Entrepreneur Exchange was fantastic and is a forum that is informative and beneficial. As an advocate for success in business, the Fulton Entrepreneur Exchange expanded my resource network with associates of like mind to whom I have and continue to refer businesses for pertinent guidance, support, and advice."

The Wealth Zone, Calverton, Maryland

DIGITAL BANKING, TECHNOLOGY, AND INNOVATION

*Fulton is committed to **driving innovation to deliver meaningful value** for our customers and team members. Our approach aligns with regulatory expectations and our strategic priorities, ensuring every advancement is ethical and customer-focused. Key objectives include:*

- **ENHANCING** experiences for customers and employees through innovative solutions
- **DEVELOPING** new products and services that meet evolving needs while ensuring compliance and preventing consumer harm
- **PROMOTING** fair access to financial services and fair treatment for all customers
- **IMPROVING** efficiency and reducing costs through process innovation
- **LEVERAGING** emerging technologies to create new opportunities
- **FOSTERING** a culture of creativity, collaboration, and continuous improvement

COMMERCIAL BANKING

Fulton accelerated its transformation in 2025 to better serve the diverse and evolving needs of businesses across our markets. By implementing **a relationship-driven, segmented model**, we've strengthened our role as trusted advisors - delivering tailored solutions that match the scale and unique requirements of each client: Commercial, Middle Market, and Corporate.

CUSTOMER STORY

NextStep Robotics

A Life Sciences/Technology customer making a community impact through medical innovation

Foot drop is a debilitating condition that affects up to 40% of stroke survivors, making it difficult or impossible for them to lift the front part of the foot while walking. With funding and solutions secured through Fulton's **Life Sciences and Technology Group**, NextStep Robotics, based in Baltimore, Maryland, created a

cutting-edge solution by developing a portable ankle robot to alleviate and, in some cases, treat foot drop. The company is addressing this major unmet need through AMBLE, a robotic therapy device **designed to help patients retrain their own neuromuscular pathways**, even months or years after their stroke.

Responsible Investment Management (Fulton Financial Advisors)

Helping clients reach their financial and investment objectives

Supporting our clients' retirement goals runs deeper than investment strategies. Understanding our clients' values, long-term plans, and retirement goals are major factors that help drive investment decisions. We offer **cutting-edge resources** with personal services to provide customized solutions for each client's personal goals.

transition planning along with strategic growth planning. Additionally, the Ritters have worked closely with Fulton's private banking team to support long-term personal financial planning and retirement. As part of their private banking personal planning, the Ritter family has developed investment plans to **focus on philanthropy and community giving**, providing an avenue to ensure continuity for the long-term charitable work that inspires them.

CASE STUDY

The Ritter family, former owners of Harrisburg, Pennsylvania-based Ritter Insurance Marketing (currently, Managing Partner at Integrity Marketing Group), have partnered with Fulton's commercial team for almost 30 years. During that time, the relationship has grown to support ownership

Fulton Financial Advisors and Fulton Private Bank operate through Fulton Bank, N.A. Securities and Insurance products are not a deposit or other obligation of or guaranteed by the bank or any affiliate of the bank; are not insured by the FDIC or any other state or federal government agency, the bank, or an affiliate of the bank; and are subject to investment risk, including the possible loss of value.





VALUING OUR EMPLOYEES.

Our team members are **the heart and soul of Fulton**, as they demonstrate our values and culture every day, and every success we experience begins with them. We are one company with many voices, which is why we **champion a culture** of continuous improvement and learning, work-life integration, and inclusion.

FULTON EXPERIENCE

Successful companies shape their cultures instead of allowing their cultures to shape the company. At Fulton, our leaders model the behaviors **that strengthen our culture** - creating teams grounded in growth, teamwork, and a customer-first mindset.

Adding New Teammates from Republic Bank

Following the 2024 Republic First Bank (Republic Bank) asset acquisition, **Fulton welcomed new colleagues** by introducing them to our culture - sharing our history, values, and the principles that guide how we serve customers and communities.

New teammates consistently shared that Fulton's culture wasn't just presented as an idea - it was demonstrated in every interaction. From day one, **they saw our values in action**, creating a genuine sense of belonging and reinforcing what makes Fulton unique: **a culture that is authentic, collaborative, and customer focused.**

"During challenging moments, I felt respected and uplifted, "added to Fulton" rather than "taken from Republic."

A Republic Bank Teammate



EMPLOYEE EXPERIENCE COUNCIL

VOICE OF THE EMPLOYEE

Fulton's **Employee Experience Council** (EX Council) is dedicated to enhancing the workplace experience for all team members. A review of our 2024 Employee Engagement Survey data showed that communications during times of change was an improvement opportunity.

Listening to our team members - and acting on their feedback - in a more concerted way has delivered immediate, positive results.

Recruiting and Onboarding

Fulton's Recruiting and Onboarding process is distinguished by its personal approach and community emphasis. Our culture is our differentiator. The way in which we collaborate with each other, with a focus on accountability, partnership, support, ethics, and respect, stands out. We focus on ensuring an inclusive culture of belonging. We show appreciation and care about our team members and their career journey.

We are deliberate in our new hire process - from candidate to new hire to fully onboarded employee. Each new team member takes part in a four-to-six-month process to fully understand Fulton's culture, mission and vision, values, and key differentiators. From new employee onboarding to employee resource group information sessions and roundtables, new hires have the opportunity to participate in multiple groups and opportunities.

Labor Practices/Employee Health and Safety

Fulton is committed to providing a comprehensive benefits program that meets the growing and evolving

needs of our valued team members. Fulton also actively prioritizes the health and safety of our employees to ensure a positive working environment. Our commitment to excellence begins with the wellbeing of our employees. We take a holistic approach to support team members at every stage of life - providing resources, programs, and benefits that promote health, financial security, and personal growth.

Inclusion and Belonging

At Fulton Bank, we're committed to fostering an inclusive, supportive environment where we acknowledge, respect, and welcome a collaborative working team.

For example, Fulton Bank's 85-member Veterans Employee Resource Group fosters inclusion, supports career transitions, and strengthens community engagement for veterans and their families. The group mentors veterans entering civilian careers, partners with Talent Acquisition to recruit and retain veterans and military spouses, engages military interns, advocates for veterans, educates team members on inclusion, and promotes Fulton Bank as an inclusive employer.

FULTON'S EMPLOYEE RESOURCE GROUPS

- ADAPT: ABLED AND DISABLED ALLIES PARTNERING TOGETHER
- FULTON FUTURE
- FULTON PRIDE
- BLACK PROFESSIONALS ALLIANCE
- REMOTE WORKERS
- VETERANS
- WOMEN IN TECHNOLOGY

Team members across our five-state footprint participate in these groups, which are open to anyone and everyone at Fulton.



SUSTAINING OUR ENVIRONMENT.

We are consistently aware of the **environmental footprint we leave behind**, and we are always looking for new ways to reduce our impact - whether that's through reducing energy usage, facilitating proper waste disposal, or optimizing land management. Our commitment to the environment is **steadfast**, and we are proud of the advancements we continue to make across our company, suppliers, and partners to ensure future generations enjoy the beauty of our planet.

OUR CLIMATE IMPACT WORKING GROUP (CIWG) PILLARS



This Executive Summary includes highlights of two of the pillars. For a review of all pillars, please see the full 2025 CSR Report at fultonbank.com/CSR.

PILLAR



CIWG PILLAR #1

REDUCING OUR OPERATIONAL IMPACT

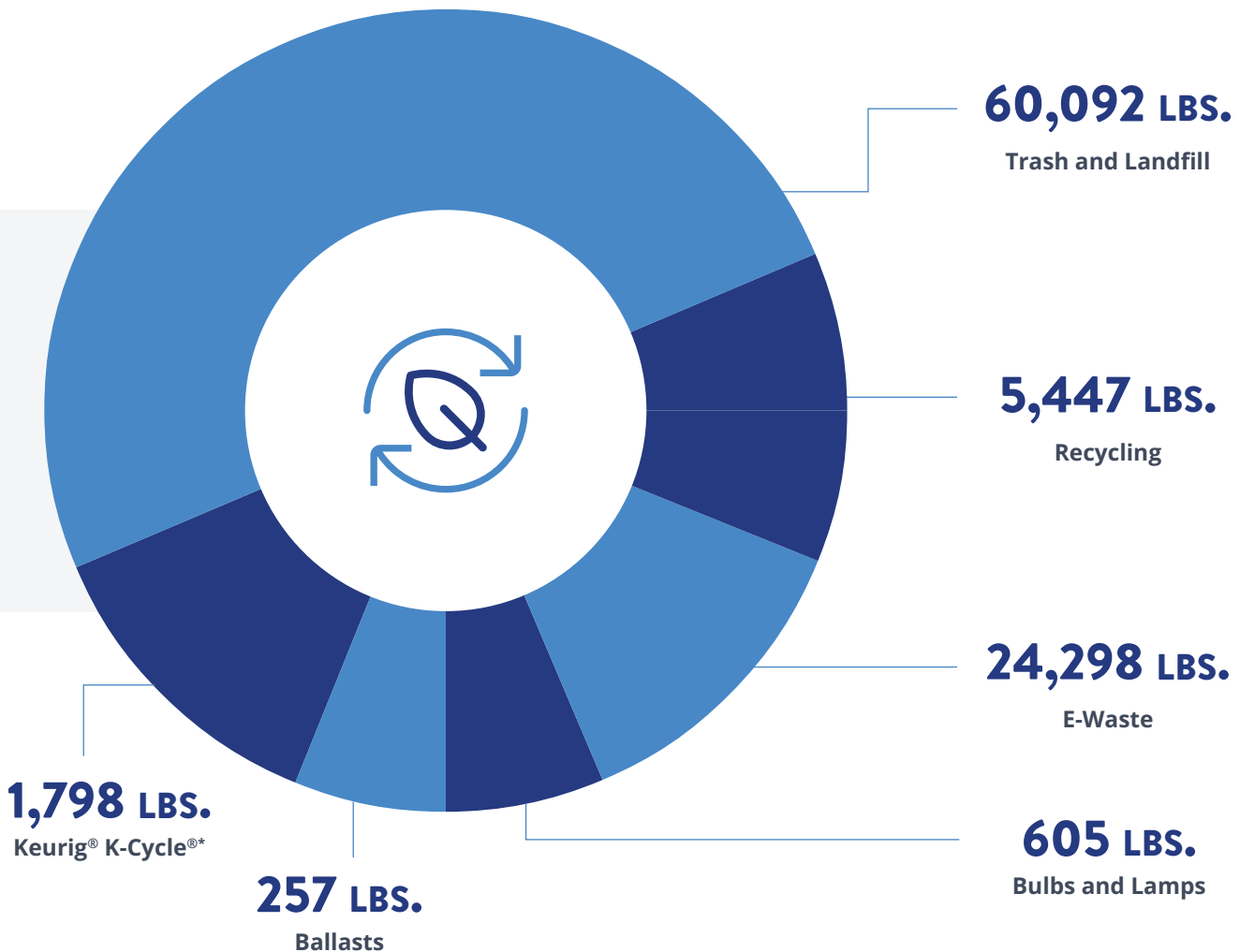
Our commitment to lowering our carbon footprint is informed by our **energy management** and **Greenhouse Gas (GHG) emissions tracking**. We successfully established formal tracking of Scope 1 and 2 emissions on a new platform in 2025, which enabled more robust and detailed reporting. This has been critical in understanding our emissions tracking as we evaluate trends and opportunities to lower emissions over time through targeted investments that impact energy usage.

Green Team

In 2025, Fulton launched **the Green Team** - a new employee group dedicated to leading the charge on sustainability. From reducing environmental impact to inspiring positive change across our communities, the Green Team is turning our stewardship goals into action.

RECYCLING BY THE NUMBERS

End-of-year data regarding waste disposal and diversion.



* A specialty waste diversion program through Keurig's K-Cycle® Recycling Program

Recycling Diversion Rate and Waste Stream Diversion Update

Fulton **continues to evaluate opportunities** to divert waste from landfills. As we mature our efforts and gain the ability to track more waste, we have identified additional waste streams that we will measure and report on because of working with different vendors to gather more information about our waste activities.

Fulton continues to **advance current efforts** with additional changes such as implementing universal waste collection (including bulbs and batteries), key fob recycling, and electronic waste collection.

CIWG PILLAR #3

SUPPORTING CLIENT SUSTAINABILITY JOURNEYS

Digital Migration and Paper Savings (Consumer)

Fulton **continues to educate customers** about their ability to bank digitally, focusing on the ease and convenience of mobile remote deposit capture. From ease of banking on demand to the environmental impact of saving on paper statements, digital banking provides customers with increased flexibility. In 2025, we provided 4.2 million digital statements - saving approximately 8.5 million sheets of paper, which translates into preserving hundreds of trees and reducing waste in landfills.

Commercial Onboarding

By streamlining Commercial Onboarding, **we've not only improved internal processes** - we've created a more sustainable process that reduces paper, eliminates the need for in-person visits, and cuts down on printed documents sent through the postal system.

E-Sign Adoption

In 2025, we expanded electronic signature and remote service capabilities, delivering faster, more secure, and more convenient banking experiences. By digitizing previously manual processes, we reduced friction, accelerated turnaround times, and enhanced transparency for our clients. These digital solutions also **significantly cut paper usage and waste**, helping conserve natural resources and lower our environmental footprint.

CLIENT STORY

Lancaster Farmland Trust (LFT)

LFT was formed in 1988 to help farmers preserve their farms for future generations. Fulton is proud to be a long-standing supporter of LFT, investing in its mission through volunteer efforts that promote sustainability in our hometown and by providing expert financial guidance. LFT has been working with farmers for years **to help them implement conservation practices** on their farms that keep pollutants like nutrient runoff, sediments, and road salts out of our waterways. They now steward more than 618 conservation easements totaling more than 38,310 acres of farmland.

PILLAR





RESPONSIBLE GOVERNANCE.

Governance at **Fulton Financial Corporation (FFC)** starts at the top, with our Board of Directors (Board) and includes Curt Myers, FFC Chairman, Chief Executive Officer (CEO) and President. The Board members are elected annually by our shareholders.

Governance Best Practices

We are committed to **maintaining strong corporate governance practices**. The Board regularly reviews our governance policies and procedures to ensure compliance with laws, rules, and regulations. Best practices include Board Independence, Board Practices, Shareholders Rights, and Shareholder Alignment.

Board's Role in Consumer Financial Protection

Fulton maintains a consumer compliance program that is subject to the oversight of and reporting to the Risk Committee of the Board. Led by Fulton's Chief Compliance Officer, the consumer compliance program includes regular risk assessments, policy updates, compliance monitoring, involvement in new product and significant project initiatives, regulatory change management,

independent audit testing, and a compliance training program. Compliance courses are mandatory and are assigned based on an employee's role alignment, ensuring that all Fulton team members, no matter their function, are prepared to work in a compliant manner.

Corporate Social Responsibility (CSR) Governance

We are a **community-focused, purpose-driven organization** with a deep, long-standing commitment to promoting sound CSR practices. We recognize that good practices and effective oversight and management of such matters are essential in driving success for our shareholders, the communities in which we operate, and other stakeholders including customers, team members, and third-party vendors.

BUSINESS ETHICS

While some of the standards set forth in our Code of Conduct are required by law or are necessary to protect our interests, some simply represent doing what is right—**one of our company's core values**. These standards are indicative of our uncompromising commitment to ethical conduct and integrity in our every endeavor.





RISK MANAGEMENT & OVERSIGHT

Fulton's risk management and oversight framework ensures that innovation, growth, and customer service are delivered responsibly, in alignment with regulatory requirements and ethical standards. Fulton's Risk Committee is primarily responsible for overseeing the management of enterprise risk for Fulton, and the entire Board is regularly informed about such risks.

CYBERSECURITY

Information Security Program

Fulton has implemented a **comprehensive information security program** and practice to ensure the privacy and confidentiality of all customer data.

Information Security Risk Management

Our comprehensive cybersecurity risk management practice focuses on identifying, measuring, monitoring, and controlling cybersecurity risks. Our practices are **aligned to the business requirements of the organization** with a focus on enabling innovation in a safe and secure manner. This includes a comprehensive third-party vendor risk management program to actively monitor and control third-party vendor-related cyber risk.

FAIR AND RESPONSIBLE BANKING

At Fulton, **we are committed to creating a positive impact** in every community we serve! Our intent is to expand beyond traditional fair lending principles to promote programs, policies, and practices that strive to meet the needs of consumers, businesses, and communities across our footprint. Together with the Fulton Forward® initiative, we translate this mission into actionable steps that promote access to financial resources, education, and affordable housing for underserved and underbanked populations.

We are committed to offering a **broad range of financial products and services** to all qualified borrowers, regardless of race, ethnicity, religion, gender, disability or other factors prohibited under federal or state laws. Our efforts specifically focus on serving low- and moderate-income individuals and small businesses.

Community Reinvestment Act (CRA)

Fulton's second consecutive **Outstanding Community Reinvestment Act** rating reflects our ongoing pledge to meet credit, investment, and service needs of the communities we serve.





FORWARD-LOOKING STATEMENTS.

This report may contain forward-looking statements with respect to the financial condition, results of operations and business of Fulton Financial Corporation (the “Corporation”). Do not unduly rely on forward-looking statements. Forward-looking statements can be identified by the use of words such as “may,” “should,” “will,” “could,” “estimates,” “predicts,” “potential,” “continue,” “anticipates,” “believes,” “plans,” “expects,” “future,” “intends,” “projects,” the negative of these terms and other comparable terminology. These forward-looking statements may include projections of, or guidance on, the Corporation’s future financial performance, expected levels of future expenses, including future credit losses, anticipated growth strategies, descriptions of new business initiatives and anticipated trends in the Corporation’s business or financial results.

Forward-looking statements are neither historical facts, nor assurance of future performance. Instead, the statements are based on current beliefs, expectations and assumptions regarding the future of the Corporation’s business, future plans and strategies, projections, anticipated events and trends, the economy and other future conditions. Because forward-looking statements relate to the future, the statements are subject to inherent uncertainties, risks and changes in circumstances that are difficult to predict and many of which are outside of the Corporation’s control, and actual results and financial condition may differ materially from those indicated in the forward-looking statements. Therefore, you should not unduly rely on any of these forward-looking statements. Any forward-looking statement is based only on information currently available and speaks only as of the date when made. The Corporation undertakes no obligation, other than as required by law, to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

A discussion of certain risks and uncertainties affecting the Corporation, and some of the factors that could cause the Corporation’s actual results to differ materially from those described in the forward-looking statements, can be found in the sections entitled “Risk Factors” and “Management’s Discussion and Analysis of Financial Condition and Results of Operations” in the Corporation’s Annual Report on Form 10-K for the year ended December 31, 2025, and other current and periodic reports, which have been, or will be, filed with the Securities and Exchange Commission and are, or will be, available in the Investor Relations section of the Corporation’s website (www.fultonbank.com) and on the Securities and Exchange Commission’s website (www.sec.gov).

DISCLOSURE STATEMENT

The corporate social responsibility and environmental, social and governance data, statistics, metrics, targets, goals, objectives, commitments and programs contained in this report are disclosed voluntarily, are not necessarily prepared in accordance with generally accepted accounting principles, may be based on assumptions that, while believed to be reasonable at the time of preparation, may be subject to change, and have undergone an internal review process intended to ensure accuracy and completeness, but have not been audited by our independent registered public accounting firm.

For our full CSR report and SASB/ESG Metrics please visit fultonbank.com/csr

CHANGE
LIVES
BETTER

Fulton Bank
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fulton Bank, N.A. Member FDIC.

Nasdaq

Broadway

Nasdaq REWRITE TOMORROW

branded

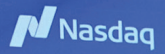
Nasdaq

Fulton Bank

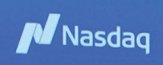
+100.92 22,242.02

Net Change +0.09 Stock Price \$19.51

Nasdaq MarketSite



Nasdaq MarketSite



Nasdaq MarketSite



Fulton



FULTON
Nasdaq

40
YEAR
ANNIVERSARY
OF LISTING

Bank



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listed

Fulton Bank

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