

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. 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.</p> <p>Fulton maintains and continues to enhance its third-party risk management program to identify, assess, and manage risks associated with outsourced services, including governance, oversight, and ongoing monitoring of vendor relationships. 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	Fulton provides multiple different channels to incorporate Financial Education and Economic Empowerment in our communities. During 2025, 3750 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 continue to examine 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. Our commercial real estate lending practices also includes consideration of environmental compliance in the credit process. We are 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

¹See the Cybersecurity narrative in the Governance section of our 2025 Corporate Social Responsibility (CSR) Report and 2025 Annual Report on Form 10-K, page 33.

²See the Community section of our 2025 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 2025 Annual Report on Form 10-K, page 55.

Sustainability Accounting Standards Board (SASB) - 2025



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 2025 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 various scenarios. The results of these risk assessments and our capital planning structure are approved by the Board. As of December 31, 2025, 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 2025 Annual Report on Form 10-K, page 133.

⁵See our Code of Conduct on our website and the Business Ethics narrative in the Governance section of our 2025 CSR report.

Environmental, Social & Governance Metrics



TOPIC	METRIC	UNITS	2024	2025
Environmental Impact	E-waste recycled ¹	# total lbs.	16,282	24,298
	Shredded paper	# total lbs.	801,400	610,460
Social Capital	Participants attending financial education initiatives for unbanked, underbanked, or underserved customers (SASB Code: FN-CB-240a.4)	# clients served	2,552	3,750
	Philanthropic giving:			
	Fulton Bank	\$USD	\$8,323,183 ²	\$5,845,913 ³
	Fulton Forward Foundation Impact Grants	\$USD	\$1,921,250	\$1,566,250
	Volunteering by employees	# total hours	11,174	11,569
	Data Security training required of employees	# courses/employee	9	9
	Data Security training completed by employees	% employees	99.9%	100%
Business Model & Innovation	Consumer financial protection training completed by employees	% employees	100%	100%
Human Capital	Employee headcount: ⁴	# total employees	3,455	3,388
	Full-time employee headcount	# employees	3,351	3,287
	Part-time employee headcount	# employees	104	101
	Employee Tenure:			
	Less than 1 year	% employees	11.8%	22.8%
	1 – 5 years	% employees	34.4%	28.3%
	5 – 15 years	% employees	32.9%	29.4%
	Greater than 15 years	% employees	20.9%	19.5%
	Employee Resource Groups	# ERGs	7	7
	Employee Resource Group participation by employees	% employees	19%	20%

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

²Includes \$5,622,269 in contributions to Fulton Forward Foundation in 2024, of which \$5MM was in connection with the Republic First Bank transaction.

³Includes \$953,909 in contributions to Fulton Forward Foundation in 2025.

⁴Includes temporary employees and interns.

Environmental, Social & Governance Metrics *(continued)*



TOPIC	METRIC	UNITS	2024	2025
Human Capital <i>(continued)</i>	Training completed by employees	# total hours	137,945	116,306
		# average hours/employee	40	34
	Tuition reimbursement paid to employees	\$USD	\$135,797	\$107,234
	Tuition reimbursement program participation by qualifying employees	% employees	1.1%	0.9%
	Leadership training participation by employees	# employees	591	297
	Mentorship program participation by employees	# Mentors	60	52
		# Mentees	60	52
	Employee Engagement Survey score	% favorable responses	69.2%	70.8%
Employee Engagement Survey participation by employees	% employees	71.5%	78.3%	
Governance	Board composition oversight			See narrative in 2025 CSR Report
	Executive composition oversight			See narrative in 2025 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%	100%
	Compliance training completed by employees	# total hours	93,463	87,321
	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 2025 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%	82.0%
	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	7.5	8.0

Product Line Data



PRODUCT LINE	2024	2025
Fulton Forward®		
Homebuyer Advantage Plus	\$16MM / 70-loans	\$16M / 61-loans
HomeReady® Mortgage Plus	\$21MM / 89-loans	\$20M / 94-loans
HomePossible®	\$34MM / 156-loans	\$25M / 113-loans
Fulton Bank Community Combo	\$59MM / 501-loans	\$88M / 691-loans
Closing Cost Assistance Program	\$325K	\$129K
Closing Cost Assistance Program Secured	\$393K	\$600K
Other Down Payment and Closing Cost Assistance Programs	\$1.3MM	\$1.1MM
Government Lending Programs ¹	\$81MM / 241-loans	\$83M / 244-loans
State Agency Programs ²	\$26MM / 164-loans	\$22M / 126-loans
Small Business Administration (SBA) Loans Originated	\$61MM	\$58MM
Community Development Loans Originated	\$145MM	\$192MM
Community Development Investment Balances	\$303MM	\$318MM

¹Government-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.

²State 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).