

CRITERIA	SASB CODE	RESPONSE	SOURCE
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.	For more information, please see the Data Security and Customer Privacy section of our 2022 CSR report and the Risk Factors section of our 2022 Form 10-K, pages 28-29.
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. Through Q4 2022, 2039 people received services sponsored by Fulton Bank through Operation Hope including group education and 1:1 coaching.	For more information, please see the Social Capital section of our 2022 CSR report.
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 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 2022 Form 10-K	For more information, please see 'Note 19 - Commitments and Contingencies; Legal Proceedings', on pages 123-124 of our 2022 Form 10-K.
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.	For more information, please see our Code of Conduct on our website and the EthicsPoint section in our 2022 CSR report.

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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, 2022, the Bank was well capitalized under the regulatory framework for prompt corrective action based on its capital ratio calculation.	

ESG METRIC	1/1/22 - 12/31/22	1/1/21 - 12/31/21	SASB CODE
ENVIRONMENT			
E-waste recycled (lbs.)	12,177 lbs.	17,971 lbs.	
SOCIAL CAPITAL			
# Participants attending financial education initiatives for unbanked, underbanked, or underserved customers	2,039 clients served through year-end 2022	2,092 clients served through year-end 2021	FN-CB-240a.4
\$USD Total philanthropic giving	Fulton Bank 2022 Total Philanthropic Giving: \$6,614,579; Fulton Forward Foundation 2022 Impact Grants: \$280,917	Fulton Bank 2021 Total Philanthropic Giving: \$4,166,572; Fulton Forward Foundation 2021 Impact Grants: \$244,667	
# Employee volunteer hours	13,617 Employee Volunteer Hours	12,774 Employee Volunteer Hours	
HUMAN CAPITAL			
# Total Head Count	3,376	3,230	
# Full-time employees	3,264	3,090	
# Part-time employees	112	140	

ESG METRIC	1/1/22 - 12/31/22	1/1/21 - 12/31/21	SASB CODE
HUMAN CAPITAL <i>continued</i>			
# Total training hours	162,587	148,306	
# Average training hours per employee	48	46	
\$ Total dollars tuition reimbursement	\$271,018	\$319,853	
% Qualifying or participating team members in tuition reimbursement program	1.8%	1.9%	
# Leadership training participants	453	459	
# Mentorship program participants: - Mentors - Mentees	Cohort 2(2022): 18 Mentors, 18 Mentees	Pilot (2020-21): 38 Mentors, 38 Mentees	
% Employee engagement score	74.2% favorable responses	75.3% favorable responses	
% Engagement survey response rate	77.5%	82.8%	
DE&I Board Oversight	see narrative in CSR Report		
DE&I Executive Oversight	see narrative in CSR Report		
# of Employee Resource Groups	5	5	
% Employee participation in Employee Resource Groups	11%	9%	

ESG METRIC	1/1/22 - 12/31/22	1/1/21 - 12/31/21	SASB CODE
HUMAN CAPITAL <i>continued</i>			
% Employee Completion of diversity or anti-discrimination trainings	99.9% (required courses), 22.2% (instructor-led courses)	99.8% (required courses), 29.2% (instructor-led courses)	
Employee Diversity: % Women (total)	66%	67%	
Employee Diversity: % Racial/ethnic minorities (total)	24%	22%	
GOVERNANCE			
% Employees signed Code of Conduct/Ethics (onboarded/ongoing)	100%	100%	
% Employees completing annual training sessions on Code of Conduct/Ethics	99.9%	100%	
# Hours of compliance training completed	75,292	77,325	
Total Board Members	13	14	
Average Director Age In Proxy	62.5	63.2	
Average Director Tenure In Proxy	6.8	6.2	
% Independent Board Members	76.9%	78.6%	
Independent Board Chair	No - Fulton Bank has a CEO Chair and Lead Director	No - Fulton Bank has a CEO Chair and Lead Director	

ESG METRIC	1/1/22 - 12/31/22	1/1/21 - 12/31/21	SASB CODE
GOVERNANCE <small>continued</small>			
Independent Committee Chairs: - Audit - Nominating and Corporate Governance - Human Resources	Yes, all these committees have independent chairs per Nasdaq and Bylaw requirements	Yes, all these committees have independent chairs per Nasdaq and Bylaw requirements	
Board Diversity: - # Women - % Women - # Underrepresented Minority - % Underrepresented Minority - # Diverse Chairpersons	# women - 4 % women - 30.8% # Min - 3 % Min - 23.1% # Div Chair - 1	# women - 3 % women - 21.4% # Min - 5 % Min - 35.7% # Div Chair - 1	
\$ 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	Experienced no material losses - see Form 10-k	Experienced no material losses - see Form 10-k	FN-CB-510a.1

PRODUCT LINE DATA

	2020	2021	2022
Fulton Forward®			
Homebuyer Advantage Plus	\$39MM / 243-units	\$26MM / 139-units	\$26MM / 139-units
HomeReady® Mortgage Plus	\$158MM / 856-units	\$107MM / 578-units	\$31MM / 165-units
Fulton Bank Community Combo (Total)		\$59MM / 550-units	\$40MM / 364-units
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Closing Cost Assistance Program	\$1.5MM	\$1.4MM	\$860K
Other Down Payment and Closing Cost Assistance Programs	\$1.3MM	\$973K	\$323K
Government Lending Programs*	\$132MM / 583-units	\$96MM / 408-units	\$63MM / 245-units
State Agency Programs**	\$26MM / 133-units	\$34MM / 209-units	\$24MM / 178-units

* Government insured programs consisting of VA, FHA and USDA loans for Veterans, LMI individuals/families and LMI individuals/families in rural areas, respectively.

** State Housing Agency programs for LMI families designed to cater to residents of each of our states within our footprint plus the District of Columbia (includes DPA provided by the agencies).