

FULTON FINANCIAL CORPORATION

| | CPP Disbursement Date 12/23/2008 | RSSD (Holding Company) 1117129 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|-------------|----|
| Selected balance and off-balance sheet items | 2009 \$ millions | 2010 \$ millions | %chg from prev | | |
| Assets | \$8,429 | \$8,801 | 4.4% | | |
| Loans | \$6,338 | \$6,848 | 8.1% | | |
| Construction & development | \$767 | \$716 | -6.7% | | |
| Closed-end 1-4 family residential | \$943 | \$1,038 | 10.1% | | |
| Home equity | \$478 | \$636 | 33.1% | | |
| Credit card | \$0 | \$0 | -55.2% | | |
| Other consumer | \$119 | \$129 | 8.8% | | |
| Commercial & Industrial | \$950 | \$1,038 | 9.3% | | |
| Commercial real estate | \$1,996 | \$2,172 | 8.8% | | |
| Unused commitments | \$2,935 | \$2,411 | -17.8% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$838 | \$711 | -15.2% | | |
| Asset-backed securities | \$92 | \$82 | -10.3% | | |
| Other securities | \$437 | \$399 | -8.6% | | |
| Cash & balances due | \$242 | \$166 | -31.3% | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$238 | \$400 | 68.6% | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$232 | \$407 | 75.2% | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| Liabilities | \$7,563 | \$7,766 | 2.7% | | |
| Deposits | \$5,647 | \$6,288 | 11.4% | | |
| Total other borrowings | \$1,755 | \$1,317 | -25.0% | | |
| FHLB advances | \$744 | \$529 | -28.9% | | |
| Equity | | | | | |
| Equity capital at quarter end | \$822 | \$990 | 20.5% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$60 | NA | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 7.9% | 9.2% | -- | | |
| Tier 1 risk based capital ratio | 8.9% | 10.6% | -- | | |
| Total risk based capital ratio | 11.1% | 12.7% | -- | | |
| Return on equity ¹ | 4.0% | 9.3% | -- | | |
| Return on assets ¹ | 0.4% | 1.0% | -- | | |
| Net interest margin ¹ | 3.5% | 3.8% | -- | | |
| Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans) | 109.8% | 89.0% | -- | | |
| Loss provision to net charge-offs (qtr) | 225.2% | 93.1% | -- | | |
| Net charge-offs to average loans and leases ¹ | 0.8% | 1.4% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| Asset Quality (% of Total Loan Type) | Noncurrent Loans | | Gross Charge-Offs | | |
| | 2009 | 2010 | 2009 | 2010 | |
| Construction & development | 5.7% | 7.9% | 1.1% | 0.7% | -- |
| Closed-end 1-4 family residential | 3.9% | 3.9% | 0.3% | 0.3% | -- |
| Home equity | 0.5% | 0.6% | 0.0% | 0.1% | -- |
| Credit card | 100.0% | 100.0% | 0.0% | 31.3% | -- |
| Other consumer | 0.6% | 1.1% | 0.4% | 0.4% | -- |
| Commercial & Industrial | 1.5% | 1.9% | 0.2% | 0.3% | -- |
| Commercial real estate | 0.9% | 1.6% | 0.0% | 0.4% | -- |
| Total loans | 1.9% | 2.4% | 0.2% | 0.4% | -- |