UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

April 22, 2026
Date of Report (date of earliest event reported)

Fulton Financial Corporation
(Exact name of registrant as specified in its charter)

Pennsylvania	**001-39680**	**23-2195389**
(State or other jurisdiction of incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)

One Penn Square, P.O. Box 4887 Lancaster, Pennsylvania — **17604**
(Address of Principal Executive Offices) — (Zip Code)

(717) 291-2411
(Registrant's telephone number, including area code)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common stock, par value $2.50	FULT	The Nasdaq Stock Market, LLC
Depositary Shares, Each Representing 1/40th Interest in a Share of Fixed Rate Non-Cumulative Perpetual Preferred Stock, Series A	FULTP	The Nasdaq Stock Market, LLC

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 2.02 Results of Operations and Financial Condition.

On April 22, 2026, Fulton Financial Corporation (the "Corporation") issued a press release (the "Press Release") announcing its results of operations for the first quarter ended March 31, 2026. A copy of the Press Release and supplementary financial information which accompanied the Press Release are attached as Exhibit 99.1 to this Current Report on Form 8-K (this "Current Report") and are incorporated herein by reference. The Corporation also posted on its Investor Relations website, www.fultonbank.com, presentation materials the Corporation intends to use during a conference call and webcast to discuss those results on Thursday, April 23, 2026 at 10:00 a.m. eastern time. A copy of the presentation materials is attached as Exhibit 99.2 to this Current Report and is incorporated herein by reference.

The information included in Exhibit 99.1 shall be deemed filed for purposes of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), and therefore may be incorporated by reference in filings under the Securities Act of 1933, as amended (the "Securities Act"). The information included in Exhibit 99.2 is being furnished and shall not be deemed filed for purposes of the Exchange Act or be incorporated by reference in any filing under the Securities Act.

Forward-Looking Statements

This Current Report, including Exhibits 99.1 and 99.2, may contain forward-looking statements with respect to the Corporation's financial condition, results of operations and business. 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. Management's "2026 Operating Guidance" contained in Exhibit 99.2 to this Current Report is comprised of forward-looking statements.

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, they 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 (the "SEC") and are, or will be, available in the Investor Relations section of the Corporation's website (www.fultonbank.com) and on the SEC's website (www.sec.gov).

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits.

Exhibit No.	Description
99.1	Press release dated April 22, 2026 containing financial information for the first quarter ended March 31, 2026, deemed filed under the Securities Exchange Act of 1934.
99.2	Presentation materials to be discussed during the conference call and webcast on April 23, 2026, deemed furnished under the Securities Exchange Act of 1934.
104	Cover page Interactive Data File (the cover page XBRL tags are embedded within the Inline XBRL document)

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Date: April 22, 2026

FULTON FINANCIAL CORPORATION

By: /s/ Richard S. Kraemer

Richard S. Kraemer
Senior Executive Vice President and
Chief Financial Officer

Exhibit 99.1

FULTON FINANCIAL
CORPORATION

FOR IMMEDIATE RELEASE
Media Contact: Lacey Dean (717) 735-8688
Investor Contact: Rick Kraemer (717) 327-2567

Fulton Financial Corporation Announces First Quarter 2026 Results

(April 22, 2026) – Lancaster, PA – Fulton Financial Corporation (NASDAQ: FULT) (“Fulton” or the “Corporation”) reported net income available to common shareholders of $92.2 million, or $0.51 per diluted share, for the first quarter of 2026, a decrease of $4.2 million in comparison to the fourth quarter of 2025. Operating net income available to common shareholders for the three months ended March 31, 2026 was $99.7 million(1), or $0.55 per diluted share(1), an increase of $0.3 million in comparison to the fourth quarter of 2025.

"Our first quarter results reflect steady, solid profitability driven by disciplined execution of our strategy," said Fulton Chairman, CEO, and President, Curtis J. Myers. "The Blue Foundry Bancorp acquisition expands our presence in northern New Jersey and meaningfully advances our business objectives. We are pleased to welcome Blue Foundry Bank's team members and customers to Fulton. Our focus now turns to a seamless integration, a smooth customer transition, and the continued delivery of positive operating leverage and successful strategic outcomes."

Financial Highlights

First quarter of 2026 operating results of $0.55 per diluted share(1) were impacted by the following items:

- Net interest margin remained solid at 3.58%, representing a one basis point decline from the prior quarter.
- Non-interest income decreased $0.1 million to $69.8 million compared to $70.0 million in the prior quarter.
- Non-interest expense decreased $12.7 million to $200.3 million compared to $213.0 million in the prior quarter. Operating non-interest expense decreased $13.4 million to $190.7 million(1) compared to $204.1 million in the prior quarter.
- Provision for credit losses was $14.4 million resulting in an allowance for credit losses attributable to net loans of $367.5 million, or 1.51% of total net loans as of March 31, 2026.

- Common equity tier 1 capital ratio[2] increased to approximately 11.9% compared to 11.8% in the prior quarter.

- During the first quarter of 2026, 1,212,650 shares of the Corporation's common stock were repurchased under the 2026 Repurchase Program[3] at a cost of $24.5 million or an average of $20.21 per share.

The following items highlight notable changes in the components of net income in the first quarter of 2026 compared to the fourth quarter of 2025:

- Net interest income decreased $4.0 million to $262.0 million. A $10.1 million decrease in interest income on net loans and a $2.2 million decrease in interest income on investment securities were partially offset by an $8.6 million decrease in interest expense on deposits. Purchase loan mark accretion from loans acquired in the Republic Acquisition[4] was $10.3 million in the first quarter of 2026 compared to $10.5 million in the prior quarter.

- Non-interest income before investment securities gains (losses) was $69.8 million compared to $70.0 million in the prior quarter. The $0.1 million decrease was primarily due to decreases of $1.3 million in commercial banking fee income and $1.3 million in consumer banking fee income mainly attributable to two less days in the first quarter and seasonality, partially offset by a $1.3 million increase in income from equity method investments, reflected in other income, and a $0.6 million increase in wealth management revenues.

- Non-interest expense was $200.3 million compared to $213.0 million in the prior quarter. The $12.7 million decrease in non-interest expense was primarily due to a $11.7 million decrease in salaries and employee benefits expense primarily due to a $11.3 million decrease in incentive compensation expense. Acquisition-related expense associated with the Blue Foundry Bancorp transaction[5] was $2.6 million compared to $0.8 million in the prior quarter.

<u>Balance Sheet Summary</u>

- Total net loans increased $121.5 million to $24.3 billion compared to $24.1 billion as of December 31, 2025. The increase was primarily due to increases of $78.7 million in consumer loans[6] and $42.7 million in commercial loans[6] which included an opportunistic purchase of an in-market commercial loan portfolio.

- Deposits totaled $26.8 billion, a $178.9 million increase compared to $26.6 billion as of December 31, 2025. The increase was primarily due to increases of $362.4 million in savings deposits and $78.8 million in noninterest-bearing demand deposits, partially offset by decreases of $146.5 million in interest-bearing demand deposits and $139.2 million in brokered deposits.

Provision for Credit Losses and Asset Quality

- The provision for credit losses totaled $14.4 million in the first quarter of 2026, resulting in a $367.5 million allowance for credit losses attributable to net loans, or 1.51% of total net loans as of March 31, 2026, compared to $364.5 million, or 1.51% of total net loans as of December 31, 2025.
- Non-performing assets were $177.5 million, or 0.55% of total assets, as of March 31, 2026, in comparison to $185.2 million, or 0.58% of total assets, as of December 31, 2025.
- Annualized net charge-offs for the first quarter of 2026 were 0.25% of total average loans in comparison to 0.24% in the prior quarter.

Additional information on Fulton is available on the Internet at www.fultonbank.com.

(1) Financial measure derived by methods other than generally accepted accounting principles ("GAAP"). Refer to the calculation on the page titled "Reconciliation of Non-GAAP Measures" at the end of the press release.

(2) Regulatory capital ratios as of March 31, 2026, are preliminary estimates and prior periods are actual.

(3) The 2026 Repurchase Program represents the authorization, commencing on January 1, 2026 and expiring on January 31, 2027, to repurchase up to $150 million, excluding fees, commissions, excise tax and other ancillary expenses, of the Corporation's common stock. Under this authorization, up to $25 million of the $150 million authorization may be used to repurchase the Corporation's preferred stock, outstanding subordinated notes due 2030 or outstanding subordinated notes due 2035. As permitted by securities laws and other legal requirements and subject to market conditions and other factors, purchases may be made from time to time under the 2026 Repurchase Program in open market or privately negotiated transactions, including without limitation, through accelerated share repurchase transactions. The 2026 Repurchase Program may be discontinued at any time.

(4) On April 26, 2024, the Corporation announced that its wholly owned banking subsidiary, Fulton Bank, National Association ("Fulton Bank"), acquired substantially all of the assets and assumed substantially all of the deposits and certain liabilities of Republic First Bank, doing business as Republic Bank ("Republic Bank"), from the Federal Deposit Insurance Corporation (the "FDIC"), as receiver for Republic Bank (the "Republic Acquisition"), pursuant to the terms of the Purchase and Assumption Agreement - Whole Bank, All Deposits, effective as of April 26, 2024 among the FDIC, as receiver of Republic Bank, the FDIC and Fulton Bank.

(5) On November 24, 2025, the Corporation announced that it had entered into an Agreement and Plan of Merger (the "Merger Agreement") by and between the Corporation and Blue Foundry Bancorp, a Delaware corporation ("Blue Foundry"), pursuant to which, upon the terms and subject to the conditions set forth in the Merger Agreement, (i) Blue Foundry will merge with and into the Corporation (the "Merger"), with the Corporation surviving the Merger and (ii) following the Merger, Blue Foundry Bank, a New Jersey-chartered stock savings bank and wholly owned subsidiary of Blue Foundry, will merge with and into Fulton Bank, a national banking association and wholly owned subsidiary of the Corporation, with Fulton Bank continuing as the surviving bank. Effective April 1, 2026, the Corporation completed the Merger. Following the Merger, Blue Foundry Bank will operate as a separate, wholly owned subsidiary of the Corporation until Blue Foundry Bank merges with and into Fulton Bank, which is expected to occur during the summer of 2026 around the time of systems conversion.

(6) Commercial loans include real estate - commercial mortgage, commercial and industrial, leases and other loans and includes a decrease in commercial construction loans of $96.1 million, reflected in real estate - construction. Consumer loans include real estate - residential mortgage, real estate - home equity, consumer and includes an increase of $2.3 million in residential construction loans, reflected in real estate - construction.

Note: Some numbers contained in this document may not sum due to rounding.

Safe Harbor Statement

This press release may contain forward-looking statements with respect to the Corporation's financial condition, results of operations and business. 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.

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Non-GAAP Financial Measures

The Corporation uses certain financial measures in this press release that have been derived from methods other than GAAP. These non-GAAP financial measures are reconciled to the most comparable GAAP measures in tables at the end of this press release.

FULTON FINANCIAL CORPORATION
SUMMARY CONSOLIDATED FINANCIAL INFORMATION
(UNAUDITED)
(dollars in thousands, except per share and shares data)

	Three months ended				
	Mar 31 2026	**Dec 31 2025**	**Sep 30 2025**	**Jun 30 2025**	**Mar 31 2025**
Ending Balances					
Investment securities[1]	$ 4,861,967	$ 4,833,744	$ 5,045,270	$ 5,093,027	$ 5,071,323
Net loans	24,266,345	24,144,884	24,041,489	24,012,539	23,862,574
Total assets	32,237,438	32,118,400	31,995,086	32,040,448	32,132,028
Deposits	26,768,335	26,589,407	26,332,490	26,138,067	26,328,972
Shareholders' equity	3,505,283	3,490,447	3,413,598	3,329,246	3,274,321
Average Balances					
Investment securities[1]	4,785,276	4,921,669	5,025,072	5,084,371	4,906,952
Net loans	24,225,655	24,053,089	24,020,322	23,899,743	24,006,863
Total assets	31,999,228	32,013,163	31,924,038	31,901,574	31,971,601
Deposits	26,451,094	26,537,659	26,298,680	26,125,602	26,169,883
Shareholders' equity	3,543,911	3,464,539	3,361,368	3,304,015	3,254,125
Income Statement					
Net interest income	262,023	266,042	264,198	254,921	251,187
Provision for credit losses	14,442	2,948	10,245	8,607	13,898
Non-interest income	69,841	69,980	70,407	69,148	67,232
Non-interest expense	200,294	212,986	196,574	192,811	189,460
Income before taxes	117,128	120,088	127,786	122,651	115,061
Net income available to common shareholders	92,199	96,408	97,892	96,636	90,425
Per Share					
Net income available to common shareholders (basic)	$0.51	$0.53	$0.54	$0.53	$0.50
Net income available to common shareholders (diluted)	$0.51	$0.53	$0.53	$0.53	$0.49
Operating net income available to common shareholders[2]	$0.55	$0.55	$0.55	$0.55	$0.52
Cash dividends	$0.19	$0.19	$0.18	$0.18	$0.18
Common shareholders' equity	$18.52	$18.33	$17.81	$17.20	$16.91
Common shareholders' equity (tangible)[2]	$15.12	$14.92	$14.39	$13.78	$13.46
Weighted average shares (basic)	179,720	180,405	181,658	182,261	182,179
Weighted average shares (diluted)	181,655	182,197	183,349	183,813	184,077

(1) Includes related unrealized holding gains (losses) for available for sale ("AFS") securities.

(2) Non-GAAP financial measure. Refer to the calculation on the page titled "Reconciliation of Non-GAAP Measures" at the end of this press release.

	Three months ended				
	Mar 31 2026	**Dec 31 2025**	**Sep 30 2025**	**Jun 30 2025**	**Mar 31 2025**
Asset Quality					
Net charge-offs to average loans (annualized)	0.25 %	0.24 %	0.18 %	0.20 %	0.21 %
Non-performing loans to total net loans	0.72 %	0.76 %	0.83 %	0.89 %	0.82 %
Non-performing assets to total assets	0.55 %	0.58 %	0.63 %	0.67 %	0.62 %
ACL - loans[(1)] to total loans	1.51 %	1.51 %	1.57 %	1.57 %	1.59 %
ACL - loans[(1)] to non-performing loans	209 %	198 %	189 %	177 %	193 %
Profitability					
Return on average assets	1.20 %	1.23 %	1.25 %	1.25 %	1.18 %
Operating return on average assets[(2)]	1.30 %	1.27 %	1.29 %	1.30 %	1.25 %
Return on average common shareholders' equity	11.16 %	11.69 %	12.26 %	12.46 %	11.98 %
Operating return on average common shareholders' equity (tangible)[(2)]	14.76 %	14.86 %	15.79 %	16.26 %	15.95 %
Net interest margin	3.58 %	3.59 %	3.57 %	3.47 %	3.43 %
Efficiency ratio[(2)]	56.7 %	60.0 %	56.5 %	57.1 %	56.7 %
Non-interest expense to total average assets	2.54 %	2.64 %	2.44 %	2.42 %	2.40 %
Operating non-interest expense to total average assets[(2)]	2.42 %	2.53 %	2.38 %	2.36 %	2.32 %
Capital Ratios[(3)]					
Tangible common equity ratio ("TCE")[(2)]	8.6 %	8.5 %	8.3 %	8.0 %	7.8 %
Tier 1 leverage ratio	9.9 %	9.7 %	9.6 %	9.4 %	9.2 %
Common equity Tier 1 capital ratio	11.9 %	11.8 %	11.6 %	11.3 %	11.1 %
Tier 1 risk-based capital ratio	12.7 %	12.6 %	12.4 %	12.1 %	11.9 %
Total risk-based capital ratio	15.1 %	15.2 %	15.0 %	14.7 %	14.5 %

(1) "ACL - loans" relates to the allowance for credit losses ("ACL") specifically on "Net Loans" and does not include the ACL related to off-balance-sheet ("OBS") credit exposures.

(2) Non-GAAP financial measure. Refer to the calculation on the page titled "Reconciliation of Non-GAAP Measures" at the end of this press release.

(3) Regulatory capital ratios as of March 31, 2026 are preliminary estimates and prior periods are actual.

FULTON FINANCIAL CORPORATION
CONDENSED CONSOLIDATED ENDING BALANCE SHEETS (UNAUDITED)
(dollars in thousands)

	Mar 31 2026	Dec 31 2025	Sep 30 2025	Jun 30 2025	Mar 31 2025
ASSETS					
Cash and due from banks	$ 311,796	$ 271,463	$ 307,267	$ 362,280	$ 388,503
Other interest-earning assets	871,066	911,155	643,111	583,899	778,117
Loans held for sale	11,887	16,316	19,875	23,281	15,965
Investment securities	4,861,967	4,833,744	5,045,270	5,093,027	5,071,323
Net loans	24,266,345	24,144,884	24,041,489	24,012,539	23,862,574
Less: ACL - loans[1]	(367,489)	(364,462)	(376,258)	(377,337)	(379,677)
Loans, net	23,898,856	23,780,422	23,665,231	23,635,202	23,482,897
Net premises and equipment	168,941	175,240	178,644	184,290	186,873
Accrued interest receivable	112,083	113,698	114,003	117,130	116,215
Goodwill and intangible assets	607,647	612,996	618,361	623,729	629,189
Other assets	1,393,195	1,403,366	1,403,324	1,417,610	1,462,946
Total Assets	$ 32,237,438	$ 32,118,400	$ 31,995,086	$ 32,040,448	$ 32,132,028
LIABILITIES AND SHAREHOLDERS' EQUITY					
Deposits	$ 26,768,335	$ 26,589,407	$ 26,332,490	$ 26,138,067	$ 26,328,972
Borrowings	1,252,579	1,297,375	1,471,961	1,773,900	1,657,200
Other liabilities	711,241	741,171	777,037	799,235	871,535
Total Liabilities	28,732,155	28,627,953	28,581,488	28,711,202	28,857,707
Shareholders' equity	3,505,283	3,490,447	3,413,598	3,329,246	3,274,321
Total Liabilities and Shareholders' Equity	$ 32,237,438	$ 32,118,400	$ 31,995,086	$ 32,040,448	$ 32,132,028
LOANS, DEPOSITS AND BORROWINGS DETAIL:					
Loans, by type:					
Real estate - commercial mortgage	$ 9,985,368	$ 9,820,944	$ 9,734,156	$ 9,678,038	$ 9,676,517
Commercial and industrial	4,494,031	4,539,060	4,437,905	4,541,765	4,531,266
Real estate - residential mortgage	6,735,338	6,669,993	6,617,017	6,511,687	6,409,657
Real estate - home equity	1,253,192	1,242,831	1,214,399	1,193,410	1,170,470
Real estate - construction	876,498	970,298	1,134,748	1,155,099	1,175,445
Consumer	565,041	564,349	566,291	583,949	597,305
Leases and other loans[2]	356,877	337,409	336,973	348,591	301,914
Total Net Loans	$ 24,266,345	$ 24,144,884	$ 24,041,489	$ 24,012,539	$ 23,862,574
Deposits, by type:					
Noninterest-bearing demand	$ 5,334,920	$ 5,256,096	$ 5,136,210	$ 5,337,771	$ 5,435,934
Interest-bearing demand	7,823,683	7,970,188	8,035,393	7,593,083	7,804,388
Savings	8,875,256	8,512,829	8,417,678	8,271,925	8,208,526
Total demand and savings	22,033,859	21,739,113	21,589,281	21,202,779	21,448,848
Brokered	715,850	855,042	709,667	817,398	738,458
Time	4,018,626	3,995,252	4,033,542	4,117,890	4,141,666
Total Deposits	$ 26,768,335	$ 26,589,407	$ 26,332,490	$ 26,138,067	$ 26,328,972
Borrowings, by type:					
Federal Home Loan Bank advances	$ 200,000	$ 250,000	$ 450,000	$ 800,000	$ 750,000
Senior debt and subordinated debt	367,720	367,637	367,557	367,476	367,396
Other borrowings	684,859	679,738	654,404	606,424	539,804
Total Borrowings	$ 1,252,579	$ 1,297,375	$ 1,471,961	$ 1,773,900	$ 1,657,200

[1] "ACL - loans" relates to the ACL specifically on "Net Loans" and does not include the ACL related to OBS credit exposures.
[2] Includes equipment lease financing, overdraft and net origination fees and costs.

FULTON FINANCIAL CORPORATION
CONDENSED CONSOLIDATED STATEMENTS OF INCOME (UNAUDITED)
(dollars in thousands, except per share and share data)

	Three months ended				
	Mar 31 2026	**Dec 31 2025**	**Sep 30 2025**	**Jun 30 2025**	**Mar 31 2025**
Net Interest Income:					
Interest income	$ 390,056	$ 403,416	$ 411,006	$ 402,761	$ 399,692
Interest expense	128,033	137,374	146,808	147,840	148,505
Net Interest Income	262,023	266,042	264,198	254,921	251,187
Provision for credit losses	14,442	2,948	10,245	8,607	13,898
Net Interest Income after Provision	247,581	263,094	253,953	246,314	237,289
Non-Interest Income:					
Wealth management	24,496	23,879	22,639	22,281	21,785
Commercial banking:					
Merchant and card	6,343	6,847	7,327	7,376	6,591
Cash management	8,363	8,374	8,335	8,376	7,799
Capital markets	3,614	3,730	2,908	2,945	2,411
Other commercial banking	4,486	5,162	4,595	4,734	4,528
Total commercial banking	22,806	24,113	23,165	23,431	21,329
Consumer banking:					
Card	7,887	8,366	8,246	7,958	7,544
Overdraft	3,798	4,109	4,153	3,817	3,295
Other consumer banking	2,491	2,967	2,775	2,753	2,229
Total consumer banking	14,176	15,442	15,174	14,528	13,068
Mortgage banking	3,955	3,636	3,711	3,991	3,138
Other	4,408	2,910	5,718	4,917	7,914
Non-interest income before investment securities (losses) gains	69,841	69,980	70,407	69,148	67,234
Investment securities (losses) gains, net	—	—	—	—	(2)
Total Non-Interest Income	69,841	69,980	70,407	69,148	67,232
Non-Interest Expense:					
Salaries and employee benefits	109,917	121,632	111,265	107,123	103,526
Data processing and software	18,662	19,695	18,535	18,262	18,599
Net occupancy	18,229	17,554	15,954	16,410	18,207
Other outside services	12,750	13,105	12,951	12,009	11,837
Intangible amortization	5,349	5,365	5,368	5,460	6,269
FDIC insurance	4,249	4,540	5,089	4,951	5,597
Equipment	3,924	4,001	3,926	4,100	4,150
Professional fees	2,239	2,088	2,320	2,163	(1,078)
Marketing	2,331	1,694	2,470	2,604	2,521
Acquisition-related expenses	2,644	802	—	—	380
Other	20,000	22,510	18,696	19,729	19,452
Total Non-Interest Expense	200,294	212,986	196,574	192,811	189,460
Income Before Income Taxes	117,128	120,088	127,786	122,651	115,061
Income tax expense	22,367	21,118	27,332	23,453	22,074
Net Income	94,761	98,970	100,454	99,198	92,987
Preferred stock dividends	(2,562)	(2,562)	(2,562)	(2,562)	(2,562)
Net Income Available to Common Shareholders	$ 92,199	$ 96,408	$ 97,892	$ 96,636	$ 90,425

	Three months ended				
	Mar 31 2026	Dec 31 2025	Sep 30 2025	Jun 30 2025	Mar 31 2025
PER SHARE:					
Net income available to common shareholders (basic)	$0.51	$0.53	$0.54	$0.53	$0.50
Net income available to common shareholders (diluted)	$0.51	$0.53	$0.53	$0.53	$0.49
Cash dividends	$0.19	$0.19	$0.18	$0.18	$0.18
Weighted average shares (basic)	179,720	180,405	181,658	182,261	182,179
Weighted average shares (diluted)	181,655	182,197	183,349	183,813	184,077

FULTON FINANCIAL CORPORATION
CONDENSED CONSOLIDATED AVERAGE BALANCE SHEET ANALYSIS (UNAUDITED)
(dollars in thousands)

	Three months ended								
	March 31, 2026			**December 31, 2025**			**March 31, 2025**		
	Average Balance	**Interest[1]**	**Yield/ Rate**	**Average Balance**	**Interest[1]**	**Yield/ Rate**	**Average Balance**	**Interest[1]**	**Yield/ Rate**
ASSETS									
Interest-earning assets:									
Net loans[2]	$ 24,225,655	$ 341,843	5.70 %	$ 24,053,089	$ 352,014	5.82 %	$ 24,006,863	$ 347,626	5.86 %
Investment securities[3]	5,001,079	44,771	3.58 %	5,159,396	47,007	3.64 %	5,199,000	47,242	3.63 %
Other interest-earning assets	773,171	7,745	4.05 %	820,025	8,811	4.27 %	793,126	9,164	4.67 %
Total Interest-Earning Assets	29,999,905	394,359	5.31 %	30,032,510	407,832	5.40 %	29,998,989	404,032	5.44 %
Noninterest-earning assets:									
Cash and due from banks	300,074			284,768			301,897		
Premises and equipment	173,203			178,194			191,248		
Other assets	1,896,687			1,898,152			1,864,996		
Less: ACL - loans[4]	(370,641)			(380,461)			(385,529)		
Total Assets	$ 31,999,228			$ 32,013,163			$ 31,971,601		
LIABILITIES AND SHAREHOLDERS' EQUITY									
Interest-bearing liabilities:									
Demand deposits	$ 7,774,121	$ 29,036	1.51 %	$ 7,984,980	$ 33,831	1.68 %	$ 7,753,586	$ 34,189	1.79 %
Savings deposits	8,684,478	44,663	2.09 %	8,519,075	47,219	2.20 %	7,971,728	45,101	2.29 %
Brokered deposits	856,823	8,210	3.89 %	803,755	8,325	4.11 %	904,722	10,038	4.50 %
Time deposits	4,015,644	33,896	3.42 %	3,986,459	34,996	3.48 %	4,127,784	41,564	4.08 %
Total Interest-Bearing Deposits	21,331,066	115,805	2.20 %	21,294,269	124,371	2.32 %	20,757,820	130,892	2.56 %
Borrowings and other interest-bearing liabilities	1,359,113	12,228	3.65 %	1,345,837	13,003	3.83 %	1,754,900	17,613	4.07 %
Total Interest-Bearing Liabilities	22,690,179	128,033	2.29 %	22,640,106	137,374	2.41 %	22,512,720	148,505	2.67 %
Noninterest-bearing liabilities:									
Demand deposits	5,120,028			5,243,390			5,412,063		
Other liabilities	645,110			665,128			792,693		
Total Liabilities	28,455,317			28,548,624			28,717,476		
Total Deposits	26,451,094		1.78 %	26,537,659		1.86 %	26,169,883		2.03 %
Total interest-bearing liabilities and non-interest bearing deposits (cost of funds)	27,810,207		1.87 %	27,883,496		1.96 %	27,924,783		2.15 %
Shareholders' equity	3,543,911			3,464,539			3,254,125		
Total Liabilities and Shareholders' Equity	$ 31,999,228			$ 32,013,163			$ 31,971,601		
Net interest income/net interest margin (fully taxable equivalent)		266,326	3.58 %		270,458	3.59 %		255,527	3.43 %
Tax equivalent adjustment		(4,303)			(4,416)			(4,340)	
Net Interest Income		$ 262,023			$ 266,042			$ 251,187	

[1] Presented on a fully taxable-equivalent basis using a 21% federal tax rate and statutory interest expense disallowances.
[2] Average balances include non-performing loans.
[3] Average balances include amortized historical cost for AFS securities; the related unrealized holding gains (losses) are included in other assets.
[4] ACL - loans relates to the ACL for net loans and does not include the ACL related to OBS credit exposures, which is included in other liabilities.

FULTON FINANCIAL CORPORATION
AVERAGE LOANS, DEPOSITS AND BORROWINGS DETAIL (UNAUDITED)
(dollars in thousands)

	Three months ended				
	Mar 31 2026	**Dec 31 2025**	**Sep 30 2025**	**Jun 30 2025**	**Mar 31 2025**
Loans, by type:					
Real estate - commercial mortgage	$ 9,930,713	$ 9,785,717	$ 9,721,395	$ 9,652,320	$ 9,655,283
Commercial and industrial	4,522,694	4,473,522	4,494,662	4,530,085	4,608,401
Real estate - residential mortgage	6,696,646	6,646,318	6,560,413	6,448,443	6,367,978
Real estate - home equity	1,235,977	1,223,293	1,191,465	1,179,109	1,160,713
Real estate - construction	926,026	1,014,343	1,125,130	1,172,138	1,296,090
Consumer	576,852	577,136	590,658	599,505	615,741
Leases and other loans[1]	336,747	332,760	336,599	318,142	302,657
Total Net Loans	$ 24,225,655	$ 24,053,089	$ 24,020,322	$ 23,899,742	$ 24,006,863
Deposits, by type:					
Noninterest-bearing demand	$ 5,120,028	$ 5,243,390	$ 5,239,393	$ 5,303,997	$ 5,412,063
Interest-bearing demand	7,774,121	7,984,980	7,876,227	7,800,881	7,753,586
Savings	8,684,478	8,519,075	8,391,379	8,219,637	7,971,728
Total demand and savings	21,578,627	21,747,445	21,506,999	21,324,515	21,137,377
Brokered	856,823	803,755	694,486	688,957	904,722
Time	4,015,644	3,986,459	4,097,195	4,112,130	4,127,784
Total Deposits	$ 26,451,094	$ 26,537,659	$ 26,298,680	$ 26,125,602	$ 26,169,883
Borrowings, by type:					
Federal funds purchased	$ —	$ 54	$ —	$ 1,099	$ —
Federal Home Loan Bank advances	221,039	237,880	484,022	712,198	709,367
Senior debt and subordinated debt	367,679	367,598	367,517	367,438	367,357
Other borrowings and other interest-bearing liabilities	770,395	740,305	713,456	675,511	678,176
Total Borrowings	$ 1,359,113	$ 1,345,837	$ 1,564,995	$ 1,756,246	$ 1,754,900

[1] Includes equipment lease financing, overdraft and net origination fees and costs.

FULTON FINANCIAL CORPORATION
ASSET QUALITY INFORMATION (UNAUDITED)
(dollars in thousands)

	Three months ended				
	Mar 31 2026	**Dec 31 2025**	**Sep 30 2025**	**Jun 30 2025**	**Mar 31 2025**
Allowance for credit losses related to net loans:					
Balance at beginning of period	$ 364,462	$ 376,258	$ 377,337	$ 379,677	$ 379,156
Initial allowance for credit losses on purchased loans	3,351	—	—	—	—
Loans charged off:					
Real estate - commercial mortgage	(4,102)	(14,104)	(3,906)	(6,402)	(12,106)
Commercial and industrial	(10,545)	(5,295)	(5,847)	(5,780)	(3,865)
Real estate - residential mortgage	(391)	(58)	(394)	(258)	(343)
Consumer and home equity	(2,164)	(2,212)	(2,527)	(1,885)	(2,193)
Real estate - construction	—	—	(5,286)	(100)	—
Leases and other loans[2]	(1,116)	(1,140)	(1,479)	(1,491)	(1,527)
Total loans charged off	**(18,318)**	**(22,809)**	**(19,439)**	**(15,916)**	**(20,034)**
Recoveries of loans previously charged off:					
Real estate - commercial mortgage	701	633	4,307	133	374
Commercial and industrial	740	6,592	3,205	2,628	5,952
Real estate - residential mortgage	72	230	33	203	174
Consumer and home equity	584	861	726	899	660
Real estate - construction	884	—	47	99	82
Leases and other loans[2]	429	146	192	240	201
Total recoveries of loans previously charged off	**3,410**	**8,462**	**8,510**	**4,202**	**7,443**
Net loans charged off	**(14,908)**	**(14,347)**	**(10,929)**	**(11,714)**	**(12,591)**
Provision for credit losses[1]	14,584	2,551	9,850	9,374	13,112
Balance at end of period	**$ 367,489**	**$ 364,462**	**$ 376,258**	**$ 377,337**	**$ 379,677**
Net charge-offs to average loans[3]	0.25 %	0.24 %	0.18 %	0.20 %	0.21 %
Provision for credit losses related to OBS Credit Exposures					
Provision for credit losses[1]	**$ (142)**	**$ 397**	**$ 395**	**$ (767)**	**$ 786**
NON-PERFORMING ASSETS:					
Non-accrual loans	$ 142,035	$ 153,872	$ 150,137	$ 182,942	$ 162,426
Loans 90 days past due and accruing	33,816	29,924	48,597	29,949	34,367
Total non-performing loans	175,851	183,796	198,734	212,891	196,793
Other real estate owned	1,648	1,365	2,305	2,706	2,193
Total non-performing assets	**$ 177,499**	**$ 185,161**	**$ 201,039**	**$ 215,597**	**$ 198,986**
NON-PERFORMING LOANS, BY TYPE:					
Commercial and industrial	$ 47,759	$ 47,756	$ 48,817	$ 45,565	$ 42,913
Real estate - commercial mortgage	64,890	74,981	87,789	90,852	88,081
Real estate - residential mortgage	47,826	45,569	44,689	37,703	46,878
Consumer and home equity	12,339	11,875	12,658	11,109	12,682
Real estate - construction	3,000	2,267	3,461	25,602	3,666
Leases and other loans[2]	37	1,348	1,320	2,060	2,573
Total non-performing loans	**$ 175,851**	**$ 183,796**	**$ 198,734**	**$ 212,891**	**$ 196,793**

[1] The sum of these amounts are reflected in the provision for credit losses in the Condensed Consolidated Statements of Income.
[2] Includes equipment lease financing, overdraft and net origination fees and costs.
[3] Quarterly results are annualized.

FULTON FINANCIAL CORPORATION
RECONCILIATION OF NON-GAAP MEASURES (UNAUDITED)
(dollars in thousands, except per share and share data)

Explanatory note: This press release contains supplemental financial information, as detailed below, that has been derived by methods other than GAAP. The Corporation has presented these non-GAAP financial measures because it believes that these measures provide useful and comparative information to assess trends in the Corporation's results of operations and financial condition. Presentation of these non-GAAP financial measures is consistent with how the Corporation evaluates its performance internally and these non-GAAP financial measures are frequently used by securities analysts, investors and other interested parties in the evaluation of companies in the Corporation's industry. Management believes that these non-GAAP financial measures, in addition to GAAP measures, are also useful to investors to evaluate the Corporation's results. Investors should recognize that the Corporation's presentation of these non-GAAP financial measures might not be comparable to similarly titled measures of other companies. These non-GAAP financial measures should not be considered a substitute for GAAP basis measures, and the Corporation strongly encourages a review of its condensed consolidated financial statements in their entirety. Reconciliations of these non-GAAP financial measures to the most directly comparable GAAP measure follow:

	Three months ended				
	Mar 31 2026	Dec 31 2025	Sep 30 2025	Jun 30 2025	Mar 31 2025
Operating net income available to common shareholders					
Net income available to common shareholders	$ 92,199	$ 96,408	$ 97,892	$ 96,636	$ 90,425
Less: Other [(1)]	—	(4,989)	(738)	(9)	(122)
Plus: Core deposit intangible amortization	5,255	5,255	5,255	5,346	6,155
Plus: Acquisition-related expense	2,644	802	—	—	380
Plus: FDIC special assessment	—	(95)	—	—	—
Plus: FultonFirst implementation and asset disposals	1,556	2,795	(207)	(270)	(47)
Less: Tax impact of adjustments	(1,985)	(791)	(905)	(1,064)	(1,337)
Operating net income available to common shareholders (numerator)	$ 99,669	$ 99,385	$ 101,297	$ 100,639	$ 95,454
Weighted average shares (diluted) (denominator)	181,655	182,197	183,349	183,813	184,077
Operating net income available to common shareholders, per share (diluted)	$ 0.55	$ 0.55	$ 0.55	$ 0.55	$ 0.52
Common shareholders' equity (tangible), per share					
Shareholders' equity	$ 3,505,283	$ 3,490,447	$ 3,413,598	$ 3,329,246	$ 3,274,321
Less: Preferred stock	(192,878)	(192,878)	(192,878)	(192,878)	(192,878)
Less: Goodwill and intangible assets	(607,647)	(612,996)	(618,361)	(623,729)	(629,189)
Tangible common shareholders' equity (numerator)	$ 2,704,758	$ 2,684,573	$ 2,602,359	$ 2,512,639	$ 2,452,254
Shares outstanding, end of period (denominator)	178,843	179,895	180,865	182,379	182,204
Common shareholders' equity (tangible), per share	$ 15.12	$ 14.92	$ 14.39	$ 13.78	$ 13.46

(1) Includes loan recovery adjustments of $5.0 million and $0.6 million in the fourth quarter of 2025 and the third quarter of 2025, respectively, reflected in the provision for credit losses related to a loan acquired in the Republic Acquisition.

	Three months ended				
	Mar 31 2026	Dec 31 2025	Sep 30 2025	Jun 30 2025	Mar 31 2025
Operating return on average assets					
Net income	$ 94,761	$ 98,970	$ 100,454	$ 99,198	$ 92,987
Less: Other [1]	—	(4,989)	(738)	(9)	(122)
Plus: Core deposit intangible amortization	5,255	5,255	5,255	5,346	6,155
Plus: Acquisition-related expense	2,644	802	—	—	380
Plus: FDIC special assessment	—	(95)	—	—	—
Plus: FultonFirst implementation and asset disposals	1,556	2,795	(207)	(270)	(47)
Less: Tax impact of adjustments	(1,985)	(791)	(905)	(1,064)	(1,337)
Operating net income (numerator)	$ 102,231	$ 101,947	$ 103,859	$ 103,201	$ 98,016
Total average assets	$ 31,999,228	$ 32,013,163	$ 31,924,038	$ 31,901,574	$ 31,971,601
Less: Average net core deposit intangible	(54,629)	(60,726)	(65,999)	(71,282)	(77,039)
Total operating average assets (denominator)	$ 31,944,599	$ 31,952,437	$ 31,858,039	$ 31,830,292	$ 31,894,562
Operating return on average assets [2]	1.30%	1.27%	1.29%	1.30%	1.25%
Operating return on average common shareholders' equity (tangible)					
Net income available to common shareholders	$ 92,199	$ 96,408	$ 97,892	$ 96,636	$ 90,425
Less: Other [1]	—	(4,989)	(738)	(9)	(122)
Plus: Intangible amortization	5,349	5,365	5,368	5,460	6,269
Plus: Acquisition-related expense	2,644	802	—	—	380
Plus: FDIC special assessment	—	(95)	—	—	
Plus: FultonFirst implementation and asset disposals	1,556	2,795	(207)	(270)	(47)
Less: Tax impact of adjustments	(2,005)	(814)	(929)	(1,088)	(1,361)
Adjusted net income available to common shareholders (numerator)	$ 99,743	$ 99,472	$ 101,386	$ 100,729	$ 95,544
Average shareholders' equity	$ 3,543,911	$ 3,464,539	$ 3,361,368	$ 3,304,015	$ 3,254,125
Less: Average preferred stock	(192,878)	(192,878)	(192,878)	(192,878)	(192,878)
Less: Average goodwill and intangible assets	(610,262)	(615,600)	(620,986)	(626,383)	(632,254)
Average tangible common shareholders' equity (denominator)	$ 2,740,771	$ 2,656,061	$ 2,547,504	$ 2,484,754	$ 2,428,993
Operating return on average common shareholders' equity (tangible) [2]	14.76%	14.86%	15.79%	16.26%	15.95%
Tangible common equity to tangible assets (TCE Ratio)					
Shareholders' equity	$ 3,505,283	$ 3,490,447	$ 3,413,598	$ 3,329,246	$ 3,274,321
Less: Preferred stock	(192,878)	(192,878)	(192,878)	(192,878)	(192,878)
Less: Goodwill and intangible assets	(607,647)	(612,996)	(618,361)	(623,729)	(629,189)
Tangible common shareholders' equity (numerator)	$ 2,704,758	$ 2,684,573	$ 2,602,359	$ 2,512,639	$ 2,452,254
Total assets	$ 32,237,438	$ 32,118,400	$ 31,995,086	$ 32,040,448	$ 32,132,028
Less: Goodwill and intangible assets	(607,647)	(612,996)	(618,361)	(623,729)	(629,189)
Total tangible assets (denominator)	$ 31,629,791	$ 31,505,404	$ 31,376,725	$ 31,416,719	$ 31,502,839
Tangible common equity to tangible assets	8.55%	8.52%	8.29%	8.00%	7.78%

[1] Includes loan recovery adjustments of $5.0 million and $0.6 million in the fourth quarter of 2025 and the third quarter of 2025, respectively, reflected in the provision for credit losses related to a loan acquired in the Republic Acquisition.
[2] Results are annualized.

	Three months ended				
	Mar 31 2026	**Dec 31 2025**	**Sep 30 2025**	**Jun 30 2025**	**Mar 31 2025**
Efficiency ratio					
Non-interest expense	$ 200,294	$ 212,986	$ 196,574	$ 192,811	$ 189,460
Less: Acquisition-related expense	(2,644)	(802)	—	—	(380)
Less: FDIC special assessment	—	95	—	—	—
Less: FultonFirst implementation and asset disposals	(1,556)	(2,795)	207	270	47
Less: Intangible amortization	(5,349)	(5,365)	(5,368)	(5,460)	(6,269)
Operating non-interest expense (numerator)	$ 190,745	$ 204,119	$ 191,413	$ 187,621	$ 182,858
Net interest income	$ 262,023	$ 266,042	$ 264,198	$ 254,921	$ 251,187
Tax equivalent adjustment	4,303	4,416	4,436	4,389	4,340
Plus: Total non-interest income	69,841	69,980	70,407	69,148	67,232
Less: Other revenue	—	11	(138)	(9)	(122)
Plus: Investment securities (gains) losses, net	—	—	—	—	2
Total revenue (denominator)	$ 336,167	$ 340,449	$ 338,903	$ 328,449	$ 322,639
Efficiency ratio	56.7%	60.0%	56.5%	57.1%	56.7%
Operating non-interest expense to total average assets					
Non-interest expense	$ 200,294	$ 212,986	$ 196,574	$ 192,811	$ 189,460
Less: Intangible amortization	(5,349)	(5,365)	(5,368)	(5,460)	(6,269)
Less: Acquisition-related expense	(2,644)	(802)	—	—	(380)
Less: FDIC special assessment	—	95	—	—	—
Less: FultonFirst implementation and asset disposals	(1,556)	(2,795)	207	270	47
Operating non-interest expense (numerator)	$ 190,745	$ 204,119	$ 191,413	$ 187,621	$ 182,858
Total average assets (denominator)	$ 31,999,228	$ 32,013,163	$ 31,924,038	$ 31,901,574	$ 31,971,601
Operating non-interest expenses to total average assets[1]	2.42%	2.53%	2.38%	2.36%	2.32%

[1] Results are annualized.

Fulton Financial Corporation

Investor Presentation

Data as of or for the period ended March 31, 2026, unless otherwise noted

Forward-Looking Statements

This presentation contains forward-looking statements with respect to the Corporation's financial condition, results of operations and business. 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. Management's "2026 Operating Guidance" contained herein is comprised of forward-looking statements.

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, they 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 SEC and are, or will be, available in the Investor Relations section of the Corporation's website (www.fultonbank.com) and on the SEC's website (www.sec.gov).

Please refer to the Glossary of Terms on slide 25 for the definitions of acronyms and capitalized terms used in this presentation.

The Corporation uses certain financial measures in this presentation that have been derived by methods other than GAAP. These non-GAAP financial measures are reconciled to the most comparable GAAP measures at the end of this presentation.

QUARTERLY FINANCIAL PERFORMANCE

First Quarter 2026 Financial Highlights

	GAAP Reported		Operating[1]	
	1Q26	**4Q25**	**1Q26**	**4Q25**
Net Income Available to Common Shareholders *(dollars in millions)*	**$92.2**	$96.4	**$99.7**	$99.4
ROAA *(annualized)*	**1.20%**	1.23%	**1.30%**	1.27%
ROATCE *(annualized; non-GAAP)*	**--**	--	**14.76%**	14.86%
Efficiency Ratio *(non-GAAP)*	**--**	--	**56.7%**	60.0%
Non-Interest Expense / Total Average Assets *(annualized)*	**2.54%**	2.64%	**2.42%**	2.53%
Diluted EPS	**$0.51**	$0.53	**$0.55**	$0.55
Operating PPNR *(dollars in millions; non-GAAP)*	**--**	--	**$141.0**	$131.8
Operating PPNR / Average Assets *(annualized; non-GAAP)*	**--**	--	**1.79%**	1.64%

Focus:

- **Strong Balance Sheet and Liquidity**
- **Benefits Realization from Strategic Initiatives**
- **Ongoing Commitment to Organizational Efficiency**

Productivity:

- **Disciplined and Profitable Growth**
- **Solid Operating Profitability Metrics**
- **Operating Net Income Available to Common Shareholders of $99.7 million or $0.55 per Diluted Share**

(1) Non-GAAP financial measures. Please refer to the calculation and management's reason for using this measure on the slide titled "Non-GAAP Reconciliation" at the end of this presentation.

First Quarter 2026 Income Statement Summary

	1Q26	4Q25	Linked-Quarter Change
	(dollars in thousands, except per-share data)		
Net interest income	**$262,023**	$266,042	($4,019)
Provision for credit losses	**14,442**	2,948	11,494
Non-interest income before investment securities gains (losses)	**69,841**	69,980	(139)
Investment securities gains (losses)	**-**	-	-
Non-interest expense	**200,294**	212,986	(12,692)
Income before income taxes	**117,128**	120,088	(2,960)
Income taxes	**22,367**	21,118	1,249
Net income	**94,761**	98,970	(4,209)
Preferred stock dividends	**(2,562)**	(2,562)	-
Net income available to common shareholders	**$92,199**	$96,408	($4,209)
Net income available to common shareholders, per share (diluted)	**$0.51**	$0.53	($0.02)
Operating net income available to common shareholders, per share (diluted)(1)	**$0.55**	$0.55	-
ROAA	**1.20%**	1.23%	(3) bps
Operating ROAA(1)	**1.30%**	1.27%	3 bps
ROAE	**11.16%**	11.69%	(53) bps
Operating ROATCE(1)	**14.76%**	14.86%	(10) bps
Efficiency ratio(1)	**56.7%**	60.0%	(330) bps

(1) Non-GAAP financial measures. Please refer to the calculation and management's reason for using this measure on the slide titled "Non-GAAP Reconciliation" at the end of this presentation.

Net Interest Income

Highlights

- NIM was 3.58% in the first quarter of 2026, decreasing one bps compared to the fourth quarter of 2025.
- Loan yield of 5.70% decreased 12 bps during the first quarter of 2026 compared to the fourth quarter of 2025.
- Total cost of deposits was 1.78% in the first quarter of 2026, an eight bps decrease compared to the fourth quarter of 2025.

Average Interest-Earning Assets and Yields

NII(1) and NIM

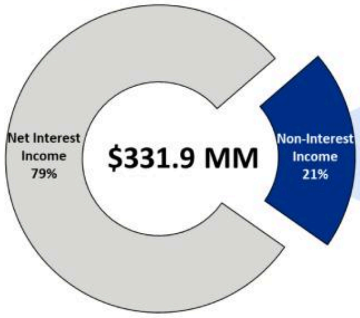
Average Deposits and Borrowings & Other, Cost of Deposits and Cost of Funds

(1) NII on a non-FTE basis using a 21% federal tax rate and statutory interest expense disallowances.

Non-Interest Income Remains a Key Revenue Source at Over 20% of Total Revenue

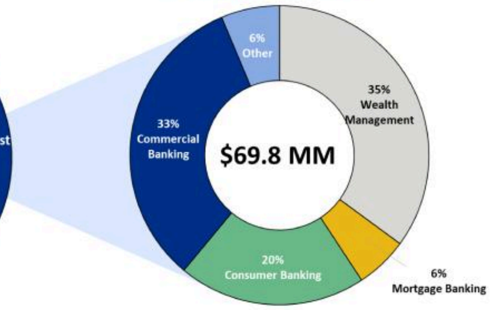
Total Revenue

Three months ended 3/31/26



Non-Interest Income

Three months ended 3/31/26



Diversified Non-Interest Income in Complementary Businesses

(dollars in thousands)	1Q26	4Q25	3Q25	2Q25	1Q25	Change Since 4Q25
Wealth management	$24,496	$23,879	$22,639	$22,281	$21,785	$617
Commercial banking	22,806	24,113	23,165	23,431	21,329	(1,307)
Consumer banking	14,176	15,442	15,174	14,528	13,068	(1,266)
Mortgage banking	3,955	3,636	3,711	3,991	3,138	319
Other	4,408	2,910	5,718	4,917	7,914	1,498
Non-interest income before investment securities gains (losses)	$69,841	$69,980	$70,407	$69,148	$67,234	($139)
Investment securities gains (losses), net	–	–	–	–	(2)	–
Total Non-Interest Income	$69,841	$69,980	$70,407	$69,148	$67,232	($139)

Wealth Management AUM/AUA in excess of $17 billion

Robust Commercial Fee Income Businesses

Consistent Consumer Fees

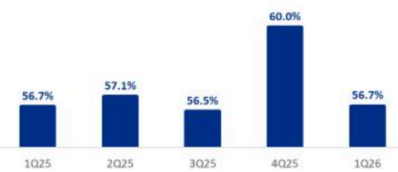
Disciplined Management of Non-Interest Expense Drives Earnings

(dollars in thousands)	1Q26	4Q25	3Q25	2Q25	1Q25	Change Since 4Q25
Salaries and employee benefits	**$109,917**	$121,632	$111,265	$107,123	$103,526	**($11,715)**
Data processing and software	**18,662**	19,695	18,535	18,262	18,599	**(1,033)**
Net occupancy	**18,229**	17,554	15,954	16,410	18,207	**675**
Other outside services	**12,750**	13,105	12,951	12,009	11,837	**(355)**
Intangible amortization	**5,349**	5,365	5,368	5,460	6,269	**(16)**
FDIC insurance	**4,249**	4,540	5,089	4,951	5,597	**(291)**
Equipment	**3,924**	4,001	3,926	4,100	4,150	**(77)**
Professional fees	**2,239**	2,088	2,320	2,163	(1,078)	**151**
Acquisition-related expenses	**2,644**	802	–	–	380	**1,842**
Other	**22,331**	24,204	21,166	22,333	21,973	**(1,873)**
Total non-interest expense	**$200,294**	$212,986	$196,574	$192,811	$189,460	**($12,692)**
Non-GAAP adjustments:						
Less: Intangible amortization	**(5,349)**	(5,365)	(5,368)	(5,460)	(6,269)	**16**
Less: Acquisition-related expenses	**(2,644)**	(802)	–	–	(380)	**(1,842)**
Less: FDIC special assessment	**–**	95	–	–	–	**(95)**
Less: FultonFirst implementation and asset disposals	**(1,556)**	(2,795)	207	270	47	**1,239**
Operating non-interest expense[1]	**$190,745**	$204,119	$191,413	$187,621	$182,858	**($13,374)**

Highlights

- Salaries and employee benefits expense decreased primarily due to a decrease in incentive compensation expense in the first quarter of 2026

Efficiency Ratio[1]



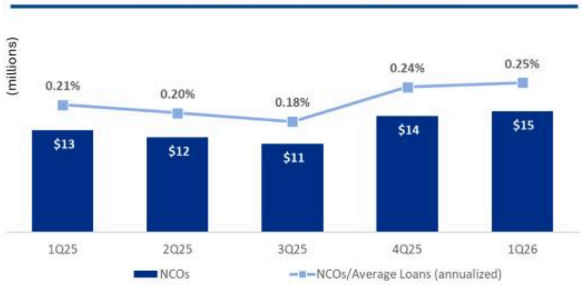
(1) Non-GAAP financial measure. Please refer to the calculation and management's reason for using this measure on the slide titled "Non-GAAP Reconciliation" at the end of this presentation.

Asset Quality

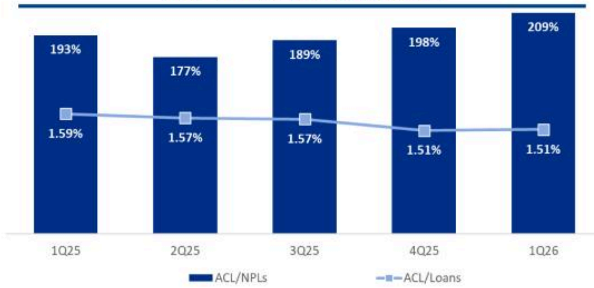
Provision for Credit Losses

NPAs and NPAs / Assets

NCOs and NCOs / Average Loans



ACL[1] / NPLs and ACL / Loans



(1) The ACL relates specifically to "Loans, net of unearned income" and does not include reserves related to off-balance sheet credit exposures.

Internal Capital Generation Enhancing Capital Ratios[1]

Highlights

- Increasing regulatory capital ratios provide operational and strategic flexibility
- Tangible capital [2] increased linked quarter by $20 million
- AOCI of ($222) million at March 31, 2026
- Current common stock dividend of $0.19
- $126 million remaining share repurchase authorization in place through January 31, 2027 [3]

(1) Regulatory capital ratios and excess capital amounts as of March 31, 2026 are preliminary estimates.
(2) Non-GAAP financial measure. Please refer to the calculation and management's reason for using this measure on the slide titled "Non-GAAP Reconciliation" at the end of this presentation.
(3) Up to $25 million of the $150 million authorization may be used to repurchase the Corporation's preferred stock, outstanding subordinated notes due 2030 or outstanding subordinated notes due 2035.
(4) Excesses shown are to regulatory minimums, including the 250 bps capital conservation buffer, except for Tier 1 Leverage which is the well-capitalized minimum.

2026 Operating Guidance(1)

Income Statement Line Item	Expected Range	Outlook
Non-FTE NII(2)	$1.120 – $1.140 billion	Reflects mid single-digit organic loan growth plus Blue Foundry Bancorp acquisition
[FTE Adjustment for NIM Calculation] *[Purchase Accounting Accretion]*	*[$16 - $18 million]* *[$50 - $55 million]*	*[$4.0 - $4.5 million per quarter]*
Provision for Credit Losses	$55 – $75 million	
Non-Interest Income	$285 – $300 million	
Non-Interest Expense(3)	$800 – $835 million	Assumes Blue Foundry Bancorp operating non-interest expense of approximately $27 million
Non-Operating Assumptions: *[2026 CDI expense]* *[Non-Operating Expenses]*	*[~$22.4 million]* *[~$38.4 million]*	*Estimated Blue Foundry Bancorp acquisition-related expense and incremental FultonFirst implementation expense*
Effective Tax Rate:	18.5% – 19.5%	

(1) Assumes Blue Foundry Bank systems conversion is completed in 3Q26.
(2) NII is on a non-FTE basis. Incorporates federal funds target rate cut of 25 bps in July 2026.
(3) Excludes non-operating expenses and CDI amortization.

CORPORATE HIGHLIGHTS

A Community Bank Strategy, Operating on a Regional Scale

GROW:
- Win new customers
- Expand and deepen relationships
- Grow profitable loans, deposits and fee income

DELIVER:
- Ensure an exceptional customer experience
- Build loyal, lasting relationships
- Use data and tech to optimize performance

OPERATE:
- Drive to meet goals and deliver blue chip priorities
- Strive for continuous improvement
- Work together more efficiently and effectively

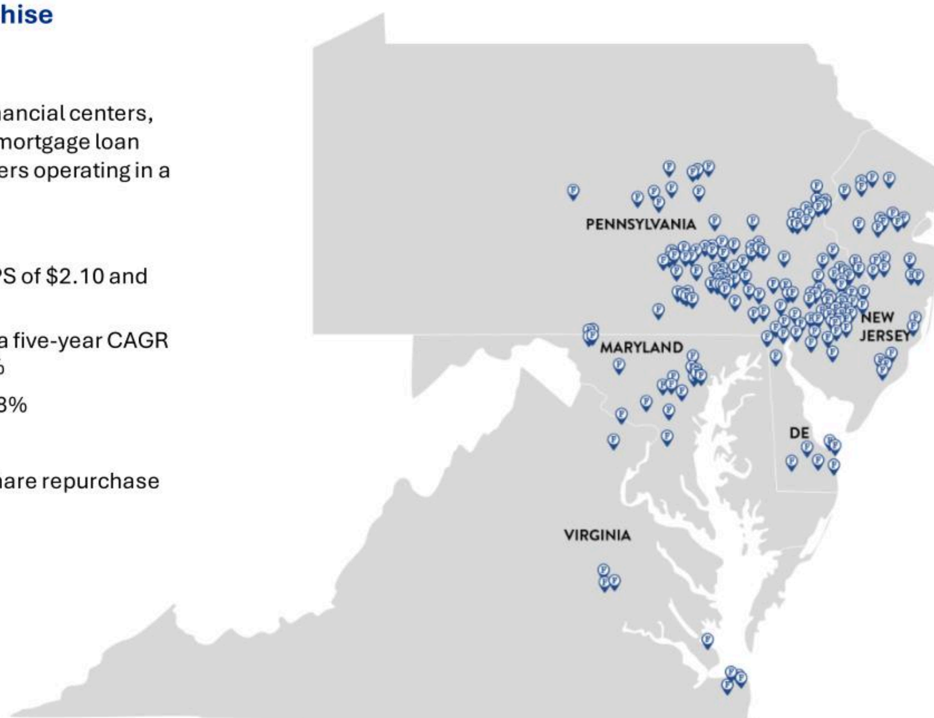
SERVE:
- Continue living our values (ethical and inclusive culture)
- Generate financial results for shareholders
- Serve our communities and the underbanked

Our Differentiator: Customer Intimacy

Execution of our Strategic Objectives has provided us with long-term growth in customers, exceptional customer experience and enhanced operational metrics, delivering results to our stakeholders

A Growing and Well-Positioned Franchise

- $32 billion in assets, approximately 200 financial centers, 200 commercial sales professionals, 100 mortgage loan officers, and more than 3,300 team members operating in a customer-dense Mid-Atlantic market(1)
- Market capitalization of ~$3.9 billion(2)
- Current valuation(2) of 10.5x TTM diluted EPS of $2.10 and 1.5x TBV(3)
- Steady increase in shareholder value with a five-year CAGR in TBV per share, excluding AOCI(3), of 7.2%
- Ten-year CAGR in common dividends of 7.8%
- 3.46% dividend yield(4)
- $126 million remaining of a $150 million share repurchase authorization(5)



(1) As of March 31, 2026. (2) Based on shares outstanding of 178.8 million and closing price of $21.99 as of April 17, 2026. (3) As of March 31, 2026, TBV per share was $15.12. TBV per share is a non-GAAP financial measure. Please refer to the calculation and management's reasons for using this measure on slides titled "Non-GAAP Reconciliation" at the end of this presentation. (4) Based on current quarterly common dividend of $0.19 per share and closing stock price of $21.99 per share as of April 17, 2026. (5) Authorization expires January 31, 2027. Up to $25 million of the $150 million authorization may be used to repurchase the Corporation's preferred stock, outstanding subordinated notes due 2030 or outstanding subordinated notes due 2035.

Robust and Scalable Product Suite

Commercial Banking | Consumer Banking | Business Banking | Treasury Management | Wealth and Trust | International Services | Capital Markets | Mortgage Banking

ROBUST PRODUCTS AND SERVICES

INDUSTRY-LEADING TECHNOLOGY PLATFORMS

NIMBLE COMPETITIVE POSITION

Well positioned to compete in and serve our market

- Significant technology spend over the past six years
- Focus on digital enablement as a driver of growth, efficiency and service

We Do What is Right - Corporate Social Responsibility

- Our most recent Corporate Social Responsibility Report with key metrics is available at *fultonbank.com/about-fulton-bank*.
- Integrity is fundamental to governance at Fulton. The Corporation's established Board governance and oversight support management's efforts to build maturity and capability that drives impact.
- The Climate Impact Working Group underscores the Corporation's commitment to progressing its understanding of, and reporting on, climate-related risks and activities.

READ THE REPORT

CORPORATE GOVERNANCE

Governance
Core values and guiding behavior lead the Corporation to demonstrate the highest professional and ethical standards in all business activities.

The Corporation operates under a robust board- and management-level enterprise risk management structure.

CHANGING LIVES FOR THE BETTER

Employees
The Corporation is committed to creating a workforce culture that is welcoming, engaging and inclusive.

Customers
Fulton Bank has a proven track record of fair and responsible banking – rated "Outstanding" for Community Reinvestment Act performance.

Community
Employees live and work in the communities we serve and want to see these communities thrive. Through the "Fulton Forward®" initiative, the Corporation gives back by paying it forward.

PROTECTING THE ENVIRONMENT

Environment
The Corporation is committed to practicing environmental stewardship in its everyday operations.

Operational measures like waste reduction and smart energy use, as well as financing sustainable projects, are core to these efforts.

A Balanced Business Model Delivering Strong Returns

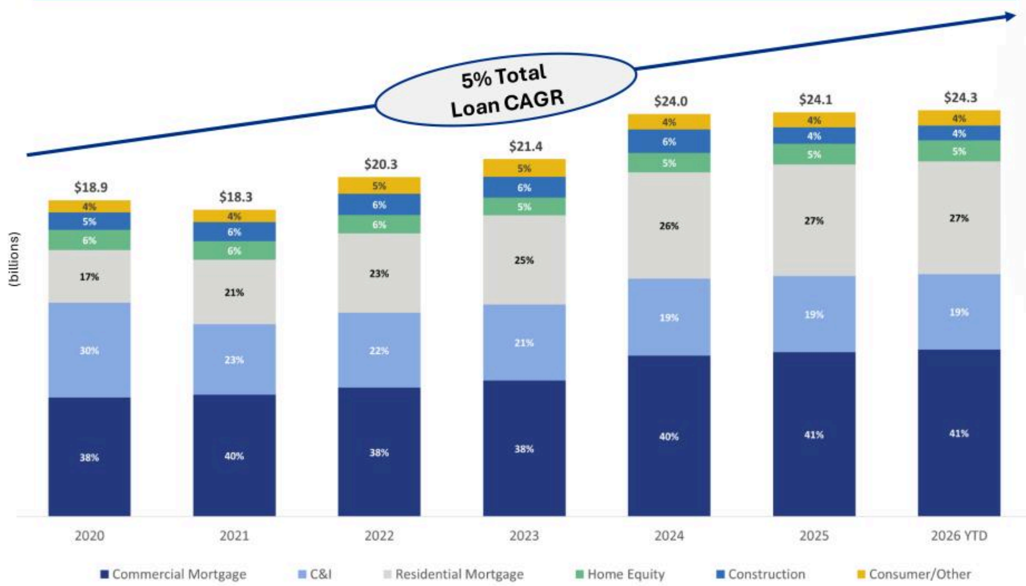
Premier Franchise that Provides Expanding and Innovative Solutions	• A full-service commercial bank with robust treasury services, payment technology solutions, wealth management and full-service mortgage company • Ongoing investment in technology, digitally enabling a growing customer base • Serving a diversified, dense and economically stable market • Room to grow in existing markets and continue to penetrate both organically and inorganically
Robust Combination of Diversified Business Lines and Fee Income Businesses	• Non-interest income as a percentage of revenue of approximately 21% • Wealth management accounts for approximately 1/3 of total non-interest income, delivering a 9% five-year TTM CAGR, AUM/AUA of $17.1 billion and over 85% in recurring income • Commercial banking businesses representing approximately 1/3 of total non-interest income • Fulton Mortgage Company caters to the new home purchase business with the ability to leverage refinance activity into gain on sale revenue
Dynamic Growth Strategy Blending an Organic Engine with Inorganic Opportunities	• Organic growth strategy supplemented by inorganic, in-market opportunities • Low CRE concentration compared to peers(1) • Reduced financial center infrastructure over the last ten years, driving average deposits per financial center over $100 million • Completed $4.8 billion transaction in 2024, $930.6 million acquisition in 2022 and acquired five wealth management firms since 2018 • Operate in a target-rich market with over 40 in-market banking institutions that fit our M&A criteria and strategy • Effective April 1, 2026, closed the $2.1 billion Blue Foundry Bancorp acquisition
Attractive Risk-Adjusted Profitability and Returns	• 1Q26 operating diluted EPS of $0.55(2) • Operating ROAA of 1.30%(2) in 1Q26 compared to 1.27%(2) in 4Q25 • 1Q26 operating ROATCE of 14.76%(2) compared to 14.86%(2) in 4Q25 • Efficiency ratio of 56.7%(2) and 60.0%(2) in 1Q26 and 4Q25, respectively • 1Q26 NCOs to average loans (annualized) of 25 bps; ACL to loans of 1.51% in addition to on-balance sheet purchase accounting marks

(1) For a list of peers please see page 37 of the Corporation's proxy statement dated April 1, 2026. (2) Non-GAAP financial measure. Please refer to the calculation and management's reasons for using this measure on slides titled "Non-GAAP Reconciliation" at the end of this presentation.

FULTON FINANCIAL CORPORATION

A Diversified Loan Portfolio with Growth in Multiple Categories

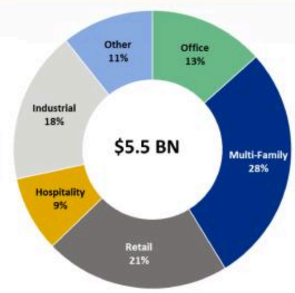
Loan Mix By Product(1)



Highlights

- The loan portfolio has grown $5.4 billion since 2020
- A balanced loan mix enhanced by 2022 and 2023 adjustable-rate mortgage growth outpacing other categories
- Commercial mortgages remain a stable percentage of the mix

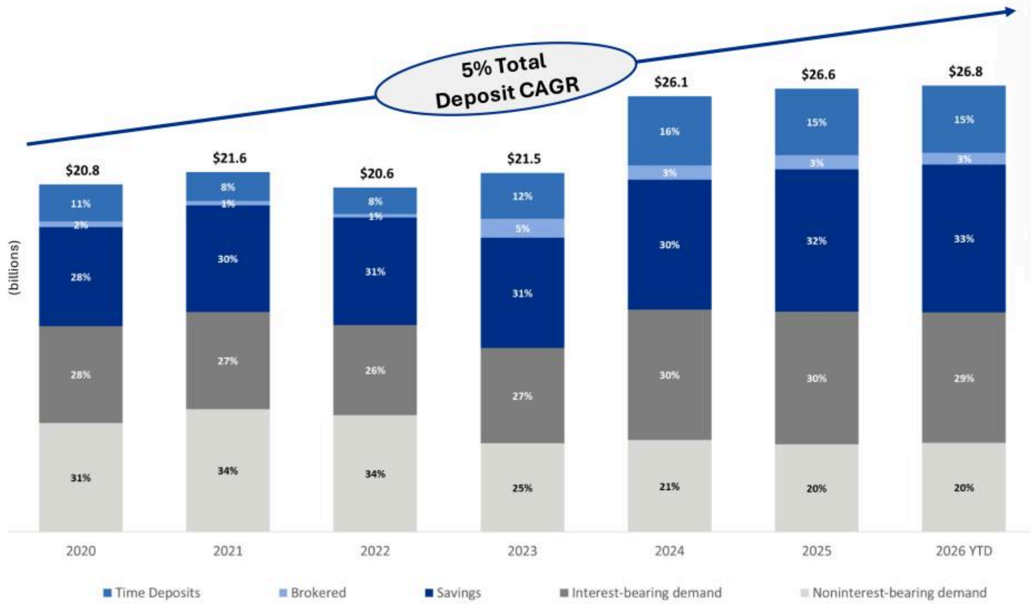
Commercial Mortgage Non-Owner Occupied Portfolio



(1) Loan mix by product is based on ending balances for the periods ended December 31, 2020 to March 31, 2026. The C&I category includes Paycheck Protection Program loan growth and forgiveness. The Construction category includes residential and commercial construction loans. The Commercial Mortgage category includes both owner and non-owner occupied loans.

A Deposit Portfolio That Is Granular, Tenured and Diversified With Significant Liquidity Coverage

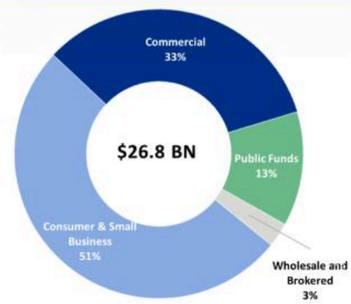
Deposit Mix By Product(1)



Highlights(2)

- 878,495 deposit accounts
- $30,919 average account balance
- Average account age of ~ten years
- 24% net estimated uninsured deposits
- 281% coverage of net estimated uninsured deposits

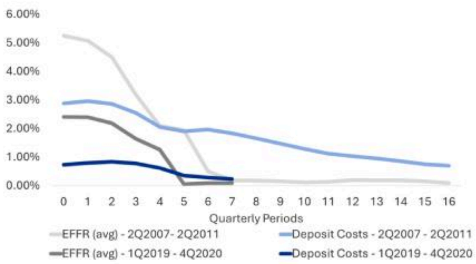
Deposit Mix By Customer

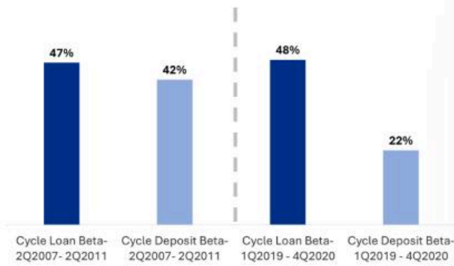


(1) Deposit mix by product is based on ending balances for the periods ended December 31, 2020 to March 31, 2026. (2) As of March 31, 2026. Estimated uninsured deposits net of collateralized municipal deposits and inter-company deposits.

History of Prudently Managing Deposit Costs During Fed Easing Cycles With Strategies in Place to Drive a Neutral Interest Rate Risk Position

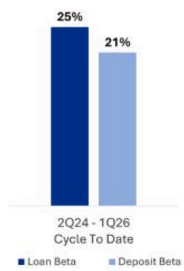
Historical Deposit Costs and Loan and Deposit Betas[1]





Quarterly & Cycle to Date Yields, Costs & Betas

Quarterly Yields, Costs and Average Effective Federal Funds Rate ("EFFR")								
	2Q24	3Q24	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26
EFFR (avg)	5.33%	5.26%	4.65%	4.33%	4.33%	4.29%	3.90%	3.64%
Loan Yield	6.12%	6.20%	5.97%	5.86%	5.86%	5.93%	5.82%	5.70%
Deposit Cost	2.14%	2.24%	2.14%	2.03%	1.98%	1.96%	1.86%	1.78%



Highlights

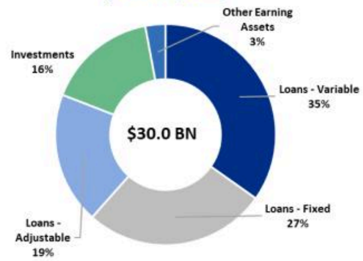
- Managed deposit costs to a 42% beta during the 2007 – 2011 easing cycle in a high-rate environment
- Lower deposit beta in 2019 – 2020 attributable to a lower rate environment and inflow of deposits
- Cycle to date deposit costs have benefited from time deposit repricing as the Fed has cut rates
- Fixed asset repricing and balance sheet mix has benefited loan beta relative to historical cycles
- Over $3 billion of receive fixed swaps, floors and collars, helping to neutralize the interest rate risk profile
- Fed dot plot implies additional 25 bps of easing through 2026. Strategies in place to manage funding costs

(1) Fulton historical data – S&P Capital IQ. Quarterly Average EFFR – Federal Reserve Bank of St. Louis.

Fixed Rate Asset Repricing[1] Coupled With a Premier Deposit Franchise Drives a Neutral Interest Rate Risk Profile

Interest Earning Assets

(March 31, 2026)

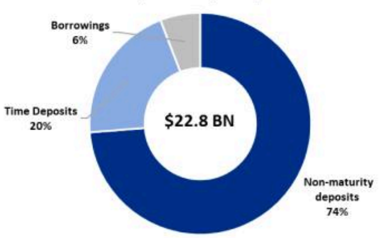


Variable Rate Loans

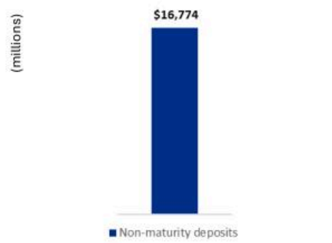
Fixed and Adjustable Asset Repricing Schedule

Interest-Bearing Liabilities[3]

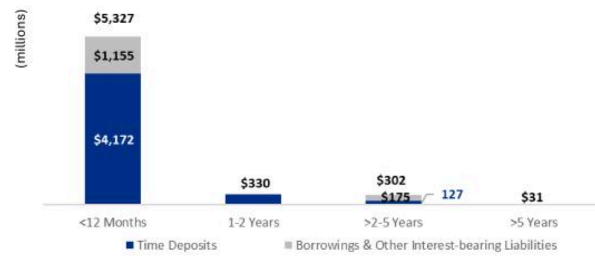
(March 31, 2026)



Non-maturity Deposits



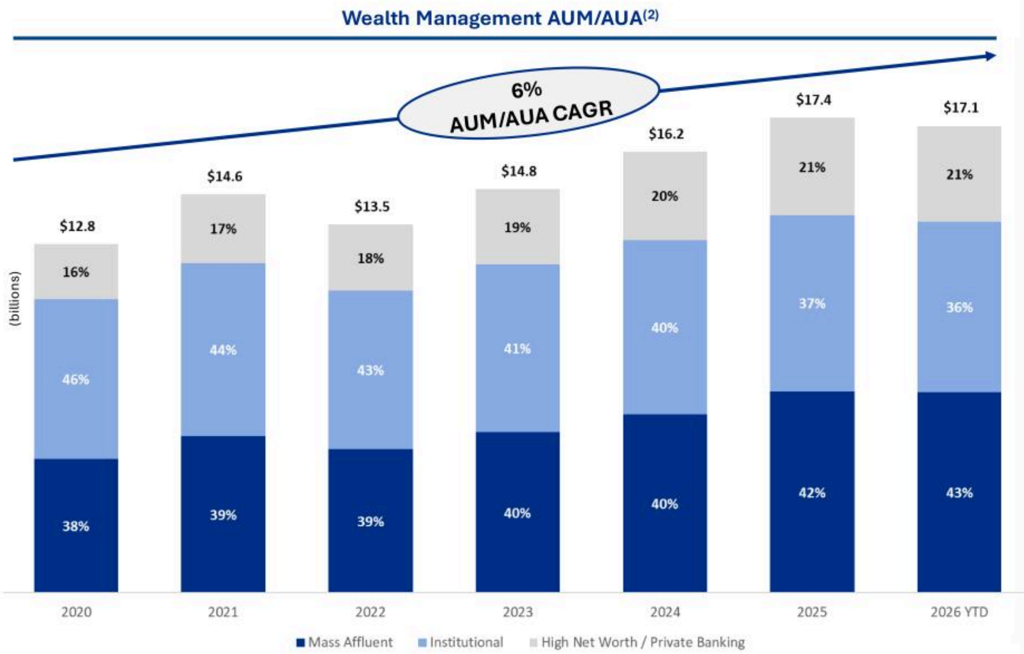
Time Deposits and Borrowings Repricing Schedule



(1) "Repricing" includes contractual repricing of adjustable-rate loans, plus estimated cashflows and maturities of fixed rate assets and liabilities assumed within the time frames presented.
(2) Other includes non-accrual loan balances, fair value purchase accounting marks and net origination fees and costs.
(3) Time Deposits include brokered CDs.

FULTON FINANCIAL CORPORATION

Mature and Growing Wealth Management Businesses, Consistent Non-interest Income and Diversified Client Base Delivering Solid Results[(1)]



$93.3 Million TTM[(3)] Non-Interest Income
Five Year CAGR of 9%

Five Wealth Management Acquisitions Since 2018
Organic and Analytics Based Growth Strategy

Over 85% Recurring Income
Client and Market Aligned Growth

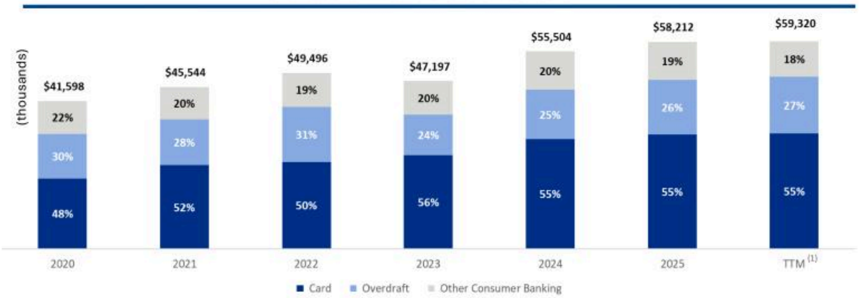
(1) Wealth Management revenue does not include NII.
(2) AUM and AUA are ending market values for the periods ended December 31, 2020 to March 31, 2026.
(3) TTM through March 31, 2026 Wealth Management income.

FULTON FINANCIAL CORPORATION

Material and Consistent Fee Income, Robust Suite of Commercial and Consumer Services

Commercial Non-Interest Income

Consumer Non-Interest Income(2)



Cash Management

Optimized Account Framework and Exception Process; Multi-Channel Distribution Strategy

Merchant and Card Income

Repeatable Income Stream; Analytics-Based Cross-Sell Opportunity

Capital Markets

Robust Back-to-Back Swap Program Serves Commercial Customers

Consumer Fees

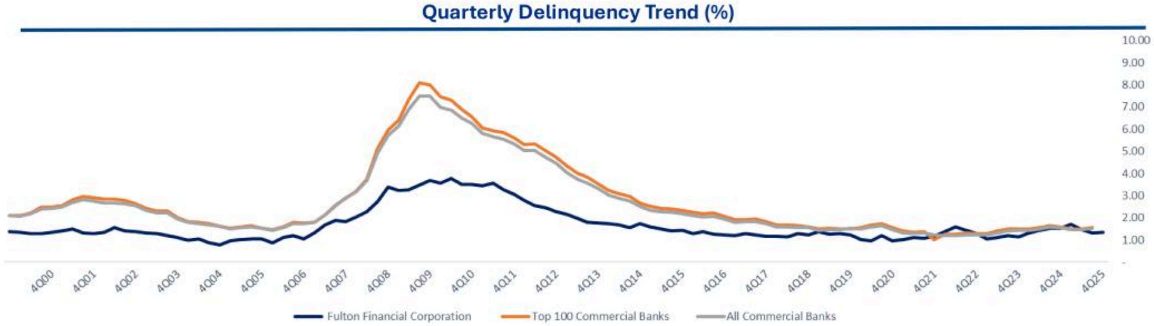
Financial Center Network and Loyal Customer Base Drive Consumer Fees

(1) TTM through March 31, 2026
(2) Does not include gain on sale from residential mortgages.

FULTON FINANCIAL CORPORATION

Solid Asset Quality Trends Through Many Cycles

Quarterly Delinquency Trend (%)



Quarterly NCO Trend (Annualized %)

Sources: Top 100 Commercial Banks and All Commercial Banks - Board of Governors of the Federal Reserve System (Top 100 Commercial Banks are the 100 largest banks based on consolidated assets); Fulton historical data – S&P Capital IQ. Delinquency rates are non-seasonally adjusted and determined based on loans and leases past due 30 days or more and non-accrual loans. Charge-off rates are non-seasonally adjusted and are net of recoveries.

FULTON FINANCIAL CORPORATION

Glossary of Terms

Term/Acronym	Defined As
ACL	Allowance for credit losses
AOCI	Accumulated other comprehensive income
AUM	Assets under management
AUA	Assets under administration
bps	Basis point or basis points
C&I	Commercial and industrial
CAGR	Compound annual growth rate
CD	Certificate of deposit
CDI	Core deposit intangible
CET1	Common equity tier 1 capital
CRE	Commercial real estate
EFFR	Effective federal funds rate
EPS	Earnings per share
FDIC	Federal Deposit Insurance Corporation
Fed	Board of Governors of the Federal Reserve System
FTE	Fully taxable-equivalent
Fulton or the Corporation	Fulton Financial Corporation
GAAP	Generally accepted accounting principles
M&A	Mergers and acquisitions
NCO	Net charge-off
NII	Net interest income
NIM	Net interest margin
NPA	Non-performing asset
NPL	Non-performing loan
PPNR	Pre-provision net revenue
ROAA	Return on average assets
ROAE	Return on average common shareholders' equity
ROATCE	Return on average tangible common equity
SEC	U.S. Securities and Exchange Commission
TBV	Tangible book value
TCE/TA	Tangible common equity / tangible assets
TRBC	Total risk-based capital
TTM	Trailing twelve months

NON-GAAP RECONCILIATION

Non-GAAP Reconciliation

Note: *The Corporation has presented the following non-GAAP financial measures because it believes that these measures provide useful and comparative information to assess trends in the Corporation's results of operations and financial condition. Presentation of these non-GAAP financial measures is consistent with how the Corporation evaluates its performance internally and these non-GAAP financial measures are frequently used by securities analysts, investors and other interested parties in the evaluation of companies in the Corporation's industry. Investors should recognize that the Corporation's presentation of these non-GAAP financial measures might not be comparable to similarly-titled measures of other companies. These non-GAAP financial measures should not be considered a substitute for GAAP basis measures, and the Corporation strongly encourages a review of its condensed consolidated financial statements in their entirety.*

(dollars in thousands)	Three months ended Mar 31 2026	Dec 31 2025
Operating net income available to common shareholders		
Net income available to common shareholders	$ 92,199	$ 96,408
Less: Other[1]	-	(4,989)
Plus: CDI amortization	5,255	5,255
Plus: Acquisition-related expense	2,644	802
Plus: FDIC special assessment	-	(95)
Plus: FultonFirst implementation and asset disposals	1,556	2,795
Less: Tax impact of adjustments	(1,985)	(791)
Operating net income available to common shareholders (numerator)	$ 99,669	$ 99,385
Weighted average shares (diluted) (denominator)	181,665	182,197
Operating net income available to common shareholder, per share (diluted)	$ 0.55	$ 0.55

(1) Includes loan recovery adjustments of $5.0 million in the fourth quarter of 2025 reflected in the provision for credit losses related to a loan acquired in the Republic First Bank acquisition.

Non-GAAP Reconciliation

(dollars in thousands)	Three months ended Mar 31 2026	Three months ended Dec 31 2025
Operating ROAA[1]		
Net income	$ 94,761	$ 98,970
Less: Other[2]	-	(4,989)
Plus: CDI amortization	5,255	5,255
Plus: Acquisition-related expense	2,644	802
Plus: FDIC special assessment	-	(95)
Plus: FultonFirst implementation and asset disposals	1,556	2,795
Less: Tax impact of adjustments	(1,985)	(791)
Operating net income (numerator)	$ 102,231	$ 101,947
Total average assets	$ 31,999,228	$ 32,013,163
Less: Average net CDI	(54,629)	(60,726)
Total operating average assets (denominator)	$ 31,944,599	$ 31,952,437
Operating ROAA	1.30%	1.27%

(1) Annualized.
(2) Includes loan recovery adjustments of $5.0 million in the fourth quarter of 2025 reflected in the provision for credit losses related to a loan acquired in the Republic First Bank acquisition.

Non-GAAP Reconciliation

(dollars in thousands)	Three months ended Mar 31 2026	Dec 31 2025
Operating ROATCE[1]		
Net income available to common shareholders	$ 92,199	$ 96,408
Less: Other[2]	-	(4,989)
Plus: Intangible amortization	5,349	5,365
Plus: Acquisition-related expense	2,644	802
Plus: FDIC special assessment	-	(95)
Plus: FultonFirst implementation and asset disposals	1,556	2,795
Less: Tax impact of adjustments	(2,005)	(814)
Adjusted net income available to common shareholders (numerator)	$ 99,743	$ 99,472
Average shareholders' equity	$ 3,543,911	$ 3,464,539
Less: Average preferred stock	(192,878)	(192,878)
Less: Average goodwill and intangible assets	(610,262)	(615,600)
Average tangible common shareholders' equity (denominator)	$ 2,740,771	$ 2,656,061
Operating ROATCE	14.76%	14.86%

(1) Annualized.
(2) Includes loan recovery adjustments of $5.0 million in the fourth quarter of 2025 reflected in the provision for credit losses related to a loan acquired in the Republic First Bank acquisition.

Non-GAAP Reconciliation

(dollars in thousands)	Three months ended Mar 31 2026	Three months ended Dec 31 2025
Operating non-interest expense to total average assets [1]		
Non-interest expense	$ 200,294	$ 212,986
Less: Intangible amortization	(5,349)	(5,365)
Less: Acquisition-related expense	(2,644)	(802)
Less: FDIC special assessment	-	95
Less: FultonFirst implementation and asset disposals	(1,556)	(2,795)
Operating non-interest expense (numerator)	$ 190,745	$ 204,119
Total average assets (denominator)	$ 31,999,228	$ 32,013,163
Operating non-interest expense to total average assets	2.42%	2.53%

(1) Annualized.

Non-GAAP Reconciliation

(dollars in thousands)	Three months ended Mar 31 2026	Dec 31 2025
Operating PPNR to average assets[(1)]		
Plus: NII	$ 262,023	$ 266,042
Plus: Non-interest income	69,841	69,980
Less: Non-interest expense	(200,294)	(212,985)
Plus: Other revenue	-	11
Plus: CDI amortization	5,255	5,255
Plus: Acquisition-related expense	2,644	802
Plus: FDIC special assessment	-	(95)
Plus: FultonFirst implementation and asset disposals	1,556	2,795
Operating PPNR (numerator)	$ 141,025	$ 131,805
Total average assets	$ 31,999,228	$ 32,013,163
Less: Average net core deposit intangible	(54,629)	(60,726)
Average assets (denominator)	$ 31,944,599	$ 31,952,437
Operating PPNR to average assets	1.79%	1.64%

(1) Annualized.

Non-GAAP Reconciliation

(dollars in thousands)	Three months ended Mar 31 2026	Dec 31 2025	Sep 30 2025	Jun 30 2025	Mar 31 2025
Efficiency ratio					
Non-interest expense	$ 200,294	$ 212,986	$ 196,574	$ 192,811	$ 189,460
Less: Acquisition-related expense	(2,644)	(802)	-	-	(380)
Less: FDIC special assessment	-	95	-	-	-
Less: FultonFirst implementation and asset disposals	(1,556)	(2,795)	207	270	47
Less: Intangible amortization	(5,349)	(5,365)	(5,368)	(5,460)	(6,269)
Operating non-interest expense (numerator)	$ 190,745	$ 204,119	$ 191,413	$ 187,621	$ 182,858
NII	$ 262,023	$ 266,042	$ 264,198	$ 254,921	$ 251,187
Tax equivalent adjustment	4,302	4,416	4,436	4,389	4,340
Plus: Total non-interest income	69,841	69,980	70,407	69,148	67,232
Plus: Other revenue	-	11	(138)	(9)	(122)
Plus: Investment securities (gains) losses, net	-	-	-	-	2
Total revenue (denominator)	$ 336,166	$ 340,449	$ 338,903	$ 328,449	$ 322,639
Efficiency ratio	56.7%	60.0%	56.5%	57.1%	56.7%

Non-GAAP Reconciliation

(dollars in thousands)	Three months ended Mar 31 2026	Dec 31 2025
Tangible common shareholders' equity		
Shareholders' equity	$ 3,505,283	$ 3,490,447
Less: Preferred stock	(192,878)	(192,878)
Less: Goodwill and intangible assets	(607,647)	(612,996)
Tangible common shareholders' equity	$ 2,704,758	$ 2,684,573

Non-GAAP Reconciliation

(dollars in thousands, except per share data)	Three months ended Mar 31 2026	Mar 31 2021
TBV per share		
Shareholders' equity	$ 3,505,283	$ 2,629,655
Less: Preferred stock	(192,878)	(192,878)
Less: Goodwill and intangible assets	(607,647)	(536,544)
Tangible common shareholders' equity (numerator)	$ 2,704,758	$ 1,900,233
Shares outstanding, end of period (denominator)	178,843	162,517
TBV per share	$ 15.12	$ 11.69
Book value per share	$ 18.52	$ 14.99
TBV per share excluding AOCI		
Shareholders' equity	$ 3,505,283	$ 2,629,655
Less: Preferred stock	(192,878)	(192,878)
Less: Goodwill and intangible assets	(607,647)	(536,544)
Tangible common shareholders' equity	$ 2,704,758	$ 1,900,233
Less: AOCI	(221,887)	25,838
Tangible common shareholders' equity excluding AOCI	$ 2,926,645	$ 1,874,395
Shares outstanding, end of period (denominator)	178,843	162,517
TBV per share excluding AOCI	$ 16.36	$ 11.53