# Annual Meeting

May 28, 2026


FULTON FINANCIAL CORPORATION

# Reminder

**If you have not yet voted your shares, please do so now by visiting the Judge of Election table at the back of the room.**

# Forward-Looking Statements

This presentation may contain forward-looking statements with respect to Fulton Financial Corporation's (the "Corporation" or "Fulton") 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.

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, Quarterly Report on Form 10-Q for the quarter ended March 31, 2026 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).

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

# Rules of Conduct for Today’s Meeting

- Large bags, cameras, cell phones, recording devices and other electronic devices are not permitted at, or to be used during, the meeting.
- The display of placards and/or signs is prohibited.
- Questions from shareholders should be directed to the Chairman of the meeting during the Question and Answer (Q&A) period.
- During the Q&A period, shareholders will be asked to state their name prior to asking a question.
- During the Q&A period, please limit yourself to one question to give other shareholders the opportunity to speak.
- Fulton’s Chairman retains sole authority to make determinations with respect to the rules of conduct of the meeting.
- Individuals who fail to comply with these rules of conduct, disrupt or otherwise impede the orderly conduct of the meeting may be asked to immediately leave the meeting.

# Curt Myers

## Chairman, CEO and President

# Annual Meeting Agenda

- **Business Meeting Proposals:**
  - ELECTION OF DIRECTORS. The election of 10 director nominees to serve for a one-year term;
  - ADVISORY VOTE ON EXECUTIVE COMPENSATION. A non-binding advisory proposal to approve the compensation of Fulton's named executive officers;
  - RATIFICATION OF INDEPENDENT AUDITOR. The ratification of the appointment of KPMG, LLP as Fulton's independent auditor for the fiscal year ending December 31, 2026; and
  - OTHER BUSINESS. Such other business as may properly be brought before the Annual Meeting and any adjournments thereof.

- **Results of Voting**
- **Conclusion of Business Meeting**
- **Management Presentation**
- **Questions and Answers**

# Board of Director Nominees


Curtis J. Myers


Jennifer Craighead Carey


Lisa Crutchfield


Denise L. Devine


James R. Moxley III


Antoinette M. Pergolin


Michael F. Shirk


Scott A. Snyder


Ronald H. Spair


E. Philip Wenger

# Business Meeting Proposals

- **ELECTION OF DIRECTORS**
  - The election of 10 director nominees to serve for a one-year term.

- **ADVISORY VOTE ON EXECUTIVE COMPENSATION**
  - A non-binding advisory proposal to approve the compensation of Fulton's named executive officers.

- **RATIFICATION OF INDEPENDENT AUDITOR**
  - The ratification of the appointment of KPMG LLP as Fulton's independent auditor for the fiscal year ending December 31, 2026.

# Senior Executive Officers

Curtis J. Myers
Chairman, CEO and President

Andy B. Fiol
Chief Banking Officer

John J. Glover
Head of Commercial Banking

Kevin C. Gremer
Chief Operations and Technology Officer

Richard S. Kraemer
Chief Financial Officer

Natasha R. Luddington
Chief Legal Officer and Corporate Secretary

Atul Malhotra
Chief Risk Officer

Josephine E. Mauriello
Head of Consumer Banking

Meg R. Mueller
Enterprise Credit Executive

Angela M. Sargent
Chief Information Officer

Bernadette M. Taylor
Chief Human Resources Officer

# Thank You!

Angela Snyder
Retired President
Fulton Bank Director

# Thank You!

Bernadette Taylor
Chief Human Resources Officer

# Thank You!

George K. Martin
Director

# Report of the Judge of Election

## Natasha R. Luddington

### Chief Legal Officer and Corporate Secretary

# Curt Myers

## Chairman, CEO and President

# Meeting Adjourned

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# A Community Bank Strategy, Operating on a Regional Scale

# Fulton Financial Corporation

- $34 billion in assets
- 200+ financial centers in Pennsylvania, New Jersey, Maryland, Delaware and Virginia
- More than 3,500 team members


*Note: Includes the April 1, 2026 acquisition of Blue Foundry Bancorp*

# 2025 Financial Performance


- $1.3 Billion in Revenue
- $381.4 Million in Net Income Available to Common Shareholders
- 1.23% Return on Average Assets
- 12.09% Return on Average Common Shareholders' Equity

# 1st Quarter 2026 Financial Results

- $331.9 Million in Revenue
- $92.2 Million in Net Income Available to Common Shareholders
- 1.20% Return on Average Assets
- 11.16% Return on Average Common Shareholders' Equity


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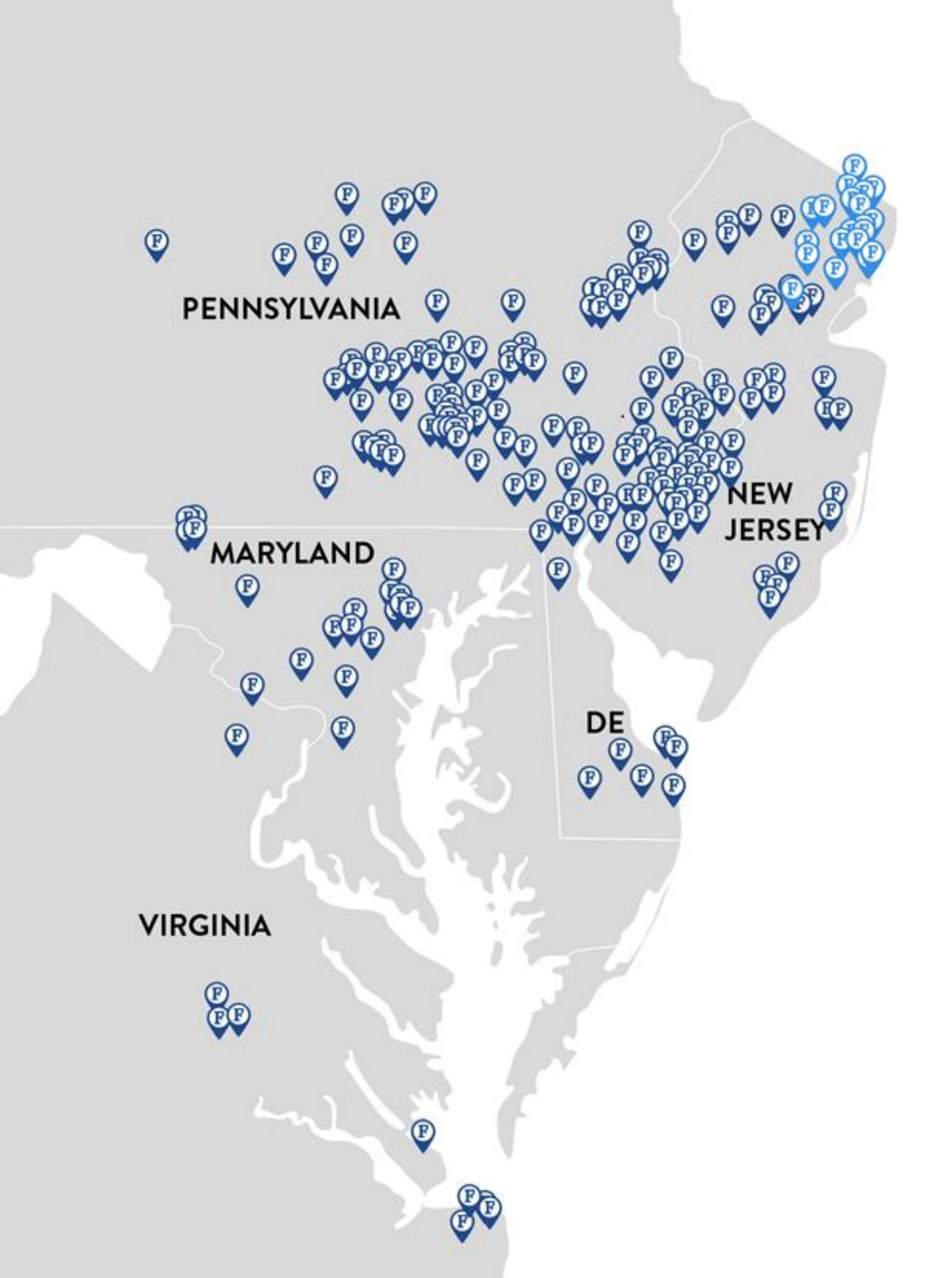
# Smart Growth Strategy


- **Organic Growth**, building and expanding customer relationships
- **Enhanced Growth Strategies**, including new products and expanded teams
- **Acquisitions**, opportunistically adding targeted portfolios or other banks

# Blue Foundry Bancorp Acquisition

- Acquisition closed April 1, 2026
- Blue Foundry Bank includes 20 financial centers in northern New Jersey
- Expected to merge into Fulton Bank in summer 2026

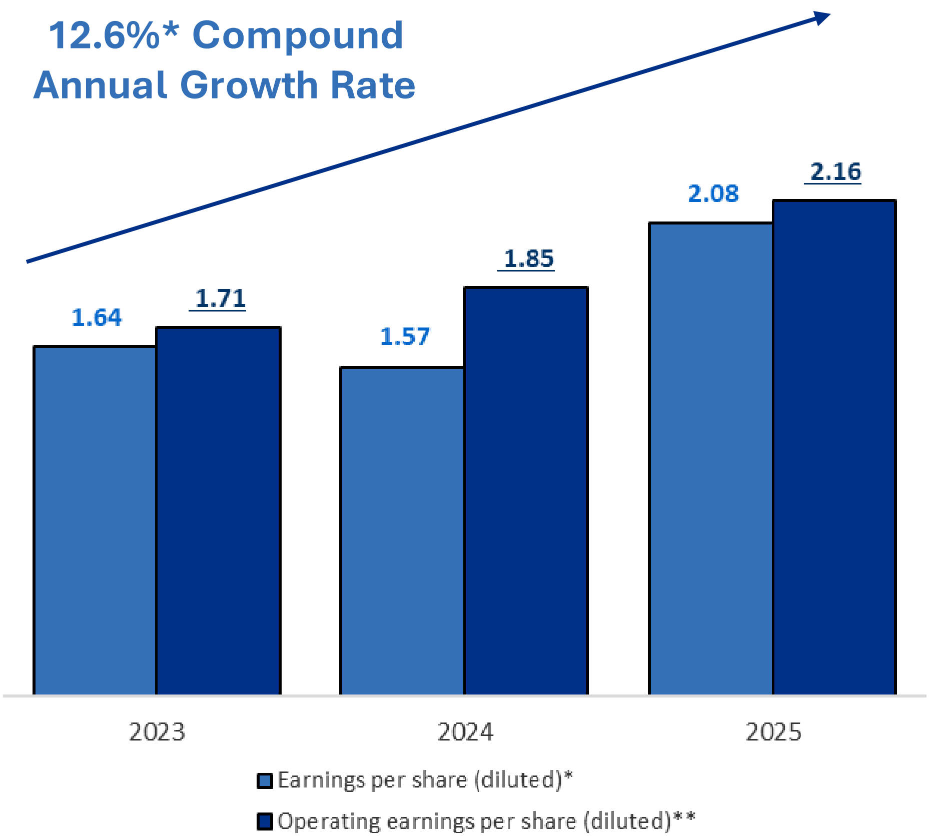


# 2026 Priorities

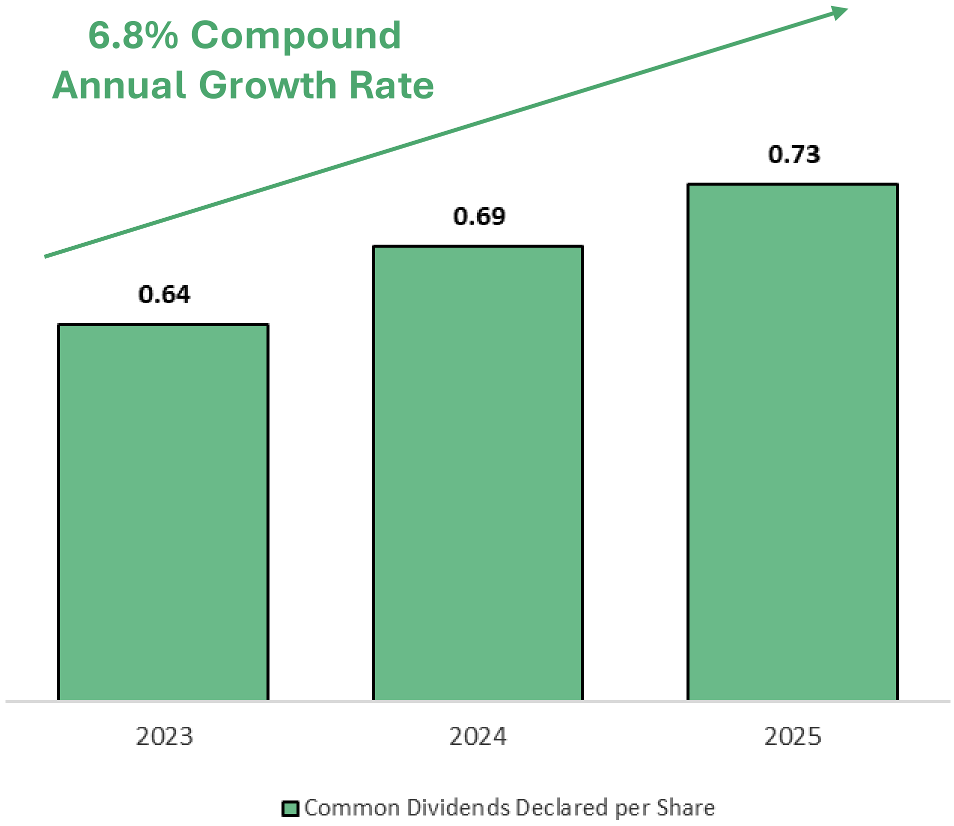
- Profitable Growth
- Prudent Risk Management
- Disciplined Capital Allocation

# Net Income and Dividends Per Share Three-Year Trend

## Earnings Per Share (Diluted)



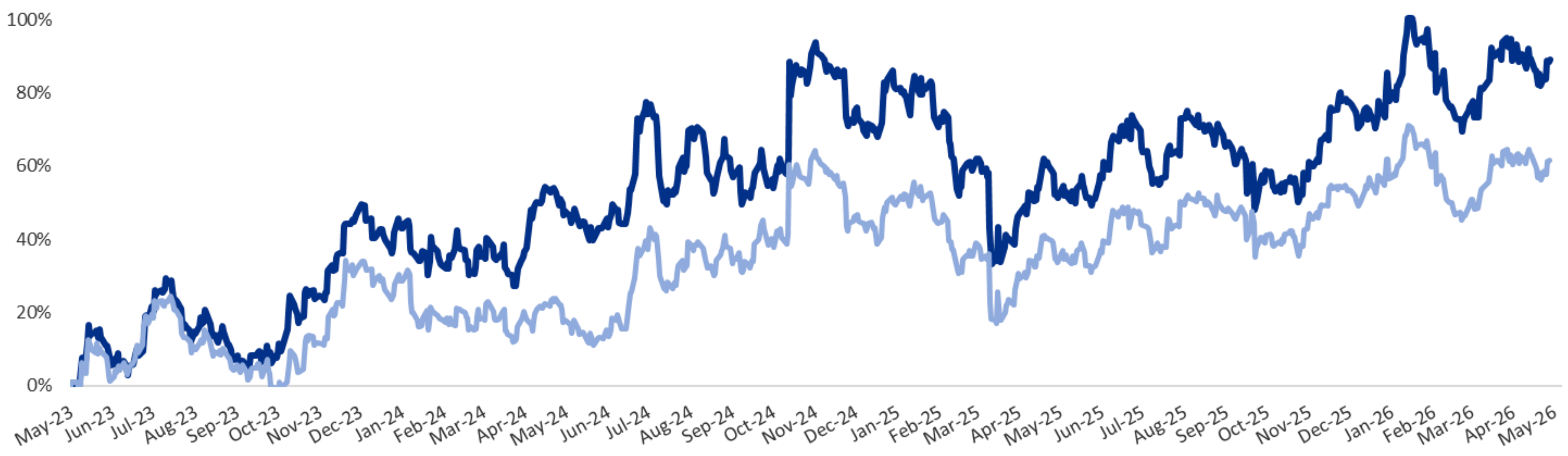

## Dividends Per Share






* *GAAP Basis*
** *Non-GAAP financial measure. Refer to the calculation titled "Reconciliation of Non-GAAP Measures" in the Appendix*

# Three-Year Stock Performance




<u>Stock Price Performance 5/25/2023 – 5/22/2026</u>

Fulton Financial Corporation ~89%

KBW Regional Bank Index ~62%

**Key Insights:**

Fulton Financial outperformed the regional bank index by ~27 percentage points over the past three-year period

Demonstrates persistent, sustained strong relative performance



*Source: S&P Global Market Intelligence*

# Thank you for your investment in Fulton Financial Corporation

# Questions & Answers

Thank you for attending our Annual Meeting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# Appendix

# Reconciliation of Non-GAAP Measures

Reconciliations of these non-GAAP financial measures to the most directly comparable GAAP measure follow:

| | 2025 | 2024 | 2023 |
|---|---|---|---|
| | (dollars in thousands, except per share data) | | |
| **Operating net income available to common shareholders** | | | |
| Net income available to common shareholders | **$ 381,361** | $ 278,495 | $ 274,032 |
| Less: Other[1] | **(5,858)** | (1,805) | 1,855 |
| Less: Gain on acquisition, net of tax | **—** | (36,996) | — |
| Plus: Loss on securities restructuring | **—** | 20,282 | — |
| Plus: Core deposit intangible amortization | **22,010** | 17,307 | 2,308 |
| Plus: Acquisition-related expense | **1,182** | 37,635 | — |
| Plus: CECL Day 1 Provision | **—** | 23,444 | — |
| Plus: FDIC special assessment | **(95)** | 940 | 6,494 |
| Less: Gain on Sale-Leaseback Transaction | **—** | (20,266) | — |
| Plus: FultonFirst implementation and asset disposals | **2,271** | 32,038 | 3,197 |
| Less: Tax impact of adjustments | **(4,097)** | (23,011) | (2,909) |
| Operating net income available to common shareholders (numerator) | **$ 396,774** | $ 328,063 | $ 284,977 |
| | | | |
| Weighted average shares (diluted) (denominator) | **183,289** | 177,223 | 166,769 |
| *Operating net income available to common shareholders, per share (diluted)* | **$ 2.16** | $ 1.85 | $ 1.71 |

(1) Includes a loan recovery adjustment of $5.6 million in 2025, reflected in the provision for credit losses related to a loan acquired in the Republic First Transaction.

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