

FULTON FINANCIAL CORPORATION

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1117129	Number of Insured Depository Institutions 8	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$16,550	\$16,713	1.0%	
Loans	\$12,289	\$12,120	-1.4%	
Construction & development	\$1,636	\$1,380	-15.6%	
Closed-end 1-4 family residential	\$2,450	\$2,096	-14.5%	
Home equity	\$819	\$1,111	35.6%	
Credit card	\$0	\$0	-86.9%	
Other consumer	\$333	\$305	-8.6%	
Commercial & Industrial	\$1,703	\$1,638	-3.8%	
Commercial real estate	\$3,984	\$4,191	5.2%	
Unused commitments	\$3,360	\$4,480	33.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1,648	\$2,205	33.8%	
Asset-backed securities	\$64	\$118	84.8%	
Other securities	\$784	\$803	2.4%	
Cash & balances due	\$394	\$339	-13.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$162	\$359	120.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$131	\$350	166.3%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$14,863	\$14,870	0.0%	
Deposits	\$10,919	\$12,176	11.5%	
Total other borrowings	\$3,656	\$2,459	-32.7%	
FHLB advances	\$1,405	\$1,158	-17.6%	
Equity				
Equity capital at quarter end	\$1,687	\$1,798	6.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$53	NA	
Performance Ratios				
Tier 1 leverage ratio	7.5%	7.9%	--	
Tier 1 risk based capital ratio	9.1%	9.7%	--	
Total risk based capital ratio	11.0%	11.7%	--	
Return on equity ¹	-20.1%	5.5%	--	
Return on assets ¹	-2.1%	0.6%	--	
Net interest margin ¹	3.6%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	87.4%	90.9%	--	
Loss provision to net charge-offs (qtr)	243.5%	154.2%	--	
Net charge-offs to average loans and leases ¹	0.9%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	5.3%	8.1%	0.9%	1.0%
Closed-end 1-4 family residential	1.8%	3.5%	0.2%	0.2%
Home equity	0.6%	0.6%	0.0%	0.1%
Credit card	4.1%	100.0%	7.3%	13.6%
Other consumer	0.4%	0.5%	0.8%	0.4%
Commercial & Industrial	1.2%	1.6%	0.3%	0.4%
Commercial real estate	1.0%	1.3%	0.1%	0.0%
Total loans	1.6%	2.3%	0.2%	0.3%