



PUBLIC DISCLOSURE

April 02, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Fulton Bank, National Association
Charter Number 24891

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Office of the Comptroller of the Currency

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NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution’s CRA Rating: This institution is rated **Satisfactory**.

The following table indicates the performance level of Fulton Bank, National Association with respect to the Lending, Investment, and Service Tests:

Performance Levels	Fulton Bank, National Association Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		X	
High Satisfactory	X		X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- Lending levels reflect good responsiveness to assessment area credit needs;
- A high percentage of loans are made in the bank’s assessment areas;
- Overall, the geographic distribution of loans reflects adequate penetration throughout the assessment areas;
- The distribution of borrowers reflects adequate penetration among retail customers of different income levels and businesses of different sizes;
- The institution made a good level of community development loans;
- The institution has an excellent level of qualified community development investments and grants;
- Delivery systems are readily accessible to essentially all portions of the institutions assessment areas; and
- The institution provides a good level of community development services.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low- or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier One Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Description of Institution

Fulton Bank, National Association (“Fulton” or “bank”) is an interstate bank headquartered in Lancaster, Pennsylvania. Fulton is a subsidiary of Fulton Financial Corporation (FFC) a \$20 billion holding company also headquartered in Lancaster, Pennsylvania. FFC is a six-bank holding company that provides investment management and planning services through Fulton Financial Advisors and Clermont Wealth Strategies. FFC also offers residential mortgage services through Fulton Mortgage Company. Since the previous CRA evaluation, dated April 27, 2015, Fulton grew from \$9.5 billion in assets to \$11.5 billion as of December 31, 2017. The growth was organic and accomplished without merger or acquisition activity.

As of December 31, 2017, net loans and leases represented 80 percent of total assets. By dollar volume, the \$9.3 billion loan portfolio were 70 percent real estate, 16 percent commercial and industrial, two percent loans to individuals, two percent agricultural and ten percent all other loans. Total deposits were \$8.7 billion. Tier One Capital was \$1.1 billion.

The bank has 108 full service, one full service cyber branch, and four limited service branches. These branches are located in 14 assessment areas (AAs) in Pennsylvania (PA), Delaware (DE), Virginia (VA), and the Philadelphia-Camden-Wilmington (PA-NJ-DE-MD) multistate MSA (Philadelphia MMA). Fulton opened six branches and closed three branches during the evaluation period. One of the closed branches was located in a low-income geography.

Fulton offers a full range of credit products, trust services, and non-depository investment services. The bank also offers a full range of depository accounts and services through its retail branches throughout its footprint. Further, the bank offers alternative banking products such as online banking, mobile banking, e-statements, and electronic bill pay.

During the evaluation period, the bank operated under a formal enforcement action relating to safety and soundness concerns. The enforcement action required time, staff effort, and financial resources to correct certain deficiencies. We considered these factors when reaching our conclusions concerning the bank’s CRA performance.

The bank received a “Satisfactory” rating at the prior CRA evaluation dated April 27, 2015.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation (PE) assesses the bank's performance under the large institution Lending, Investment, and Service Tests. The evaluation period for the Lending, Investment, and Service Test, and community development (CD) loans, investments, and services is January 1, 2015 through December 31, 2017.

In evaluating the bank's lending performance, we reviewed home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA) and small loans to businesses and farms reported under the Community Reinvestment Act (CRA) for calendar years 2015 through 2017. Multifamily loans were not considered in the evaluation because the volume of lending on multifamily properties was too low in all AAs to perform a quantitative analysis of the bank's performance. Small farm loans were considered in assessment areas where the volume was sufficient to complete a quantitative analysis. Refer to the "Scope" section of each state or the multistate rating area for details.

We compared bank loan data to area demographic data using the U. S. Census 2015 American Community Survey (ACS), the 2017 FFIEC adjusted median family incomes, and the 2017 Dun and Bradstreet small business demographic data. For the evaluation period covering January 1, 2015 through December 31, 2016, data is based on the 2010 U.S. Census. For the period covering January 1, 2017 through December 31, 2017, data was based on the 2010 U.S. Census but was modified to include 2017 Office of Management and Budget census updates, which are reflected in the 2015 ACS U.S. Census data. To determine the bank's market share of lending and to compare the bank's level of lending to depository and non-depository lenders in each AA, we used HMDA peer mortgage data and CRA peer small business data from calendar year 2017. Bank and branch deposit data was as of June 30, 2017 and was drawn from the Federal Deposit Insurance Corporation (FDIC). The distribution of bank branches is compared to the population estimates from 2017.

Selection of Areas for Full-Scope Review

We selected the Philadelphia MMA, four assessment areas (AAs) in Pennsylvania, one AA in Delaware, and one AA in Virginia for full-scope reviews. Refer to the "Scope" section under each state or multistate rating section for details regarding how the areas were selected.

Ratings

The bank's overall rating is a blend of the MMA rating and state ratings.

In this evaluation, we place more emphasis on the bank's performance in 2015/2016 than its performance in 2017 to reach our conclusions, because it represented the longer time period within the three-years of the performance evaluation.

The state ratings are based primarily on the areas receiving full-scope reviews. Refer to the "Scope" section under each State Rating section for details regarding how AAs were weighted in arriving at the overall state ratings. The bank's performance was evaluated in the entire Multistate Metropolitan Area. The evaluation did not use full-scope and limited-scope AAs.

Inside/Outside Ratio

A substantial majority of loans are made in Fulton's AAs. Overall, 83.3 percent of the bank's loan originations were in its AAs. For home mortgage loans, 79.8 percent of all originations were in the AAs. For loans to businesses and farms, 91.4 percent were in the bank's AAs.

This analysis was performed on the entire bank rather than by AA and factored into the overall analysis of the geographic distribution of lending by income level of geography.

Other Performance Data – Lending Test

We considered flexible lending products offered by the bank across its footprint. The total number of loans originated by the bank was 2,428 during the evaluation period with a total dollar amount of \$374.6 million. Of these loans, 741 were to low- and moderate-income individuals. These include the bank's Homebuyer Advantage Plus mortgages, as well as mortgages offered through FHA and the Pennsylvania Housing Finance Agency. Fulton also offers a Closing Cost Assistance Program and reverse mortgages for homeowners that meet the minimum age requirements.

Fair Lending or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. 25.28(c) and 195.28(c), in determining a national bank's or federal savings association's (FSA) CRA rating respectively, the Office of the Comptroller of the Currency (OCC) considers evidence of discriminatory or other illegal credit practices in any geography by the bank or FSA, or in any assessment area by an affiliate whose loans have been considered as part of the bank's or FSA's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development (HUD), and the Consumer Financial Protection Bureau (CFPB), as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices.

The OCC will consider any evidence of discriminatory or other illegal credit practices relative to this institution that other regulators may provide to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information provided concerns activities that occurred during the evaluation period addressed in this performance evaluation.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN Philadelphia-Camden-Wilmington PA-DE MMA

CRA rating for the Philadelphia-Camden-Wilmington PA-DE MMA¹: Satisfactory

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: Low Satisfactory

Description of Institution's Operations in the Philadelphia-Camden-Wilmington MMA

The Philadelphia-Camden-Wilmington MMA AA includes the counties of Montgomery, Chester, Bucks, Philadelphia, and Delaware in Pennsylvania, and New Castle in Delaware.

Fulton has 24 branches in the AA, which represents 21.05 percent of the total branch network. The bank has one branch in Philadelphia County, seven branches in Bucks County, eight branches in Chester County, three in Montgomery County, and five branches in New Castle County, Delaware. Competition for deposits within the AA is very strong. Based on June 30, 2017 Federal Deposit Insurance Corporation (FDIC) deposit information, there were \$452.64 billion in deposits held among 123 financial institutions with 1,702 offices located in the AA. The primary competitors are large national or regional banks. The top five competitors had 513 offices and controlled 68.48 percent of the total market share. Fulton has a deposit market share of 0.29 percent in the AA. The bank has \$1.31 billion in deposits in the AA, which represents 15.58 percent of the bank's total deposit base.

Refer to the market profile for the Philadelphia MMA in Appendix C for detailed demographics and other performance context information.

Scope of Evaluation in Philadelphia MMA

The Philadelphia MMA received a full-scope review. The results of this review were incorporated into Fulton's overall CRA rating.

LENDING TEST

Lending Activity

Fulton originated an adequate volume of loans in the AA relative to its capacity based on deposits, very strong competition, and limited market presence. The proportion of bank loans is comparable to the proportion of bank deposits in the AA.

Based on June 30, 2017, the Philadelphia MMA is a very large market, with 122 deposit-taking institutions. Fulton has the 27th-largest deposit market share in the market and the 16th-largest branch network relative to other institutions in the AA. The five largest institutions in the AA have captured a significant concentration in deposits with a combined market share of 68.48

¹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

percent. The competition for deposits consists of a wide variety of financial institutions, including megabanks, large regional institutions, trust companies, and local institutions. Competition is also very strong for loans. The competition consists of both depository and non-depository lenders, and lenders of all sizes, including megabanks, large regional banks, and local community banks and mortgage companies. Competition for small business loans includes issues of small business credit cards. The very strong competition for deposits and loans creates a very challenging market for institutions, such as Fulton, to achieve growth in its deposit base and loan portfolios.

Based on June 30, 2017 FDIC deposit market information, Fulton has a deposit market share of 0.29 percent. Based upon 2016 peer bank data, the bank was ranked 99th in mortgage lending with 0.21 percent market share based upon number of HMDA-reportable loans originated in the AA and 0.33 percent market share based upon total dollar amount of loans. Fulton was ranked 74th in making home purchase loans (0.33 percent market share for number, 0.48 percent for total dollar amount), 88th in home improvement loans (0.14 percent market share for number, 0.17 percent for total dollar amount), and 151st in refinancing home mortgage loans (0.08 percent market share for number, 0.14 percent for total dollar amount). In terms of small loans to businesses, the bank was ranked 43rd in overall total number of loans originated in the AA (0.19 percent market share) and in the total dollar amount of small loans to businesses (1.17 percent market share). The bank was 20th in the total number of loans made to businesses with revenues of \$1 million or less (0.24 percent market share for number of loans) and in total dollar amount of loans (1.77 percent market share for dollar amount of loans). In terms of small loans to farms, the bank was ranked fourth in overall total number of loans originated in the AA (8.11 percent market share) and in the total dollar amount of small loans to businesses (21.25 percent market share). The bank was fourth in the total number of loans made to farms with revenues of \$1 million or less (9.79 percent market share for number of loans) and in total dollar amount of loans (20.45 percent market share for dollar amount of loans).

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans reflects poor penetration throughout the Philadelphia AA. The geographic distribution of home mortgage loans is adequate. The geographic distribution of small loans to businesses is adequate.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the Philadelphia MMA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Home Purchase

The geographic distribution of home purchase loans during the 2015-2016 analysis period is adequate. Fulton's percentage of home purchase loans in low-income geographies is somewhat below the percentage of owner-occupied units in low-income geographies. Fulton's percentage of home purchase loans in moderate-income geographies is near the percentage of owner-occupied units in moderate-income geographies. Fulton's market share of home purchase loans in low-income geographies exceeds their overall market share of home

purchase loans. Fulton's market share of home purchase loans in moderate-income geographies is close to the overall market share of home purchase loans.

The geographic distribution of home purchase loans during the 2017 analysis period is good. Fulton's percentage of home purchase loans in low-income geographies exceeds the percentage of owner-occupied units in low-income geographies. Fulton's percentage of home purchase loans in moderate-income geographies meets the percentage of owner-occupied units in moderate-income geographies. The bank's market share of home purchase loans in low-income geographies significantly exceeds the overall market share of home purchase. The bank's market share of home purchase loans in moderate-income geographies is close to the overall market share of home purchase loans.

Home Improvement Loans

The geographic distribution of home improvement loans during the 2015-2016 analysis period is good. The percentage of home improvement loans in low-income geographies significantly exceeds the percentage of owner-occupied units in low-income geographies. The percentage of home improvement loans in moderate-income geographies is somewhat below the percentage of owner-occupied units in moderate-income geographies. The bank's market share of home improvement loans in low-income geographies significantly exceeds its overall market share of home improvement loans. The bank's market share of home improvement loans in moderate-income geographies is close to its overall market share of home improvement loans.

The geographic distribution of home improvement loans during the 2017 analysis period is poor. Fulton made no home improvement loans in low-income geographies. The percentage of home improvement loans in moderate-income geographies is significantly below the percentage of owner-occupied units in moderate-income geographies. The bank's market share of home improvement loans in moderate-income geographies meets its overall market share of home improvement loans.

Home Refinance Loans

The geographic distribution of home refinance loans during the 2015-2016 analysis period is poor. Fulton made no home refinance loans in low-income geographies. The percentage of home refinance loans in moderate-income geographies is significantly below the percentage of owner-occupied units in those geographies. The bank's market share of home refinance loans in moderate-income areas meets its overall market share of home refinance loans.

The geographic distribution of home refinance loans during the 2017 analysis period is adequate. The percentage of home refinance loans in low-income geographies is near the percentage of owner-occupied units in low-income geographies. The percentage of home refinance loans in moderate-income geographies is somewhat below the percentage of owner-occupied units in moderate-income geographies. The market share of home refinance loans in low-income geographies is below the overall market share of home refinance loans. The market share of home refinance loans in moderate-income geographies exceeds the overall market share of home refinance loans.

Small Loans to Businesses

The geographic distribution of small loans to businesses during the 2015-2016 analysis period is good. Fulton's percentage of small loans to businesses in low-income geographies meets the percentage of businesses in low-income geographies. The percentage of small loans to businesses in moderate-income geographies exceeds the percentage of businesses in moderate-income geographies. The bank's market share of small loans to businesses in low-income geographies significantly exceeds the overall market share of small loans to businesses. The market share of small loans to businesses in moderate-income areas exceeds its overall market share of small loans to businesses.

The geographic distribution of small loans to businesses during the 2017 analysis period is adequate. The percentage of small loans to businesses in low-income geographies is somewhat below the percentage of businesses in low-income geographies. The percentage of small loans to businesses in moderate-income geographies is near the percentage of businesses in moderate-income geographies. The bank's market share of small loans to businesses in low-income geographies significantly exceeds the overall market share of small loans to businesses. The market share of small loans to businesses in moderate-income areas exceeds its overall market share of small loans to businesses.

Refer to Table 6 in the Philadelphia MMA section of Appendix D for the facts and data used to evaluate the geographic distribution of origination/purchase of small loans to businesses.

Lending Gap Analysis

We evaluated the lending distribution in the Philadelphia AA to determine if any unexplained, conspicuous gaps existed. We used reports on HMDA and CRA loan data to compare the geographies where loans were made to the geographies in the AA. We considered competition, market conditions, and demographic information. No unexplained, conspicuous gaps were identified in the Philadelphia MMA.

Distribution of Loans by Income Level of the Borrower

The overall distribution of loans by income level of the borrower in the Philadelphia AA reflects adequate penetration among retail customers of different income levels and business and farm customers of different sizes. The distribution of home mortgage loans by borrower income level is adequate. The distribution of loans to small businesses (businesses with less than \$1 million in gross annual revenues) is adequate.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the Philadelphia MMA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home Purchase Loans

The distribution of home purchase loans by income level of the borrower during the 2015-2016 analysis period is adequate. The percentage of home purchase loans to low-income borrowers is significantly below the percentage of low-income families. The percentage of

home purchase loans in moderate-income geographies is near the percentage of moderate-income families. The bank's market share of home purchase loans to low-income borrowers exceeds the overall market share of home purchase loans. The market share of home purchase loans to moderate-income borrowers is near the overall market share of home purchase loans.

The distribution of home purchase loans by income level of the borrower during the 2017 analysis period is good. The percentage of home purchase loans to low-income borrowers is near the percentage of low-income families. The percentage of home purchase loans in moderate-income geographies is near the percentage of moderate-income families. The bank's market share of home purchase loans to low-income borrowers exceeds the overall market share of home purchase loans. The market share of home purchase loans to moderate-income borrowers is close to the overall market share of home purchase loans.

Home Improvement Loans

The distribution of home improvement loans by income level of the borrower during the 2015-2016 analysis period is adequate. The percentage of home improvement loans to low-income borrowers is significantly below the percentage of low-income families. The percentage of home improvement loans to moderate-income borrowers is somewhat below the percentage of moderate-income families. The bank's market share of home improvement loans to low-income borrowers meets the overall market share of home improvement loans. The bank's market share of home improvement loans to moderate-income borrowers is near the overall market share of home improvement loans.

The distribution of home improvement loans by income level of the borrower during the 2017 analysis period is adequate. The percentage of home improvement loans to low-income borrowers is somewhat below the percentage of low-income families. The percentage of home improvement loans to moderate-income borrowers exceeds the percentage of moderate-income families. The bank's market share of home improvement loans to low-income borrowers is near the overall market share of home improvement loans. The market share of home improvement loans to moderate-income borrowers is near the overall market share of home improvement loans.

Home Refinance Loans

The distribution of home refinance loans by income level of the borrower during the 2015-2016 analysis period is poor. The percentage of home refinance loans to low-income borrowers is significantly below the percentage of low-income families. The percentage of home refinance loans to moderate-income borrowers is somewhat below the percentage of moderate-income families. The market share of home refinance loans to low-income borrowers is close to the overall market share of home refinance loans. The market share of home refinance loans to moderate-income borrowers meets the overall market share percentage of home refinance loans.

The distribution of home refinance loans by income level of the borrower during the 2017 analysis period is poor. Fulton made no home refinance loans in low-income geographies. The percentage of home refinance loans to moderate-income borrowers is somewhat below the percentage of moderate-income families. The market share of home refinance loans to

low-income borrowers is near the overall market share of home refinance loans. The bank's market share of home refinance loans to moderate-income borrowers meets the overall market share of home refinance loans.

Loans to Small Businesses

The distribution of loans to small businesses during the 2015-2016 analysis period is adequate. Fulton's percentage of loans to small businesses is somewhat below the percentage of small businesses in the AA. The bank's market share of loans to small businesses exceeds their overall market share of loans to businesses. Less than the majority of loans made to businesses were in amounts less than \$100 thousand.

The distribution of loans to small businesses during the 2107 analysis period is adequate. Fulton's percentage of loans to small businesses is somewhat below the percentage of small businesses in the Philadelphia AA. The bank's market share of loans to small businesses exceeds their overall market share of loans to businesses. Less than the majority of loans made to businesses were in amounts less than \$100 thousand.

Refer to Table 11 in the Philadelphia MMA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Community Development Lending

Fulton's level of community development lending in the Philadelphia MMA is excellent and had a positive impact on the Lending Test rating. Fulton originated 21 community development loans totaling \$39.6 million. The community development loans support affordable housing, support organizations providing community services to low- and moderate-income individuals and families, and economic development and revitalization of low- and moderate-income areas.

Refer to Table 1 Lending Volume in the Philadelphia MMA section of Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all community development loans, including multifamily loans that also qualify as community development loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as community development loans. Table 5 does not separately list community development loans.

Product Innovation and Flexibility

Fulton offers flexible lending products for eligible borrowers. Within the AA, Fulton made 100 loans for a total dollar amount of \$15.1 million. Of these loans, 62 targeted LMI individuals. In addition, the bank made 50 Federal Housing Authority (FHA) and Veterans Administration (VA) loans totaling \$7.3 million. Thirteen of the loans were in low- or moderate-income geographies. Fulton committed \$157 thousand for closing cost assistance through its CCAP program. As a result, flexible lending products had a positive impact conclusions about the bank's lending performance.

INVESTMENT TEST

The bank's performance under the Investment Test in the Philadelphia MMA is rated Outstanding. Based on a full-scope review, performance in the Philadelphia MMA is excellent. Refer to Table 14 in the Philadelphia MMA section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Fulton has an excellent level of qualified investments in the Philadelphia MMA. The bank made twenty current-period qualified investments totaling \$31.4 million in the AA. The bank also has 17 prior-period investments totaling \$4.2 million that continue to benefit the AA. In addition, Fulton made 48 donations and grants totaling \$432 thousand to a variety of organizations that support community services targeted to low- and moderate-income individuals and revitalization and stabilization of low- and moderate-income geographies.

The bank exhibits excellent responsiveness to credit and community economic development needs in the Philadelphia MMA. Many of the current and prior-period qualified investments support affordable housing, one of the critical community needs identified in the Philadelphia MMA.

SERVICE TEST

Fulton's performance under the Service Test in Philadelphia AA is rated Low Satisfactory. Based on full-scope reviews, Fulton's performance in the Philadelphia AA is adequate.

Refer to Table 15 in the Philadelphia MMA section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Retail Banking Services

Delivery systems are reasonably accessible to essentially all portions of the institution's assessment area. Sixteen percent of branches are located in LMI tracts compared to 26.5 percent of the population and 27.1 percent of tracts defined as low- or moderate-income. Four branches are located immediately adjacent to low- and moderate-income geographies, improving access to residents in those areas.

To the extent changes have been made, the institution's opening, closing, and acquisition of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals in the Philadelphia AA. Fulton did not open or close any branches in the A during the evaluation period.

Services, including where appropriate, business hours, do not vary in a way that inconveniences portions of the Philadelphia AA, particularly low- and moderate- income geographies and/or individuals. In general, branch services and hours are consistent across the assessment area.

Community Development Services

The institution provides a relatively high level of community development services. During the evaluation period, 19 Fulton employees provided services requiring their expertise in financial services to a large number of different community development organizations in the Philadelphia AA. These organizations support economic development and affordable housing, and provide a broad array of community services for low- and moderate-income individuals and families, including emergency housing, food assistance, and financial literacy counseling.

State Rating

State of Pennsylvania

CRA Rating for Pennsylvania²:	Satisfactory
The lending test is rated:	Low Satisfactory
The investment test is rated:	Outstanding
The service test is rated:	High Satisfactory

The major factors that support this rating include:

- Fulton's lending levels in Pennsylvania reflect adequate responsiveness to overall AA credit needs;
- The geographic distribution of loans reflects good penetration throughout the bank's AAs;
- The borrower distribution of loans reflects adequate penetration among borrowers of different income levels and among businesses of different sizes;
- The bank made an excellent level of community development loans during the evaluation period;
- The bank has an excellent level of qualified community development investments and grants;
- Delivery systems are readily accessible to essentially all portions of the institution's assessment area; and
- Fulton provides a high level of community development services that were responsive to community needs in full-scope areas.

Description of Institution's Operations in Pennsylvania

Fulton has seven AAs in the state of Pennsylvania. The bank offers a full range of loan and deposit products and services in its AAs through 73 full-service branches within Pennsylvania. During the evaluation period, 88.7 percent of bank-wide deposits and 82.3 percent of originated loans were from Pennsylvania. As of June 30, 2017, Fulton held deposits totaling \$8.4 billion in Pennsylvania, which represented a 1.9 percent market share and ranked the bank number 12 of 196 financial institutions with operations in Pennsylvania. The state's largest depository institutions are PNC Bank, Wells Fargo Bank, NA, and Citizens Bank of Pennsylvania.

The most significant AAs in the state, in terms of lending and deposits, are the Lebanon, Lancaster, Harrisburg, and Reading AAs.

² For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

The Lebanon AA has eight full-service branches, and accounts for 34.80 percent of rated area deposits and 11.1 percent of rated area loans originated during the evaluation period. Fulton neither opened nor closed branches in the AA during the evaluation period.

The Lancaster AA has 28 full-service branches and accounts for 8.2 percent of rated area deposits and approximately 36.6 percent of rated area loans originated during the evaluation period. During the evaluation period, Fulton did not open any branches and closed one branch located in a middle-income geography in this AA.

The Reading AA has ten full-service branches and accounts for 3.9 percent of the rated area deposits and approximately 17.9 percent of the rated area loans originated during the evaluation period. Fulton neither opened nor closed branches in the AA during the evaluation period.

The Harrisburg AA has 12 full-service branches and accounts for 5.6 percent of the rated area deposits and approximately 6.8 percent of the rated area loans originated during the evaluation period. Fulton neither opened nor closed branches in the AA during the evaluation period.

The Schuylkill AA has one full-service branch and accounts for 4.6 percent of the rated area deposits and approximately 2.0 percent of the rated area loans originated during the evaluation period. Fulton neither opened nor closed branches in the AA during the evaluation period.

The State College AA has two full-service branches and accounts for 3.5 percent of the rated area deposits and approximately 1.2 percent of the rated area loans originated during the evaluation period. Fulton neither opened nor closed branches in the AA during the evaluation period.

The York AA has 12 full-service branches and accounts for 12.1 percent of the rated area deposits and approximately 11.0 percent of the rated area loans originated during the evaluation period. Fulton neither opened nor closed branches in the AA during the evaluation period.

Refer to the market profiles for the state of Pennsylvania in Appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Pennsylvania

The Harrisburg, Lancaster, Lebanon, and Reading AAs received full-scope evaluations. The Schuylkill, State College, and York AAs received limited-scope evaluations. The ratings for Pennsylvania were primarily based on the results of the full-scope reviews, but were also influenced by performance in the limited-scope areas. Refer to the table in Appendix A for more information on the composition of the bank's AAs.

LENDING TEST

The bank's performance under the Lending Test in Pennsylvania is rated Low Satisfactory. Overall performance reflects the impact of performance in limited-scope AAs. The overall geographic distribution of loans is adequate. The overall borrower distribution of loans is adequate. The level of community development lending had a positive impact on the overall Lending Test rating.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Harrisburg AA, Lebanon AA, Lancaster AA, and Reading AA is adequate.

Lending Activity

Harrisburg MSA

Refer to Tables 1 Lending Volume in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Fulton originated an adequate volume of loans in the AA relative to its capacity based on deposits, competition, and market presence. The proportion of bank loans is comparable to the proportion of bank deposits in the AA.

The Harrisburg MSA AA is a relatively small market, with only 22 deposit-taking institutions. Fulton has a significant market share in the market and a large branch network relative to other institutions in the AA. However, competition is very strong in the AA. Of the 22 deposit-taking institutions, 17 are large institutions with total deposits in excess of \$1 billion. The four largest institutions in the AA have a combined market share of 56.01 percent, leaving a limited amount of the market for other institutions. Competition is also strong for loans with large, regional, and small lenders, including small business credit card issuers in the market. The concentration of deposits held by a few competitors and the presence of significant number of large institutions relative to the market, reflects a very competitive market for deposits and loans, even for larger institutions, such as Fulton.

Based on June 30, 2017 FDIC deposit market information, Fulton was the fifth-largest institution in the Harrisburg MSA AA with a deposit market share of 5.87 percent. Based upon 2016 peer bank data, the bank was ranked 19th in mortgage lending with 1.28 percent market share based upon number of HMDA-reportable loans originated in the AA and 1.37 percent market share based upon total dollar amount of loans. Fulton was ranked 14th in making home purchase loans (2.01 percent market share for number, 1.08 percent for total dollar amount), 21st in home improvement loans (0.74 percent market share for number, 0.80 percent for total dollar amount), and 62nd in refinancing home mortgage loans (0.37 percent market share for number, 0.35 percent for total dollar amount). In terms of small loans to businesses, the bank was ranked 17th in overall total number of loans originated in the AA (1.24 percent market share) and in the total dollar amount of small loans to businesses (6.27 percent market share). The bank was 12th in the total number of loans made to businesses with revenues of \$1 million or less (1.82 percent market share for number of loans) and in total dollar amount of loans

(10.45 percent market share for dollar amount of loans). In terms of small loans to farms, the bank was ranked first in overall total number of loans originated in the AA (22.76 percent market share) and in the total dollar amount of small loans to farms (39.42 percent market share). The bank was first in the total number of loans made to farms with revenues of \$1 million or less (31.17 percent market share for number of loans) and in total dollar amount of loans (40.74 percent market share for dollar amount of loans).

Lancaster AA

Refer to Tables 1 Lending Volume and in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Fulton originated an adequate volume of loans in the AA relative to its capacity based on deposits, competition, and market presence. The proportion of bank loans is comparable to the proportion of bank deposits in the AA.

The Lancaster MSA AA is a relatively small market, with only 22 deposit-taking institutions. Fulton has the largest deposit market share in the market and the second-largest branch network relative to other institutions in the AA. However, competition is very strong in the AA. Of the 22 deposit-taking institutions, 15 are large institutions with total deposits in excess of \$1 billion. The five largest institutions in the AA, including Fulton, have captured a significant concentration in deposits with a combined market share of 76.28 percent. Competition is also strong for loans with large, regional, and small lenders, including small business credit card issuers in the market. The concentration of deposits held by a few competitors and the presence of significant number of large institutions relative to the market, reflects a very competitive market for deposits and loans, even for larger institutions, such as Fulton.

Based on June 30, 2017 FDIC deposit market information, Fulton is the largest institution in the Lancaster MSA AA with a deposit market share of 28.33 percent. Based upon 2016 peer bank data, the bank was ranked third in mortgage lending with 4.35 percent market share based upon number of HMDA-reportable loans originated in the AA and 4.68 percent market share based upon total dollar amount of loans. Fulton was ranked third in making home purchase loans (5.97 percent market share for number, 6.09 percent for total dollar amount), sixth in home improvement loans (4.11 percent market share for number, 4.68 percent for total dollar amount), and 13th in refinancing home mortgage loans (1.92 percent market share for number, 2.50 percent for total dollar amount). In terms of small loans to businesses, the bank was ranked tenth in overall total number of loans originated in the AA (3.19 percent market share) and in the total dollar amount of small loans to businesses (12.69 percent market share). The bank was tenth in the total number of loans made to businesses with revenues of \$1 million or less (3.97 percent market share for number of loans) and in total dollar amount of loans (14.44 percent market share for dollar amount of loans). In terms of small loans to farms, the bank was ranked second in overall total number of loans originated in the AA (13.04 percent market share) and in the total dollar amount of small loans to farms (18.81 percent market share). The bank was fifth in the total number of loans made to farms with revenues of \$1 million or less (12.04 percent market share for number of loans) and in total dollar amount of loans (17.21 percent market share for dollar amount of loans).

Lebanon AA

Refer to Tables 1 Lending Volume and in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Fulton originated an adequate volume of loans in the AA relative to its capacity based on deposits, competition, and market presence. The proportion of bank loans is comparable to the proportion of bank deposits in the AA.

The Lebanon MSA AA is a very small market, with 12 deposit-taking institutions. Fulton has the largest deposit market share and the second-largest branch network relative to other institutions in the AA. Fulton's deposit market share is significantly larger than second-largest market share. Competition is very strong in the AA. Of the 12 deposit-taking institutions, 10 are large institutions with total deposits in excess of \$1 billion. The five largest institutions in the AA, including Fulton, have captured a significant concentration in deposits with a combined market share of 84.06 percent, leaving a limited amount of the market for the smaller institutions. Competition is also strong for loans with large, regional, and small lenders, including small business credit card issuers in the market. The concentration of deposits held by a few competitors and the presence of significant number of large institutions relative to the market, reflects a very competitive market for deposits and loans, even for larger institutions, such as Fulton.

Based on June 30, 2017 FDIC deposit market information, Fulton is the largest institution in the Lebanon MSA AA with a deposit market share of 34.47 percent. Based upon 2016 peer bank data, the bank was ranked second in mortgage lending with 5.43 percent market share based upon number of HMDA-reportable loans originated in the AA and 5.96 percent market share based upon total dollar amount of loans. Fulton was ranked second in making home purchase loans (7.24 percent market share for number, 7.49 percent for total dollar amount), sixth in home improvement loans (4.15 percent market share for number, 4.42 percent for total dollar amount), and ninth in refinancing home mortgage loans (2.90 percent market share for number, 3.70 percent for total dollar amount). In terms of small loans to businesses, the bank was ranked sixth in overall total number of loans originated in the AA (5.29 percent market share) and in the total dollar amount of small loans to businesses (18.08 percent market share). The bank was sixth in the total number of loans made to businesses with revenues of \$1 million or less (6.96 percent market share for number of loans) and in total dollar amount of loans (25.27 percent market share for dollar amount of loans). In terms of small loans to farms, the bank was ranked first in overall total number of loans originated in the AA (33.50 percent market share) and in the total dollar amount of small loans to farms (48.84 percent market share). The bank was first in the total number of loans made to farms with revenues of \$1 million or less (38.41 percent market share for number of loans) and in total dollar amount of loans (46.86 percent market share for dollar amount of loans).

Reading AA

Refer to Tables 1 Lending Volume and in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Fulton originated an adequate volume of loans in the AA relative to its capacity based on deposits, competition, and market presence. The proportion of bank loans is comparable to the proportion of bank deposits in the AA.

The Reading MSA AA is a small market, with 18 deposit-taking institutions. Fulton has the seventh-largest deposit market share and the seventh-largest branch network relative to other institutions in the AA. Competition is very strong in the AA. Of the 18 deposit-taking institutions, 12 are large institutions with total deposits in excess of \$1 billion. The five largest institutions in the AA have captured a significant concentration in deposits with a combined market share of 83.98 percent, leaving a limited amount of the market for the smaller institutions, such as Fulton. Competition is also strong for loans with large, regional, and small lenders, including small business credit card issuers in the market. The concentration of deposits held by a few competitors, and the presence of significant number of large institutions relative to the market, creates constraints for Fulton to achieve higher volumes of deposits and loans.

Based on June 30, 2017 FDIC deposit market information, Fulton is the seventh-largest institution in the Reading MSA AA with a deposit market share of 3.89 percent. Based upon 2016 peer bank data, the bank was ranked fourth in mortgage lending with 3.26 percent market share based upon number of HMDA-reportable loans originated in the AA and 3.33 percent market share based upon total dollar amount of loans. Fulton was ranked third in making home purchase loans (5.03 percent market share for number, 4.88 percent for total dollar amount), 16th in home improvement loans (1.37 percent market share for number, 1.44 percent for total dollar amount), and 22nd in refinancing home mortgage loans (0.99 percent market share for number, 1.26 percent for total dollar amount). In terms of small loans to businesses, the bank was ranked 11th in overall total number of loans originated in the AA (2.56 percent market share) and in the total dollar amount of small loans to businesses (7.87 percent market share). The bank was ninth in the total number of loans made to businesses with revenues of \$1 million or less (3.56 percent market share for number of loans) and in total dollar amount of loans (12.63 percent market share for dollar amount of loans). In terms of small loans to farms, the bank was ranked first in overall total number of loans originated in the AA (29.58 percent market share) and in the total dollar amount of small loans to farms (35.26 percent market share). The bank was first in the total number of loans made to farms with revenues of \$1 million or less (32.64 percent market share for number of loans) and in total dollar amount of loans (33.78 percent market share for dollar amount of loans).

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans reflects good penetration throughout the full-scope AA. The geographic distribution of home mortgage loans is good. The geographic distribution of loans to small businesses is adequate. We identified no unexplained, conspicuous gaps in the bank's lending patterns throughout its AAs.

Home Mortgage Loans

Refer to the state of Pennsylvania section of Tables 2, 3, 4, and 5 in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Harrisburg MSA

The geographic distribution of home mortgage loans in the Harrisburg AA reflects adequate penetration throughout the AA.

Home Purchase Loans

During the 2015-2016 analyses period, the geographic distribution of home purchase loans reflects good penetration throughout the AA. The percentage of loans made in low-income geographies is close to the percentage of owner-occupied units in those geographies. The percentage of loans made in moderate-income geographies is close to the percentage of owner-occupied units in those geographies. The bank's market share in low-income geographies exceeds its overall market share for home purchase loans. The bank's market share in moderate-income geographies is close to its overall market share for home purchase loans. The distribution of home purchase loans during the 2017 analysis period is consistent with performance in the earlier period.

Home Improvement Loans

The geographic distribution of home improvement loans reflects poor penetration throughout the AA during the 2015-2016 analysis period. The bank did not originate any home improvement loans in low-income geographies. The percentage of loans made in moderate-income geographies is somewhat below the percentage of owner-occupied units in those geographies. The bank's market share in moderate-income geographies is close to its overall market share for home improvement loans.

The bank's geographic distribution of home improvement loans during the 2017 analysis period is stronger than performance in the earlier period and reflects good penetration throughout the AA. The percentage of loans made in low-income geographies significantly exceeds the percentage of owner-occupied units in those geographies. The percentage of loans made in moderate-income geographies significantly exceeds the percentage of owner-occupied units in those geographies. The bank's market share in moderate-income geographies is close to its overall market share for home improvement loans. Performance in the later analysis period has a minimal impact on overall because performance is more reflective of the bank's current performance, but the evaluation is performed over a shorter period of time.

Home Refinance Loans

During the 2015-2016 analysis period, the geographic distribution of home refinance loans reflects poor penetration throughout the AA. The bank did not originate any home refinance loans in low-income geographies. The percentage of loans made in moderate-income geographies is significantly below the percentage of owner-occupied units in those geographies. The bank's market share in low-income geographies is below its overall market share for home refinance loans. The bank's market share in moderate-income geographies is below its overall market share for home refinance loans. Performance in the 2017 analysis period is consistent with performance in the earlier analysis period.

Small Loans to Businesses

Refer to the state of Pennsylvania section of Table 6 in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

During the 2015-2016 analysis period, the geographic distribution of small loans to businesses reflects adequate penetration throughout the AA. The percentage of small loans to businesses in low-income geographies significantly exceeds the percentage of businesses located in low-income geographies. The percentage of small loans to businesses in moderate-income geographies is close to the percentage of businesses located in moderate-income geographies. The bank's market share of loans to businesses in low-income geographies is exceeds its overall market share. The bank's market share of loans to businesses in moderate-income geographies is close to its overall market share.

During the 2017 analysis period, the geographic distribution of small loans to businesses reflects adequate penetration throughout the AA. The bank did not make any small loans to businesses in low-income geographies. The percentage of small loans to businesses in moderate-income geographies is close to the percentage of businesses located in moderate-income geographies. The bank's market share of loans to businesses in moderate-income geographies is close to its overall market share.

Distribution of Loans by Income Level of the Borrower

Overall, the distribution of borrowers reflects adequate penetration among retail customers of different income levels and adequate penetration among business of different sizes.

Home Mortgage Loans

Refer to the state of Pennsylvania section of Tables 8, 9 and 10 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home Purchase Loans

During the 2015-2016 analysis period, the overall borrower distribution of home purchase loans is adequate. The percentage of loans to low-income borrowers is below the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income borrowers exceeds its overall market share of home purchase loans. The bank's market share of loans to moderate-income borrowers is below its overall market share of home purchase loans.

The overall borrower distribution of home purchase loans during the 2017 analysis period is stronger than performance in the earlier analysis period, and is considered good. The percentage of loans to low-income borrowers is below the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers significantly exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income borrowers exceeds its overall market share of home purchase loans. The bank's

market share of loans to moderate-income borrowers is close to its overall market share of home purchase loans. Performance in the later analysis period has a minimal impact on overall because performance is more reflective of the bank's current performance, but the evaluation is performed over a shorter period of time.

Home Improvement Loans

The bank's overall borrower distribution of home improvement loans during the 2015-2016 analysis period is adequate. The percentage of loans to low-income borrowers is significantly below the percentage of low-income borrowers in the AA. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income borrowers is below its overall market share. The bank's market share of loans to moderate-income borrowers exceeds its overall market share. Performance in the 2017 analysis period is consistent with performance in the earlier analysis period.

Home Refinance Loans

During the 2015-2016 analysis period, the overall borrower distribution of home refinance loans is poor. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families. The percentage of loans to moderate-income borrowers is below the percentage of moderate-income families in the AA. The bank's market share of loans to low-income borrowers is below its market share of home refinance loans. The bank's market share of loans to moderate-income borrowers is below its overall market share of home refinance loans. Performance in the 2017 analysis period is consistent with performance in the earlier analysis period.

Small Loans to Businesses

Refer to state of Pennsylvania section of Table 11 in of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution of loans to small businesses during the 2015-2016 period is adequate. The percentage of loans to small businesses is below the percentage of small businesses in the AA. The bank's market share of loans to small businesses exceeds its overall market share of loans to businesses. Less than the majority of loans made to businesses were in amounts less than \$100 thousand. Distribution of loans to small businesses during the 2017 analysis period is consistent with performance in the earlier period.

Lancaster AA

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans reflects good penetration throughout the full-scope AA. The geographic distribution of home mortgage loans is good. The geographic distribution of loans to small businesses is adequate. We identified no unexplained, conspicuous gaps in the bank's lending patterns throughout its AAs.

Home Mortgage Loans

Refer to the state of Pennsylvania section of Tables 8, 9 and 10 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home Purchase Loans

The geographic distribution of home purchase loans during the 2015-2016 analysis period reflects excellent penetration among AA geographies. The percentage of loans made in low- and moderate-income geographies exceeds the percentage of owner-occupied units in those geographies. The bank's market share in low- and moderate-income geographies exceeds its overall market share for home purchase loans. Performance in the 2017 analysis period is consistent with performance in the earlier period.

Home Improvement Loans

During the 2015-2016 analysis period, the geographic distribution of home improvement loans reflects excellent penetration among AA geographies. The percentage of loans made in low-income geographies significantly exceeds the percentage of owner-occupied units in those geographies. The percentage of loans made in moderate-income geographies exceeds the percentage of owner-occupied units in those geographies. The bank's market share in low- and moderate-income geographies significantly exceeds its overall market share for home improvement loans. Performance during the 2017 analysis period is consistent with performance during the 2015-2016 analysis period.

Home Refinance Loans

During the 2015-2016 analysis period, the distribution of home refinance loans among geographies of different income levels in the Lancaster PA MSA is poor. The percentages of loans made in low- and moderate-income geographies are well below the percentages of owner-occupied units in those geographies. The bank's market share in low-income geographies is somewhat lower than its overall market share for home refinance loans. The bank's market share in moderate-income geographies is significantly lower than its overall market share for home refinance loans. Performance during the 2017 analysis period is consistent with the bank's performance during the earlier analysis period.

Small Loans to Businesses

Refer to Table 6 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses during the 2015-2016 analysis period reflects excellent penetration throughout the AA. The percentage of small loans to businesses in low-income geographies exceeds the percentage of businesses located in moderate-income geographies. The percentage of small loans to businesses in moderate-income geographies is near to the percentage of businesses located in moderate-income geographies. The bank's

market share of loans to businesses in low-and moderate-income geographies exceeds the overall market share.

The geographic distribution of small loans to businesses during the 2017 analysis period is weaker than performance during the earlier period and reflects adequate penetration throughout the AA. The percentage of small loans to businesses in low-income geographies is lower than the percentage of businesses located in moderate-income geographies. The percentage of small loans to businesses in moderate-income geographies exceeds the percentage of businesses located in moderate-income geographies. The bank's market share of loans to businesses in low-and moderate-income geographies exceeds the overall market share. Performance in the later analysis period has a minimal impact on overall because performance is more reflective of the bank's current performance, but the evaluation is performed over a shorter period of time.

Distribution of Loans by Income Level of the Borrower

Overall, the distribution of borrowers reflects adequate penetration among retail customers of different income levels and adequate penetration among business of different sizes.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home Purchase Loans

During the 2015-2016 analysis period, the overall borrower distribution of home purchase loans is good. The percentage of loans to low-income borrowers is somewhat below the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income borrowers significantly exceeds its overall market share of home purchase loans. The bank's market share of loans to moderate-income borrowers is close to its overall market share of home purchase loans.

The overall borrower distribution of home purchase loans during the 2017 period is stronger than performance during the earlier period and is excellent. The percentage of loans to low-income borrowers is somewhat below the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers significantly exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income borrowers significantly exceeds its overall market share of home purchase loans. The bank's market share of loans to moderate-income borrowers is close to its overall market share of home purchase loans.

Home Improvement Loans

During the 2015-2016 period, the overall borrower distribution of home improvement loans is adequate. The percentage of loans to low-income borrowers is significantly below to the percentage of low-income borrowers in the AA. The percentage of loans to moderate-income

borrowers exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income borrowers is lower than its overall market share. The bank's market share of loans to moderate-income borrowers significantly exceeds its overall market share.

The bank's overall borrower distribution of home improvement loans during the 2017 analysis period is stronger than performance during the 2015-2016 period, and is adequate. The percentage of loans to low-income borrowers is somewhat below the percentage of loans to low-income borrowers. The percentage of loans to moderate-income borrowers is close to the percentage of moderate-income families in the AA. The bank's market share of loans to low-income borrowers is significantly below its overall market share. The bank's market share of loans to moderate-income borrowers exceeds its overall market share. Performance in the later analysis period has a minimal impact on overall because performance is more reflective of the bank's current performance, but the evaluation is performed over a shorter period of time.

Home Refinance Loans

During the 2015-2016 analysis period, the overall borrower distribution of home refinance loans is adequate. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income borrowers is below its market share of home refinance loans. The bank's market share of loans to moderate-income borrowers exceeds the overall market share of home refinance loans. Performance during the 2017 period is consistent with borrower distribution of home refinance loans during the earlier period.

Small Loans to Businesses

Refer to Table 11 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution of loans to small businesses during the 2015-2016 analysis period is adequate. The percentage of loans to small businesses is below the percentage of small businesses in the AA. The bank's market share of loans to small businesses exceeds its overall market share of loans to businesses. Slightly less than a majority of the loans made to businesses were in amounts less than \$100 thousand. The bank's performance during the 2017 analysis period is consistent with performance during the earlier period.

Lebanon AA

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans reflects good penetration throughout the full-scope AA. The geographic distribution of home mortgage loans is good. We identified no unexplained, conspicuous gaps in the bank's lending patterns throughout its AAs.

Home Mortgage Loans

Refer Tables 2, 3, 4, and 5 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Home Purchase Loans

The geographic distribution of home purchase loans during the 2015-2016 analysis period reflects excellent penetration throughout the AA. The percentage of loans made in low-income geographies is close to owner-occupied units in those geographies. The percentage of loans made in moderate-income geographies exceeds the percentage of owner-occupied units in those geographies. The bank's market share in low-income geographies is below its overall market share for home purchase loans. The bank's market share in moderate-income geographies significantly exceeds its overall market share for home purchase loans.

The geographic distribution of home purchase loans during the 2017 analysis period reflects good penetration throughout the AA. The percentage of loans made in low-income geographies is close to the percentage of owner-occupied units in those geographies. The percentage of loans made in moderate-income geographies is close to the percentage of owner-occupied units in those geographies. The bank's market share in low-income geographies is below its overall market share for home purchase loans. The bank's market share in moderate-income geographies significantly exceeds its overall market share for home purchase loans.

Home Improvement Loans

The geographic distribution of home improvement loans during the 2015-2016 analysis period reflects good penetration throughout the AA. The percentage of loans made in low-income geographies meets the percentage of owner-occupied units in those geographies. The percentage of loans made in moderate-income geographies is somewhat below the percentage of owner-occupied units in those geographies. The bank's market share in low-income geographies is below its overall market share for home improvement loans. The bank's market share in moderate-income geographies significantly exceeds its overall market share for home improvement loans.

The geographic distribution of home improvement loans during the 2017 analysis period reflects good penetration throughout the AA. The percentage of loans made in low-income geographies meets the percentage of owner-occupied units in those geographies. The percentage of loans made in moderate-income geographies significantly exceeds the percentage of owner-occupied units in those geographies. The bank's market share in low-income geographies is below its overall market share for home improvement loans. The bank's market share in moderate-income geographies significantly exceeds its overall market share for home improvement loans.

Home Refinance Loans

The geographic distribution of home refinance loans during the 2015-2016 analysis period reflects good penetration throughout the AA. The percentage of loans made in low-income

geographies meets the percentage of owner-occupied units in those geographies. The percentage of loans made in moderate-income geographies is somewhat below the percentage of owner-occupied units in those geographies. The bank's market share in low-income geographies is below its overall market share for home refinance loans. The bank's market share in moderate-income geographies is close to its overall market share for home refinance loans.

The geographic distribution of home refinance loans during the 2017 analysis period reflects adequate penetration throughout the AA. The percentage of loans made in low-income geographies meets the percentage of owner-occupied units in those geographies. The percentage of loans made in moderate-income geographies is near the percentage of owner-occupied units in those geographies. The bank's market share in moderate-income geographies is close to its overall market share for home refinance loans.

Small Loans to Businesses

Refer to Table 6 in the state of Pennsylvania section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses during the 2015-2016 analysis period reflects adequate penetration throughout the AA. The percentage of small loans to businesses in low-income geographies meets the percentage of businesses located in low-income geographies. The percentage of small loans to businesses in moderate-income geographies is near the percentage of businesses located in moderate-income geographies. The bank's market share of loans to businesses in moderate-income geographies exceeds its overall market share.

The geographic distribution of small loans to businesses during the 2017 analysis period reflects good penetration throughout the AA. The percentage of small loans to businesses in low-income geographies meets the percentage of businesses located in low-income geographies. The percentage of small loans to businesses in moderate-income geographies significantly exceeds the percentage of businesses located in moderate-income geographies. The bank's market share of loans to businesses in moderate-income geographies exceeds its overall market share.

Distribution of Loans by Income Level of the Borrower

Overall, the distribution of borrowers reflects adequate penetration among retail customers of different income levels and adequate penetration among business of different sizes.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home Purchase Loans

The overall borrower distribution of home purchase loans during the 2015-2016 analysis period is good. The percentage of loans to low-income borrowers is below the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers significantly exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income borrowers exceeds its overall market share of home purchase loans. The bank's market share of loans to moderate-income borrowers is close to its overall market share of home purchase loans.

The overall borrower distribution of home purchase loans during the 2017 analysis period is excellent. The percentage of loans to low-income borrowers is close to the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers significantly exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income borrowers exceeds its overall market share of home purchase loans. The bank's market share of loans to moderate-income borrowers is close to its overall market share of home purchase loans.

Home Improvement Loans

The overall borrower distribution of home improvement loans during the 2015-2016 analysis period is good. The percentage of loans to low-income borrowers is close to the percentage of low-income borrowers in the AA. The percentage of loans to moderate-income borrowers significantly exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income borrowers significantly exceeds its overall market share. The bank's market share of loans to moderate-income borrowers is close to its overall market share.

The overall borrower distribution of home improvement loans during the 2017 analysis period is good. The bank made no loans to low-income borrowers. The percentage of loans to moderate-income borrowers significantly exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to moderate-income borrowers is close to its overall market share.

Home Refinance Loans

The overall borrower distribution of home refinance loans during the 2015-2016 analysis period is adequate. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income borrowers is below its market share of home refinance loans. The bank's market share of loans to moderate-income borrowers exceeds the overall market share of home refinance loans.

The overall borrower distribution of home refinance loans during the 2017 analysis period is poor. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families. The percentage of loans to moderate-income borrowers is below the percentage of moderate-income families in the AA. The bank's market share of loans to low-income borrowers is below its market share of home refinance loans. The bank's market

share of loans to moderate-income borrowers significantly exceeds the overall market share of home refinance loans.

Small Loans to Businesses

Refer to Table 11 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution of loans to small businesses during the 2015-2016 analysis period is adequate. The percentage of loans to small businesses is below the percentage of small businesses in the AA. The bank's market share of loans to small businesses meets its overall market share of loans to businesses. The majority of loans made to businesses were in amounts less than \$100 thousand.

The distribution of loans to small businesses during the 2017 analysis period is adequate. The percentage of loans to small businesses is below the percentage of small businesses in the AA. The bank's market share of loans to small businesses exceeds its overall market share of loans to businesses. Slightly less than majority of loans made to businesses were in amounts less than \$100 thousand.

Reading AA

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans reflects adequate penetration throughout the full-scope AA. The geographic distribution of home mortgage loans is adequate. The geographic distribution of loans to small businesses is adequate. We identified no unexplained, conspicuous gaps in the bank's lending patterns throughout its AAs.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Home Purchase Loans

The geographic distribution of home purchase loans during the 2015-2016 analysis period reflects poor penetration throughout the AA. The percentage of loans made in low-income geographies is significantly below the percentage of owner-occupied units in those geographies. The percentage of loans made in moderate-income geographies is below the percentage of owner-occupied units in those geographies. The bank's market share in low-income geographies is below its overall market share for home purchase loans. The bank's market share in moderate-income geographies is below its overall market share for home purchase loans.

The geographic distribution of home purchase loans during the 2017 analysis period reflects poor penetration throughout the AA. The percentage of loans made in low-income

geographies is significantly below the percentage of owner-occupied units in those geographies. The percentage of loans made in moderate-income geographies is significantly below the percentage of owner-occupied units in those geographies. The bank's market share in low-income geographies is below its overall market share for home purchase loans. The bank's market share in moderate-income geographies is below its overall market share for home purchase loans.

Home Improvement Loans

The geographic distribution of home improvement loans during the 2015-2016 analysis period reflects adequate penetration throughout the AA. The percentage of loans made in low-income geographies exceeds the percentage of owner-occupied units in those geographies. The percentage of loans made in moderate-income geographies is significantly below the percentage of owner-occupied units in those geographies. The bank's market share in low-income and moderate-income geographies is below its overall market share for home improvement loans.

The geographic distribution of home improvement loans during the 2017 analysis period reflects very poor penetration throughout the AA. The bank did not originate any loans in low-income or moderate-income geographies.

Home Refinance Loans

The geographic distribution of home refinance loans during the 2015-2016 analysis period reflects poor penetration throughout the AA. The percentage of loans made in low-income geographies is significantly below the percentage of owner-occupied units in those geographies. The percentage of loans made in moderate-income geographies is close to the percentage of owner-occupied units in those geographies. The bank's market share in low- and moderate-income geographies is significantly below the overall market share for home refinance loans.

The geographic distribution of home refinance loans during the 2017 analysis period reflects poor penetration throughout the AA. The percentage of loans made in low-income geographies is somewhat below the percentage of owner-occupied units in those geographies. The percentage of loans made in low-income geographies is somewhat below the percentage of owner-occupied units in those geographies. The bank's market share in low- and moderate-income geographies is below its overall market share for home refinance loans.

Small Loans to Businesses

Refer to Table 6 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses during the 2015-2016 analysis period reflects adequate penetration throughout the AA. The percentage of small loans to businesses in low-income geographies is below the percentage of businesses located in low-income geographies. The percentage of small loans to businesses in moderate-income geographies exceeds the percentage of businesses located in moderate-income geographies. The bank's

market share of loans to businesses in low-income geographies exceeds its overall market share. The bank's market share of loans to businesses in moderate-income geographies equals its overall market share.

The geographic distribution of small loans to businesses during the 2017 analysis period reflects adequate penetration throughout the AA. The percentage of small loans to businesses in low-income geographies is significantly below the percentage of businesses located in low-income geographies. The percentage of small loans to businesses in moderate-income geographies is near the percentage of businesses located in moderate-income geographies. The bank's market share of loans to businesses in low-income geographies is below its overall market share. The bank's market share of loans to businesses in moderate-income geographies is below its overall market share.

Distribution of Loans by Income Level of the Borrower

Overall, the distribution of borrowers reflects adequate penetration among retail customers of different income levels and adequate penetration among business of different sizes.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home Purchase Loans

The overall borrower distribution of home purchase loans during the 2015-2016 analysis period is adequate. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers significantly exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income and moderate-income borrowers is somewhat below its overall market share of home purchase loans.

The overall borrower distribution of home purchase loans during the 2017 analysis period is adequate. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers significantly exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income and moderate-income borrowers is somewhat below its overall market share of home purchase loans.

Home Improvement Loans

The overall borrower distribution of home improvement loans during the 2015-2016 analysis period is adequate. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income borrowers is below the bank's overall market share of home improvement loans. The bank's market share of loans to moderate-income borrowers equals its overall market share of home improvement loans.

The overall borrower distribution of home improvement loans during the 2017 analysis period is poor. The bank did not originate any loans to low- or moderate-income borrowers. The percentage of loans to moderate-income borrowers is somewhat below the percentage of moderate-income families. The bank's market share of loans to moderate-income borrowers meets its overall market share of home improvement loans.

Home Refinance Loans

The overall borrower distribution of home refinance loans during the 2015-2016 analysis period is adequate. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families. The percentage of loans to moderate-income borrowers exceeds the percentage of families. The bank's market share of loans to low-income borrowers is below its overall market share of home refinance loans. The bank's market share of loans to moderate-income borrowers significantly exceeds its overall market share of home refinance loans.

The overall borrower distribution of home refinance loans during the 2017 analysis period is adequate. The percentage of loans to low-income borrowers is somewhat below the percentage of low-income families. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families. The bank's market share of loans to low-income borrowers is near to their overall market share of home refinance loans. The bank's market share of loans to moderate-income borrowers significantly exceeds its overall market share of home refinance loans.

Small Loans to Businesses

Refer to Table 11 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution of loans to small businesses during the 2015-2016 analysis period is adequate. The percentage of loans to small businesses is below the percentage of small businesses in the AA. The bank's market share of loans to small businesses exceeds its overall market share of loans to businesses. Close to the majority of loans made to businesses were in amounts greater than \$100 thousand.

The distribution of loans to small businesses during the 2017 analysis period is adequate. The percentage of loans to small businesses is below the percentage of small businesses in the AA. The bank's market share of loans to small businesses exceeds its overall market share of loans to businesses. Less than a majority of loans made to businesses were in amounts less than \$100 thousand.

Lending Gap Analysis

We evaluated the lending distribution in the Lancaster AA, Lebanon AA, Harrisburg AA, Reading AA, and limited-scope Pennsylvania AAs to determine if any unexplained, conspicuous gaps existed. We used HMDA and CRA data reports to compare the geographies where loans were made to the geographies in the AAs. We also considered

competition, market conditions, and demographic information. No unexplained, conspicuous gaps were identified.

Community Development Lending

Fulton made an excellent level of community development loans during the evaluation period. The bank made 40 community development loans in the aggregate amount of \$126.2 million in the state of Pennsylvania. Loans supported affordable housing and community services targeted to low- and moderate-income residents. Additionally, the bank made four loans that supported affordable housing and community services targeted to low- and moderate-income individuals totaling \$15.2 million that are outside the state of Pennsylvania's AA areas, but in the broader statewide or regional area. The level of community development lending was positive but did not change the overall Lending Test rating.

Refer to Table 1 Lending Volume in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. Table 5 does not separately list CD loans, however.

Harrisburg AA

Fulton made an excellent level of community development loans in the Harrisburg AA. The bank originated ten loans totaling \$23.9 million during the evaluation period. Loans primarily supported affordable housing and community services for low- and moderate-income individuals and families.

Lancaster AA

Fulton made an excellent level of community development loans in the Lancaster AA. The bank originated 18 loans totaling \$41.4 million during the evaluation period. Loans primarily supported community services for low- and moderate-income individuals and families.

Lebanon AA

Fulton made a poor level of community development loans in the Lebanon AA. The bank originated three loans for a total of \$500 thousand during the evaluation period. The loans supported community services for low- and moderate-income individuals and families.

Reading AA

Fulton made an excellent level of community development loans in the Reading AA. The bank originated nine loans totaling \$16.1 million during the evaluation period. Loans primarily supported affordable housing and community services for low- and moderate-income individuals and families.

Product Innovation and Flexibility

Fulton offers flexible lending products for eligible borrowers. Within the four, full-scope AAs, Fulton made 378 loans for a total dollar amount of \$42.9 million. Of these loans, 176 targeted

LMI individuals. As a result, flexible lending products had a positive impact toward conclusions about the bank's lending performance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the York AA is not inconsistent with the bank's overall satisfactory performance under the Lending Test in PA. In the State College AA and the Schuylkill AA, the bank's performance is weaker than the bank's overall performance in the state. The bank's performance with respect to community development lending based on limited-scope reviews had a neutral impact on its overall Lending Test rating. Refer to the Tables 1 through 13 in the state of Pennsylvania section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank's performance under the Investment Test in Pennsylvania is rated Outstanding.

The state rating considers performance in limited-scope AAs, which had a neutral impact on the overall Investment Test rating.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full scope reviews, the bank's performance in the full-scope AAs is Outstanding. The bank's performance in the Reading AA, Harrisburg AA, Lancaster AA, and Lebanon AAs is excellent.

Harrisburg AA

Fulton has an excellent level of qualified investments and contributions in the Harrisburg AA. During the evaluation period, the bank had one qualified investment totaling \$3.98 million, primarily related to New Market Tax Credit projects that support community development. In addition, Fulton made 40 contributions totaling \$105.1 thousand. These contributions supported affordable housing, health services, after-school programs, and credit counseling for low- and moderate-income individuals and families.

We also considered the continuing impact of four prior period investments totaling \$27.8 million made within the AA. Investments provided affordable housing for low- and moderate-income individuals and families, including seniors.

Lancaster AA

Fulton has an excellent level of qualified investments and contributions in the Lancaster AA. During the evaluation period, the bank made three qualified investments totaling \$15.7 million, primarily related to New Market Tax Credit projects that support community development. In addition, Fulton made 58 contributions totaling \$679.9 thousand. These contributions supported affordable housing, health services, after-school programs, and credit counseling for low- and moderate-income individuals and families.

We also considered the continuing impact of ten prior period investments totaling \$32.5 million made within the AA. Investments provided affordable housing for low- and moderate-income individuals and families, including seniors.

Lebanon AA

Fulton has an excellent level of qualified investments and contributions in the Lebanon AA. During the evaluation period, the bank no qualified investments. However, Fulton made 19 contributions totaling \$49.7 thousand. These contributions supported affordable housing, health services, after-school programs, and credit counseling for low- and moderate-income individuals and families.

We also considered the continuing impact of one prior period investment totaling \$884.9 thousand made within the AA. The investment provided affordable housing for low- and moderate-income individuals and families, including seniors.

Reading AA

Fulton has an excellent level of qualified investments and contributions in the Reading AA. During the evaluation period, the bank made two qualified investments totaling \$7.1 million in the Reading AA, primarily related to New Market Tax Credit projects that support community development. Fulton also made 52 contributions totaling \$118.2 thousand. Contributions were targeted toward low- and moderate-income individuals and low- and moderate-income geographies, with the purpose of providing affordable housing, enhancing community service in health care, supporting battered women shelters, and homeless shelters, supporting job creation, or revitalization or stabilization efforts.

We also considered the continuing impact of six prior period investment totaling \$19.9 million. The investments provide affordable housing for low- and moderate-income individuals and revitalize an LMI geography.

Conclusions for Areas Receiving Limited-Scope Reviews

Refer to the Table 14 in the Pennsylvania section of appendix D for the facts and data that support these conclusions.

Based on limited-scope reviews, the bank's performance under the investment test in the York AA and Schuylkill AA is weaker than the bank's overall excellent performance under the investment test in the full-scope AAs. The bank's performance in the State College AA is consistent with the excellent performance in the full-scope AAs.

SERVICE TEST

The bank's performance under the Service Test in Pennsylvania is rated High Satisfactory.

The state rating considers performance in limited-scope AAs, which had a neutral impact on the overall Service Test rating.

Refer to Table 15 in the state of Pennsylvania section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance is excellent in the Lancaster AA, Lebanon AA, and the Harrisburg AA, and is adequate in the Reading AA. Delivery systems are accessible to essentially all portions of the full-scope AAs. The institution's closing of one branch in a middle-income geography has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate- income geographies and/or to low- and moderate-income individuals. Services (including, where appropriate, business hours) do not vary in a way that inconveniences portions of the assessment area(s), particularly low- and moderate-income geographies and/or individuals. The bank provides a relatively high level of community development services.

Retail Banking Services

Harrisburg AA

Delivery systems are accessible to all portions of the institution's assessment area. The distribution of branches in low- and moderate-income geographies exceeds the percentage of the population in those geographies, and is nearly equal to the percentage of geographies that are low- or moderate-income. The vast majority of land mass and population are in middle-income geographies. Fulton did not open or close any branches in the assessment area during the evaluation period.

Services do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies or individuals. Hours of operation vary across locales, but all branch offices operate during core business hours. Fulton offers traditional banking products and services at all branch locations.

Lancaster AA

Delivery systems are accessible to all portions of the institution's assessment area. The distribution of branches in low- and moderate-income geographies exceeds the percentage of the population in those geographies, and is nearly equal to the percentage of geographies that are low- or moderate-income. The vast majority of land mass and population reside in middle-income geographies.

The institution's closing of one branch has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate- income geographies and/or to low- and moderate-income individuals. During the evaluation period, Fulton did not open any branches and closed one branch located in a middle-income geography in the assessment area.

Services do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies or individuals. Hours of operation vary across locales, but all branch offices operate during core business hours. Fulton offers traditional banking products and services at all branch locations.

Lebanon AA

Delivery systems are accessible to all portions of the institution's assessment area. The distribution of branches in low- and moderate-income geographies exceeds the percentage of the population in those geographies, and is nearly equal to the percentage of geographies that are low- or moderate-income. The vast majority of land mass and population reside in middle-income geographies. Fulton did not open or close any branches in the assessment area during the evaluation period.

Services do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies or individuals. Hours of operation vary across locales, but all branch offices operate during core business hours. Fulton offers traditional banking products and services at all branch locations.

Reading AA

Delivery systems are reasonably accessible to essentially all portions of the institution's assessment area. The distribution of branches in low-income geographies is below the percentage of the population and census tracts defined as low-income. The bank did not have any branches in moderate-income geographies. However, one branch located in a middle-income geography is located immediately adjacent to a moderate-income census tract, improving access to residents. Additionally, the vast majority of land mass and population are defined as middle- or upper-income. Fulton did not open or close any branches in the assessment area during the evaluation period.

Services do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies or individuals. Hours of operation are consistent across the AA with all offices operating during core business hours. All branch offices, including the branch in a low-income geography are also open on Saturday mornings and most offer extended hours on Thursdays and Fridays. Fulton offers traditional banking products and services at all branch locations.

Community Development Services

Fulton provides a high level of community development services that were responsive to community needs in full-scope areas.

Harrisburg AA

During the evaluation period, 10 different employees provided services requiring their expertise in financial services to six different organizations in the Lancaster AA. These organizations provide community services for low- and moderate-income individuals and families, primarily financial literacy counseling.

Lancaster AA

During the evaluation period, 93 different employees provided services requiring their expertise in financial services to 30 different organizations in the Lancaster AA. These organizations

provide community services for low- and moderate-income individuals and families, primarily financial literacy counseling.

Lebanon AA

During the evaluation period, 17 different employees provided services requiring their expertise in financial services to 12 different organizations in the Lancaster AA. These organizations provide community services for low- and moderate-income individuals and families, primarily financial literacy counseling.

Reading AA

During the evaluation period, 14 different employees provided services requiring their expertise in financial services to 17 different organizations in the Reading AA. These organizations provide community services for low- and moderate-income individuals and families, primarily affordable housing and financial literacy counseling.

Conclusions for Areas Receiving Limited-Scope Reviews

Fulton's performance under the Service Test in the limited-scope areas is weaker than performance in full-scope areas. In the five limited scope areas, the bank's overall performance is adequate relative to retail and community development services. Performance in limited-scope areas had a neutral impact on the bank's overall Service Test rating in PA.

Refer to Table 15 in the state of Pennsylvania section of Appendix D for the facts and data that support these conclusions.

State Rating

State of Delaware

CRA Rating for Delaware³:	Satisfactory
The lending test is rated:	High Satisfactory
The investment test is rated:	Low Satisfactory
The service test is rated:	High Satisfactory

The major factors that support this rating include:

- The bank exhibits an good record of serving the overall AA credit needs;
- The geographic distribution of loans reflects adequate penetration throughout the AAs;
- The overall distribution of loans by income level of the borrower reflects adequate penetration among retail customers of different income levels and businesses of different sizes;
- The bank made an adequate level of community development loans in the State of Delaware;
- The bank has an adequate level of qualified community development investments and grants;
- Delivery systems are readily accessible to essentially all portions of the institution's assessment area; and
- Fulton provides an adequate level of community development services within the Sussex AA.

Description of Institution's Operations in Delaware.

Fulton's operations in the Delaware rating area are limited to the Sussex AA. Refer to Appendix A for detail on the AA composition.

Deposits in the Delaware rating area total \$570.9 million and represent 6.8 percent of total bank deposits. The FDIC summary market share report as of June 30, 2017 reported that of deposits in the Delaware rating area, Fulton had a 0.5 percent deposit market share ranking number eight among 20 depository institutions. The top three depository institutions in Delaware are Discover Bank, Manufacturers and Traders Trust Company, and PNC Bank, NA.

The Sussex AA has six full-service branches and accounts for 61.1 percent of rated area deposits and loans originated during the evaluation period. Fulton opened no new branches and closed no branches in the AA during the evaluation period.

³ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Refer to the market profile for Delaware in Appendix C for detailed demographics and other performance context information for assessment areas that received a full-scope review.

Scope of Evaluation in Delaware

The Sussex AA received a full-scope evaluation. Refer to the table in Appendix A for more information.

In performing our analysis, we placed greater weight on the bank's home mortgage lending as home mortgage loans represented the majority of the bank's CRA reportable lending activity. Within home mortgage lending, we placed equal weight on home purchase and home refinance loans with the least weight given to home improvement loans. Fulton made too few multifamily loans to conduct a quantitative analysis. These loans were excluded from our evaluation of the bank's performance in the Sussex rating area. Additionally, there are no low-income geographies in the AA. Conclusions on the geographic distribution of loans are based on performance in moderate-income geographies.

LENDING TEST

The bank's performance under the Lending Test in Delaware is rated High Satisfactory. Based on a full-scope review, Fulton's performance in the Sussex AA is good.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Delaware is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the Sussex AA is good.

Lending Activity

Refer to Tables 1 Lending Volume in the state of Delaware section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Fulton originated an adequate volume of loans in the AA relative to its capacity based on deposits, competition, and market presence. The proportion of bank loans is comparable to the proportion of bank deposits in the AA.

The Sussex AA is a small market, with 18 deposit-taking institutions. Fulton has the fourth-largest deposit market share and the third-largest branch network relative to other institutions in the AA. The institution with the largest market share has 93.82 percent of the deposit market in the MSA. Competition is very strong in the AA. Of the 18 deposit-taking institutions, 10 are large institutions with total deposits in excess of \$1 billion. The five largest institutions in the AA, including Fulton, have captured a significant concentration in deposits with a combined market share of 84.06 percent, leaving a limited amount of the market for the smaller institutions. Competition is also strong for loans with large, regional, and small lenders, including small business credit card issuers in the market. The concentration of deposits held by a few competitors, and the presence of significant number of large institutions relative to the market, reflects a very competitive market for deposits and loans, even for larger institutions such as Fulton.

Based on June 30, 2017 FDIC deposit market information, Fulton is the fourth-largest institution in the Sussex AA with a deposit market share of 0.59 percent. Based upon 2016 peer bank data, the bank was ranked 29th in mortgage lending with 0.83 percent market share based upon number of HMDA-reportable loans originated in the AA and 0.76 percent market share based upon total dollar amount of loans. Fulton was ranked 29th in making home purchase loans (0.91 percent market share for number, 1.05 percent for total dollar amount), 12th in home improvement loans (1.54 percent market share for number, 1.56 percent for total dollar amount), and 38th in refinancing home mortgage loans (0.54 percent market share for number, 0.32 percent for total dollar amount). In terms of small loans to businesses, the bank was ranked 18th in overall total number of loans originated in the AA (0.80 percent market share) and in the total dollar amount of small loans to businesses (5.54 percent market share). The bank was 12th in the total number of loans made to businesses with revenues of \$1 million or less (1.42 percent market share for number of loans) and in total dollar amount of loans (11.89 percent market share for dollar amount of loans). Fulton did not originate enough small loans to farms for a meaningful analysis to be conducted.

Sussex AA

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans reflects adequate penetration throughout the full-scope AA. The geographic distribution of home mortgage loans is adequate. The geographic distribution of loans to small businesses is good. We identified no unexplained, conspicuous gaps in the bank's lending patterns throughout its AAs.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of Delaware section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Home Purchase Loans

The geographic distribution of home purchase loans during the 2015-2016 analysis period reflects good penetration throughout the AA. The bank did not make any loans in low-income geographies. The percentage of loans made in moderate-income geographies is close to the percentage of owner-occupied units in those geographies. The bank's market share in moderate-income geographies is close to its overall market share for home purchase loans.

The geographic distribution of home purchase loans during the 2017 analysis period reflects good penetration throughout the AA. The percentage of loans made in moderate-income geographies significantly exceeds the percentage of owner-occupied units in those geographies. The bank's market share in moderate-income geographies is close to its overall market share for home purchase loans.

Home Improvement Loans

The geographic distribution of home improvement loans during the 2015-2016 analysis period reflects good penetration throughout the AA. The percentage of loans made in moderate-

income geographies significantly exceeds the percentage of owner-occupied units in those geographies. The bank's does not hold a percentage of market share in moderate-income geographies.

The geographic distribution of home improvement loans during the 2017 analysis period reflects good penetration throughout the AA. The percentage of loans made in moderate-income geographies significantly exceeds the percentage of owner-occupied units in those geographies. The bank does not have a market share in moderate-income geographies.

Home Refinance Loans

The geographic distribution of home refinance loans during the 2015-2016 analysis period reflects adequate penetration throughout the AA. The percentage of loans made in moderate-income geographies is somewhat below the percentage of owner-occupied units in those geographies. The bank's market share in moderate-income geographies is close to its overall market share for home refinance loans.

The geographic distribution of home refinance loans during the 2017 analysis period reflects poor penetration throughout the AA. The percentage of loans made in moderate-income geographies is significantly below the percentage of owner-occupied units in those geographies. The bank does not have a market share in low-income geographies. The bank's market share in moderate-income geographies is below its overall market share for home refinance loans.

Small Loans to Businesses

Refer to Table 6 in the state of Delaware section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses during the 2015-2016 analysis period reflects good penetration throughout the AA. The percentage of small loans to businesses in moderate-income geographies significantly exceeds the percentage of businesses located in moderate-income geographies. The bank's market share of loans to businesses in moderate-income geographies exceeds its overall market share.

The geographic distribution of small loans to businesses reflects good penetration throughout the AA. The percentage of small loans to businesses in moderate-income geographies significantly exceeds the percentage of businesses located in moderate-income geographies. The bank's market share of loans to businesses in moderate-income geographies significantly exceeds its overall market share.

Lending Gap Analysis

We evaluated the lending distribution in the Sussex AA and limited-scope DE AA to determine if any unexplained, conspicuous gaps existed. We used HMDA and CRA data reports to compare the geographies where loans were made to the geographies in the AAs. We also considered competition, market conditions, and demographic information. No unexplained,

conspicuous gaps were identified in the Sussex AA. This had a neutral impact on our conclusion regarding Fulton's geographic distribution of loans.

Distribution of Loans by Income Level of the Borrower

Overall, the distribution of borrowers reflects poor penetration among retail customers of different income levels and adequate penetration among business of different sizes.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Delaware section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home Purchase Loans

The overall borrower distribution of home purchase loans during the 2015-2016 analysis period is poor. The bank did not make any loans to low-income families. The percentage of loans to moderate-income borrowers is below the percentage of moderate-income families in the AA. The bank's market share of loans to moderate-income borrowers is below its overall market share of home purchase loans.

The overall borrower distribution of home purchase loans during 2017 is poor. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families. The percentage of loans to moderate-income borrowers is below the percentage of moderate-income families in the AA. The bank's market share of loans to low-income and moderate-income borrowers is below its overall market share of home purchase loans.

Home Improvement Loans

The overall borrower distribution of home improvement loans during the 2015-2016 analysis period is poor. The bank made no loans to low-income borrowers. The percentage of loans to moderate-income borrowers is near the percentage of moderate-income families in the AA. The bank's market share of loans to moderate-income borrowers is below its overall market share.

The overall borrower distribution of home improvement loans during the 2017 analysis period is adequate. The bank did not make any loans to low-income families. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low- and moderate-income borrowers is significantly below its overall market share of home improvement loans.

Home Refinance Loans

The overall borrower distribution of home refinance loans during the 2015-2016 analysis period is poor. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families. The percentage of loans to moderate-income borrowers is significantly below the percentage of moderate-income families in the AA. The bank's market share of loans to low-income borrowers is close to its market share of home refinance loans.

The bank's market share of loans to moderate-income borrowers is below its overall market share of home refinance loans.

The overall borrower distribution of home refinance loans during 2017 is adequate. The percentage of loans to low-income borrowers is below the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers is near the percentage of moderate-income families in the AA. The bank's market share of loans to low-income borrowers is close to its overall market share of home refinance loans. The bank's market share of loans to moderate-income borrowers is below the overall market share of home refinance loans.

Small Loans to Businesses

Refer to Table 11 in the state of Delaware section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution of loans to small businesses during the 2015-2016 analysis period is good. The percentage of loans to small businesses is near the percentage of small businesses in the AA. The bank's market share of loans to small businesses significantly exceeds its overall market share of loans to businesses. The majority of loans made to businesses were in amounts less than \$100 thousand.

The distribution of loans to small businesses during the 2017 analysis period is adequate. The percentage of loans to small businesses is below the percentage of small businesses in the AA. The bank's market share of loans to small businesses significantly exceeds its overall market share of loans to businesses. A majority of loans made to businesses were in amounts less than \$100 thousand.

Community Development Lending

Fulton made an adequate level of community development loans in the state of Delaware. The bank made no community development loans during the evaluation period in the Sussex AA. The level of community development lending had a neutral impact on the overall Lending Test rating.

Refer to Table 1 Lending Volume in the state of Delaware section of Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

Product Innovation and Flexibility

Fulton offers flexible lending products for eligible borrowers. Fulton made two loans for a total dollar amount of \$264 thousand. Of these loans, none targeted LMI individuals. As a result, flexible lending products had a neutral impact toward conclusions about the bank's lending performance.

INVESTMENT TEST

The bank's performance under the investment test in Delaware is rated Low Satisfactory.

Conclusions for Areas Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Sussex AA is adequate. The bank made 14 qualified community development donations during the evaluation period in the Sussex AA totaling \$24 thousand. Donations primarily supported affordable housing and community services targeted to low- and moderate-income individuals.

We also considered the continuing impact of nine prior period investments totaling \$3.3 million made within the AA. Furthermore, we considered three investments totaling \$1.6 million that benefit the broader statewide area, including the bank's full scope and limited-scope assessment areas in Delaware. These statewide investments are not included in the Sussex AA figures above, but instead broken out separately on Table 14. All three statewide investments support affordable housing for low- and moderate-income individuals and families in the bank's AA.

Refer to Table 14 in the Delaware section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

SERVICE TEST

The bank's performance under the service test in Delaware is rated High Satisfactory.

Refer to Table 15 in the state of Delaware section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Conclusions for Areas Receiving a Full-Scope Review

Based on the full-scope review, the bank's performance in the Sussex AA is good.

Retail Banking Services

Delivery systems are readily accessible to essentially all portions of the institution's assessment area. The distribution of branches in moderate-income geographies exceeds the percentage of the population in those geographies. Fulton has six branches in the Sussex AA. One, or 16.7 percent, is located in moderate-income geographies compared to 10.1 percent of total population and 9.3 percent of census tracts defined as moderate-income. The bank neither opened nor closed branches in the AA during the evaluation period.

Services, including business hours, do not vary in a way that inconveniences portions of the Sussex AA, particularly moderate- income geographies or low- or moderate-income individuals. All branches in the Sussex AA have traditional banking business hours and offer extended hours on Fridays and Saturday morning service. Each branch location also offers 24-hour ATM access with deposit taking abilities and drive-through facilities.

Community Development Services

Fulton provides an adequate level of community development services within the Sussex AA. During the evaluation period, five different employees provided services requiring their expertise in financial services to seven different organizations in the Sussex AA. These organizations provide community services for low- and moderate-income individuals and families, primarily financial literacy counseling.

State Rating

State of Virginia

CRA Rating for Virginia⁴:	Satisfactory
The lending test is rated:	Low Satisfactory
The investment test is rated:	Outstanding
The service test is rated:	High Satisfactory

The major factors that support this rating include:

- Lending levels in the State of Virginia reflect adequate responsiveness to overall AA credit needs;
- The geographic distributions of loans reflects adequate penetration throughout the AA;
- The distribution of loans to individuals of different income levels and businesses of different sizes is adequate;
- Fulton made a good level of community development loans in the State of Virginia;
- The institution has an excellent level of qualified investments and grants;
- The bank's service delivery systems are reasonable accessible to AA geographies and AA individuals of different income levels; and
- Fulton provided a good level of community development services that were responsive to community needs.

Description of Institution's Operations in Virginia

Fulton has three AAs within Virginia. Refer to Appendix A for details on AA composition. Fulton provides a full range of loan and deposit products and services to its AAs through 10 full-service branches within Virginia. As of June 30, 2017, 5.1 percent of bank-wide deposits and 14.0 percent of originated loans were from Virginia. As of June 30, 2014, Fulton held deposits totaling \$351.1 million in Virginia, which represented a 1.5 percent market share and ranked the bank number 65 of 139 financial institutions with operations in Virginia. The state's largest depository institutions are Capital One Bank, NA, E*TRADE Bank, and Wells Fargo Bank, NA.

The most significant AA in the state, in terms of lending and deposits, is the Virginia Beach AA. The Virginia Beach AA has six full-service branches, and accounts for 51.6 percent of rated area deposits and 62.2 percent of rated area loans originated during the evaluation period. The bank opened no new branches and closed no branches in the AA during the evaluation period.

The Fairfax AA has two full-service branches and accounts for 22.4 percent of the rated area deposits and approximately 6.3 percent of the rated area loans originated during the evaluation period. Fulton neither opened nor closed branches in the AA during the evaluation period.

⁴ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

The Richmond AA has two full-service branches and accounts for 26.0 percent of the rated area deposits and approximately 31.5 percent of the rated area loans originated during the evaluation period. Fulton opened no branches and closed no branches in the AA during the evaluation period.

Refer to the market profiles for the state of Virginia in Appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Virginia

The Virginia Beach AA received a full-scope evaluation. The Fairfax and Richmond AAs received limited-scope evaluations. The ratings for Virginia were primarily based on the results of the full-scope review, but were also influenced by performance in the limited-scope areas. Fulton made too few multifamily loans to conduct a quantitative analysis. These loans were excluded from our evaluation of the bank's performance in the Virginia rating area.

LENDING TEST

The bank's performance under the Lending Test in Virginia is rated Low Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Virginia Beach AA is adequate.

Lending Activity

Refer to Table 1 Lending Volume in the state of Virginia section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Fulton originated an adequate volume of loans in the AA relative to its capacity based on deposits, competition, and market presence. The proportion of bank loans is comparable to the proportion of bank deposits in the AA.

The Virginia Beach AA is a small market, with 20 deposit-taking institutions. Fulton has the tenth-largest deposit market share and the 11th-largest branch network relative to other institutions in the AA. Competition for loans and deposits in the AA is very strong. Fifteen of the 20 deposit-taking institutions are large institutions with total deposits exceeding \$1 billion. The five largest institutions in the AA have captured a significant concentration in deposits with a combined market share of 86.44 percent, leaving a much smaller amount of the market for smaller institutions, such as Fulton. Competition is also strong for loans with large, regional, and small lenders, including small business credit card issuers in the market. The concentration of deposits held by a few competitors, and the presence of a significant number of large institutions relative to the market, reflects a very competitive market for deposits and loans.

Based on June 30, 2017 FDIC deposit market information, Fulton is the tenth-largest institution in the Virginia Beach AA with a deposit market share of 1.14 percent. Based upon 2016 peer

bank data, the bank was ranked 55th in mortgage lending with 0.30 percent market share based upon number of HMDA-reportable loans originated in the AA and 0.54 percent market share based upon total dollar amount of loans. Fulton was ranked 36th in making home purchase loans (0.41 percent market share for number, 0.78 percent for total dollar amount), 49th in home improvement loans (0.17 percent market share for number, 0.36 percent for total dollar amount), and 88th in refinancing home mortgage loans (0.18 percent market share for number, 0.22 percent for total dollar amount). In terms of small loans to businesses, the bank was ranked 23rd in overall total number of loans originated in the AA (0.25 percent market share) and in the total dollar amount of small loans to businesses (1.54 percent market share). The bank was 15th in the total number of loans made to businesses with revenues of \$1 million or less (0.31 percent market share for number of loans) and in total dollar amount of loans (2.54 percent market share for dollar amount of loans). Fulton did not originate enough small loans to farms for a meaningful analysis to be conducted.

Virginia Beach AA

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans reflects adequate penetration throughout the full-scope AA. The geographic distribution of home mortgage loans is adequate. The geographic distribution of loans to small businesses is good. We identified no unexplained, conspicuous gaps in the bank's lending patterns throughout its AAs.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of Virginia section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Home Purchase Loans

The geographic distribution of home purchase loans during the 2015-2016 analysis period reflects adequate penetration throughout the AA. The percentage of loans made in low-income geographies is significantly below the percentage of owner-occupied units in those geographies. The percentage of loans made in moderate-income geographies is close to the percentage of owner-occupied units in those geographies. The bank's market share in low-income geographies is below its overall market share for home purchase loans. The bank's market share in moderate-income geographies is close to its overall market share for home purchase loans.

The geographic distribution of home purchase loans during the 2017 analysis period reflects good penetration throughout the AA. The percentage of loans made in low-income geographies significantly exceeds the percentage of owner-occupied units in those geographies. The percentage of loans made in moderate-income geographies is near the percentage of owner-occupied units in those geographies. The bank does not have a market share in low-income geographies. The bank's market share in moderate-income geographies is near its overall market share for home purchase loans.

Home Improvement Loans

The geographic distribution of home improvement loans during the 2015-2016 analysis period reflects adequate penetration throughout the AA. The bank made no loans in low-income geographies. The percentage of loans made in moderate-income geographies is close to the percentage of owner-occupied units in those geographies. The bank's market share in moderate-income geographies is close to its overall market share for home improvement loans.

The geographic distribution of home improvement loans during the 2017 analysis period reflects poor penetration throughout the AA. The bank made no loans in low-income geographies. The percentage of loans made in moderate-income geographies is somewhat near the percentage of owner-occupied units in those geographies. The bank's market share in moderate-income geographies is below its overall market share for home refinance loans.

Home Refinance Loans

The geographic distribution of home refinance loans during the 2015-2016 analysis period reflects adequate penetration throughout the AA. The percentage of loans made in low-income geographies significantly exceeds the percentage of owner-occupied units in those geographies. The percentage of loans made in moderate-income geographies is significantly below the percentage of owner-occupied units in those geographies. The bank's market share in low-income geographies exceeds its overall market share for home refinance loans. The bank's market share in moderate-income geographies is below its overall market share for home refinance loans.

The geographic distribution of home refinance loans during the 2017 analysis period reflects good penetration throughout the AA. The percentage of loans made in low-income geographies significantly exceeds the percentage of owner-occupied units in those geographies. The percentage of loans made in moderate-income geographies is near the percentage of owner-occupied units in those geographies. The bank's market share in low-income geographies significantly exceeds its overall market share for home refinance loans. The bank's market share in moderate-income geographies is below its overall market share for home refinance loans.

Small Loans to Businesses

Refer to Table 6 in the state of Virginia section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses during the 2015-2016 analysis period reflects good penetration throughout the AA. The percentage of small loans to businesses in low-income geographies exceeds the percentage of businesses located in low-income geographies. The percentage of small loans to businesses in moderate-income geographies equals the percentage of businesses located in moderate-income geographies. The bank's market share of loans to businesses in low-income geographies exceeds its overall market share. The bank's market share of loans to businesses in moderate-income geographies exceeds its overall market share.

The geographic distribution of small loans to businesses during the 2017 analysis period reflects good penetration throughout the AA. The percentage of small loans to businesses in low-income geographies meets the percentage of businesses located in low-income geographies. The percentage of small loans to businesses in moderate-income geographies exceeds the percentage of businesses located in moderate-income geographies. The bank's market share of loans to businesses in low-income geographies exceeds its overall market share. The bank's market share of loans to businesses in moderate-income geographies significantly exceeds its overall market share.

Lending Gap Analysis

We evaluated the lending distribution in the Virginia Beach AA and limited-scope VA AAs to determine if any unexplained, conspicuous gaps existed. We used HMDA and CRA data reports to compare the geographies where loans were made to the geographies in the AAs. We also considered competition, market conditions, and demographic information. No unexplained, conspicuous gaps were identified in the Virginia Beach AA. This had a neutral impact on our conclusion regarding Fulton's geographic distribution of loans.

Distribution of Loans by Income Level of the Borrower

Overall, the distribution of borrowers reflects adequate penetration among retail customers of different income levels and adequate penetration among business of different sizes.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Virginia section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home Purchase Loans

The overall borrower distribution of home purchase loans during the 2015-2016 analysis period is adequate. The percentage of loans to low-income borrowers is below the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income and moderate-income borrowers is close to its overall market share of home purchase loans.

The overall borrower distribution of home purchase loans during the 2017 analysis period is good. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families. The percentage of loans to moderate-income borrowers significantly exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income and moderate-income borrowers is near its overall market share of home purchase loans.

Home Improvement Loans

The overall borrower distribution of home improvement loans during the 2015-2016 analysis period is good. The percentage of loans to low-income borrowers is below the percentage of low-income families in the AA. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The bank's market share of loans to low-income borrowers exceeds its overall market share of home improvement loans. The bank's market share of loans to moderate-income borrowers is close to its overall market share of home improvement loans.

The overall borrower distribution of home improvement loans during 2017 is poor. The bank did not make any loans to low-income or moderate-income families.

Home Refinance Loans

The overall borrower distribution of home refinance loans during the 2015-2016 analysis period is poor. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families. The percentage of loans to moderate-income borrowers is below the percentage of moderate-income families in the AA. The bank's market share of loans to low-income borrowers is close to its overall market share of home refinance loans. The bank's market share of loans to moderate-income borrowers is below its overall market share of home refinance loans.

The overall borrower distribution of home refinance loans during the 2017 analysis period is poor. The bank did not make any loans to low-income or moderate-income families.

Small Loans to Businesses

Refer to Table 11 in the state of Virginia section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution of loans to small businesses during the 2015-2016 analysis period is adequate. The percentage of loans to small businesses is somewhat below the percentage of small businesses in the AA. The bank's market share of loans to small businesses exceeds its overall market share of loans to businesses. The majority of loans made to businesses were in amounts greater than \$100 thousand.

The distribution of loans to small businesses during 2017 is adequate. The percentage of loans to small businesses is somewhat below the percentage of small businesses in the AA. The bank's market share of loans to small businesses exceeds its overall market share of loans to businesses. Less than a majority of loans made to businesses were in amounts less than \$100 thousand.

Community Development Lending

Fulton made a good level of community development loans during the evaluation period. The bank made four community development loans totaling \$22.0 million in the state of Virginia. Loans supported affordable housing for low- and moderate-income residents. The level of

community development lending was positive, but did not change the overall Lending Test rating.

Refer to Table 1 Lending Volume in the state of Virginia section of Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

Product Innovation and Flexibility

Fulton offers flexible lending products for eligible borrowers. Fulton made 31 loans for a total dollar amount of \$4.5 million. Of these loans, 14 targeted LMI individuals. As a result, flexible lending products had a positive impact toward conclusions about the bank's lending performance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test is not inconsistent with the bank's overall low satisfactory performance under the lending test in Virginia. Refer to the Tables 1 through 13 in the state of Virginia section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

The bank's performance under the investment test in Virginia is rated Outstanding.

The state rating considers performance in limited-scope AAs, which had a positive impact on the overall Investment Test rating.

Conclusions for Areas Receiving a Full-Scope Review

Based on full-scope reviews, the bank's performance in the Virginia Beach-Norfolk-Newport News VA-NC MSA is good. The bank made 26 contributions totaling \$76 thousand and two community development investments totaling \$4.3 million during the evaluation period in the Virginia Beach AA. Contributions primarily supported affordable housing and community services targeted to low- and moderate-income individuals. Investments were related to affordable housing projects and projects eligible for low-income housing tax credits.

We also considered the continuing impact of two prior period investments totaling \$2.5 million related to affordable housing projects.

Refer to Table 14 in the Virginia section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited scope reviews, the bank's performance under the Investment Test in the Northern Virginia AA and Richmond AA is stronger than the bank's overall good performance

in the full-scope area. In the Northern Virginia AA, the bank made 10 contributions for \$24 thousand and three investments for \$15.8 million. In the Richmond AA, the bank made nine contributions totaling \$45 thousand and one investment of \$4.7 million during the current evaluation period.

Performance in these limited-scope areas had a positive impact on the bank's overall rating under the Investment Test in Virginia.

SERVICE TEST

The bank's performance under the service test in Virginia is rated High Satisfactory.

The state rating considers performance in limited-scope AAs, which had a neutral impact on the overall Service Test rating.

Refer to Table 15 in the state of Virginia section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Virginia Beach-Norfolk-Newport News VA-NC MSA is good.

Retail Banking Services

Delivery systems are accessible to essentially all portions of the institution's assessment area. The distribution of branches in moderate-income geographies exceeds the percentage of the population in those geographies. Fulton has six branches in the Virginia Beach AA. Two, or 33.3 percent, are located in moderate-income geographies, compared to 30.4 percent of total population and 30.6 percent of census tracts defined as moderate-income. The bank has no branches in low-income geographies, compared to 6.6 percent of the total population and 8.3 percent of census tracts defined as low-income. The bank neither opened nor closed branches in the AA during the evaluation period.

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area(s), particularly low- and moderate-income geographies and/or individuals. Weekday hours of operation at all branches are roughly equivalent. Similar services are offered at five of six branches, with the outlier being a branch in a middle-income geography. Two of six branches do not offer Saturday hours, one of which is located in a moderate-income geography.

Community Development Services

Fulton provides a good level of community development services that were responsive to community needs in full-scope areas. During the evaluation period, ten different employees provided services requiring their expertise in financial services to nine different organizations in the Virginia Beach AA. These organizations provide community services for low- and moderate-income individuals and families, primarily financial literacy counseling.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Richmond AA is weaker, and performance in the Northern VA AA is stronger than, the bank's adequate performance under the service test in the full-scope area. Five employees provided community development services at six organizations in the Richmond AA. The bank provided one community development service in the Northern Virginia AA.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and nonmetropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD loans): 1-1-2015 to 12-31-2017 Investment and Service Tests and CD Loans: 1-1-2015 to 12-31-2017	
Financial Institution	Products Reviewed	
Fulton Bank, National Association (Fulton) Lancaster, pa	Home Mortgage, Small Business, and Community Development Loans Retail and Community Development Services Qualified Investments	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Philadelphia MMA	Full-scope	Portions of the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA comprised of Bucks, Chester, Montgomery, Delaware and Philadelphia Counties in PA, and New Castle in DE.
State of PA		
Harrisburg MSA	Full-scope	Portion of the Harrisburg-Carlisle, PA MSA 25420 comprised of Cumberland and Dauphin Counties in PA
Lancaster MSA	Full-scope	Lancaster, PA MSA 29540,
Lebanon MSA	Full-scope	Lebanon, PA MSA 30140,
Reading MSA	Full-scope	Reading, PA MSA 39740
Schuylkill Non-MSA	Limited-scope	Schuylkill County, PA

<p>State of PA State College MSA</p>	<p>Limited-scope</p>	<p>State College, PA MSA 44300</p>
<p>State of DE Sussex AA</p>	<p>Limited-scope</p>	<p>Portions of the Salisbury MD-DE MSA</p>
<p>State of VA Virginia Beach MSA</p>	<p>Full-scope</p>	<p>Portion of the Virginia Beach-Norfolk-Newport News, VA-NC MSA 47260 comprised of the cities of Chesapeake, Hampton, Newport News, Norfolk, Portsmouth, and Virginia Beach, and York County</p>
<p>Fairfax MSA</p>	<p>Limited-scope</p>	<p>Portion of the Washington-Arlington-Alexandria, DC-VA-MD-WV MD 47894 comprised of the cities of Alexandria, Falls Church, Fairfax, Manassas, and Manassas Park and the counties of Fairfax and Prince William</p>
<p>Richmond MSA</p>	<p>Limited-scope</p>	<p>Portion of the Richmond, VA MSA 40060 comprised of the city of Richmond, and counties of Hanover, Henrico and Chesterfield</p>

Appendix B: Summary of State Ratings

RATINGS		BANK NAME		
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/ Rating
Fulton	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory
Philadelphia MMA	Low Satisfactory	Outstanding	Low Satisfactory	Satisfactory
State:				
STATE OF PENNSYLVANIA	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory
STATE OF DELAWARE	Low Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
STATE OF VIRGINIA	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Market Profiles for Full-Scope Areas

Institution ID: Fulton Bank, NA

Demographic Information for Full Scope Area: Philadelphia MMA 2016 AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	985	8.70	25.60	36.80	27.20	1.70
Population by Geography	3,988,494	8.0	25.20	38.90	27.50	0.40
Owner-Occupied Housing by Geography	1,006,763	4.30	21.80	43.00	30.90	0.00
Business by Geography	297,801	4.60	19.20	38.90	36.60	0.60
Farms by Geography	5,996	1.30	16.40	48.80	33.30	0.20
Family Distribution by Income Level	946,998	22.80	18.00	20.90	38.20	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	1,490,336	26.30	16.10	17.90	39.80	0.00
Median Family Income FFIEC Adjusted Median Family Income for 2017 Households Below Poverty Level		74,898 78,300 9.4%	Median Housing Value Unemployment Rate (2015 ACS US Census)	250,035 5.6%		

The Philadelphia AA consists of portions of Montgomery, Bucks, Chester and Philadelphia Counties, Pennsylvania and New Castle County, Delaware. The MMA is situated in south-eastern Pennsylvania. The Philadelphia AA meets regulatory requirements and does not arbitrarily exclude low- or moderate-income geographies.

The Philadelphia AA consists of 985 geographies. Of the 985 geographies, 89 geographies or 9 percent of the AA are classified as low-income, 252 geographies or 26 percent are moderate-income, 362 geographies or 37 percent are middle-income and 268 geographies or 27 percent are upper-income. Fulton Bank operates 23 branches and 18 ATMs in the AA. Two percent of the branches and ATMs are located in low-income geographies and four percent in moderate-income geographies.

As of June 30, 2017, 37 percent of Fulton Bank's total deposits in PA and outside of the Philadelphia AA, are from the Lancaster AA. Fulton Bank ranked first of 22 deposit taking institutions with a market share of 28.33 percent. Major Philadelphia AA competitors include PNC Bank N.A., Wells Fargo Bank N.A., and Branch Banking and Trust Company.

The 2015 ACS U.S. Census for the Philadelphia AA reports a total population of 3,988,494. Per 2017 business demographic information, 299,695 businesses operate within the AA. Two percent or 6,145 of these businesses are farms.

As of December 31, 2017, the Philadelphia area unemployment rate was reported as 5.6 percent, which compares negatively with the Pennsylvania unemployment rate of 4.8 percent and the national unemployment rate of 4.1 percent.

Major Philadelphia area employment sectors include education and health services, government, professional and business services, and transportation. Significant employers in the AA include U.S. Government, City of Philadelphia, University of Pennsylvania, and Children’s Hospital of Pennsylvania.

Lancaster PA MSA 2016 AA

Demographic Information for Full Scope Area: Lancaster PA MSA 2016 AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	98	6.12	14.29	68.37	11.22	0.00
Population by Geography	530,216	4.30	10.57	73.56	11.57	0.00
Owner-Occupied Housing by Geography	134,548	1.58	8.84	76.06	13.52	0.00
Business by Geography	32,741	4.19	11.43	72.38	12.00	0.00
Farms by Geography	1,863	0.70	2.90	85.61	10.79	0.00
Family Distribution by Income Level	137,133	18.27	19.24	23.06	39.43	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	51,436	6.84	14.06	71.25	7.85	0.00
Median Family Income FFIEC Adjusted Median Family Income for 2017 Households Below Poverty Level		68,937 71,100 10%	Median Housing Value Unemployment Rate (2015 ACS US Census)		188,318 3.20%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2015 ACS US Census and 2017 FFIEC updated MFI

The Lancaster AA (Lancaster AA) consists of Lancaster County, Pennsylvania in its entirety. Lancaster County is situated in south-central Pennsylvania. The Lancaster AA meets regulatory requirements and does not arbitrarily exclude low- or moderate-income geographies.

The Lancaster AA consists of 98 geographies. Of the 98 geographies, six geographies or 6 percent of the AA are classified as low-income, 14 geographies or 14 percent are moderate-income, 67 geographies or 68 percent are middle-income and 11 geographies or 11 percent are upper-income. Fulton Bank operates 28 branches and 28 ATMs in the AA. Seven percent of the branches and ATMs are located in low-income geographies and 3 percent in moderate-income geographies.

As of June 30, 2017, 37 percent of Fulton Bank’s total deposits in PA and outside of the Philadelphia AA, are from the Lancaster AA. Fulton Bank ranked first of 22 deposit taking institutions with a market share of 28.33 percent. Major Lancaster AA competitors include PNC Bank N.A., Wells Fargo Bank N.A., and Branch Banking and Trust Company.

The 2015 ACS U.S. Census for Lancaster County reports a total population of 530,216. Per 2017 business demographic information, 36,604 businesses operate within the AA. Five percent or 1,863 of these businesses are farms. Approximately 79 percent of the businesses reported revenues of less than \$500,000 and 87 percent reported fewer than 10 employees.

As of December 31, 2017, the Lancaster County unemployment rate was reported as 3.3 percent, which compares favorably with the Pennsylvania unemployment rate of 4.8 percent and the national unemployment rate of 4.1 percent.

Major Lancaster AA employment sectors include education and health services, retail trade, manufacturing, government, tourism, and agriculture. Lancaster County employment is also centered in local colleges, school districts, and county-state governments. Significant employers in the AA include Lancaster General Hospital (health care), Dart Container Corporation (manufacturing) and the Lancaster General Medical Group.

A community contact was made with a non-profit that works to provide a range of youth development services and resources to the community. The contact identified the need for workforce development and educational opportunities to assist in improving the poverty rate in the community. The contact noted that bank partnerships, such as its partnership with Fulton Bank, allow the organization to offer educational opportunities to help improve human capital and develop the workforce in the community. The contact indicated that Fulton Bank has a strong presence in the community.

Lebanon PA MSA 2016 AA

Demographic Information for Full Scope Area: Lebanon PA MSA 2016 AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	31	3.23	19.35	64.52	12.90	0.00
Population by Geography	135,776	3.48	17.89	62.31	16.32	0.00
Owner-Occupied Housing by Geography	36,836	1.29	12.06	67.84	18.82	0.00
Business by Geography	6,906	1.25	20.45	60.03	18.27	0.00
Farms by Geography	432	0.00	3.24	78.24	18.52	0.00
Family Distribution by Income Level	35,976	18.03	19.02	24.81	38.14	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	13,329	4.49	24.20	60.42	10.90	0.00
Median Family Income		65,676	Median Housing Value		159,492	
FFIEC Adjusted Median Family Income for 2017		65,300	Unemployment Rate (2015 ACS		3.57%	
Households Below Poverty Level		10%	US Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2015 ACS US Census and 2017 FFIEC updated MFI

The Lebanon AA consists of all geographies in Lebanon County in Pennsylvania. This county is situated in south-central Pennsylvania. The Lebanon AA meets regulatory requirements and does not arbitrarily exclude low- or moderate-income geographies.

The Lebanon AA consists of 31 geographies. Of the 31 geographies, one geography or three percent of the AA are classified as low-income, six geographies or 19 percent are moderate-income, 19 geographies or 64 percent are middle-income, and four geographies or 13 percent are upper-income. Fulton Bank operates eight branches and eight ATMs within the AA. Of

Fulton Bank’s eight Lebanon AA branches, 12 percent of the branches and ATMs are located in low-income geographies and 12 percent are in middle-income geographies.

As of June 30, 2017, 11 percent of Fulton Bank’s total deposits in PA and outside of the Philadelphia AA, are from the Lebanon AA. Fulton Bank ranked first of 12 deposit taking institutions with a market share of 34.47 percent. Major Lebanon AA competitors include Jonestown Bank and Trust Company, Northwest Bank, and Wells Fargo Bank N.A.

The 2015 ACS U.S. Census reports a total population of 503,350 in the AA. In 2017, there are 7,338 businesses operating within the Lebanon AA of which 432 (5.89 percent) are farms. Seventy-eight percent of these businesses reported revenues of less than \$500,000 and approximately 72 percent reported fewer than 10 employees.

As of December 31, 2017, the Lebanon County unemployment rate was 3.8 percent, which compares favorably with the Pennsylvania unemployment rate of 4.8 percent and the national unemployment rate of 4.1 percent.

Major Lebanon AA employment sectors include government, leisure, hospitality, and healthcare. Employment is also centered in local colleges, school districts, and county-state governments. Significant employers in the AA include Sechler Family Foods, The Good Samaritan Hospital, Veterans Medical Center, and the Fort Indiantown Gap (military).

The most significant need for low- and moderate-income individuals is access to affordable housing. Opportunities exist for financial institutions to provide lending for affordable housing developers and lending to low- and moderate-income individuals.

Harrisburg-Carlisle PA MSA 2016 AA

Demographic Information for Full Scope Area: Harrisburg-Carlisle PA MSA 2016 AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	114	9.65	22.81	45.61	20.18	1.75
Population by Geography	512,521	6.56	17.27	50.46	24.54	1.17
Owner-Occupied Housing by Geography	137,399	2.95	12.84	54.82	29.39	0.00
Business by Geography	36,053	5.81	19.82	51.52	22.85	0.01
Farms by Geography	1,029	1.36	6.71	68.42	23.52	0.00
Family Distribution by Income Level	131,488	19.75	18.02	21.66	40.58	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	49,660	11.12	22.71	51.00	15.17	0.00
Median Family Income FFIEC Adjusted Median Family Income for 2017 Households Below Poverty Level		71,723 74,700 10%	Median Housing Value Unemployment Rate (2015 ACS US Census)		168,865 3.36%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2015 ACS US Census and 2017 FFIEC updated MFI

The Harrisburg-Carlisle AA (Harrisburg AA) consists of all of Cumberland and Dauphin Counties in Pennsylvania. These counties are situated in south-central Pennsylvania. The Harrisburg AA meets regulatory requirements and does not arbitrarily exclude low- or moderate-income geographies.

The Harrisburg AA consists of 114 geographies. Of the 114 geographies, 11 geographies or nine percent of the AA are classified as low-income, 26 geographies or 26 percent are moderate-income, 52 geographies or 52 percent are middle-income, and 23 geographies or 23 percent are upper-income. Two geographies are not classified. Fulton Bank operates 12 branches and 12 ATMs in the AA. Seventeen percent of the branches and ATMs are located in moderate-income geographies and 58 percent are in middle-income geographies.

As of June 30, 2017, nine percent of Fulton Bank's total deposits in PA and outside of the Philadelphia AA are from the Harrisburg AA. Fulton Bank ranked fifth of 22 deposit taking institutions with a market share of 5.87 percent. Major competitors in the AA include Manufacturers and Traders Trust Company, PNC Bank N.A., and Wells Fargo Bank N.A.

The ACS 2015 U.S. Census reports the Harrisburg AA total population at 512,521. In 2017, there are 44,732 businesses operating within the Harrisburg AA. Approximately three percent or 1,029 are farms. Approximately 75 percent of the total businesses reported revenues of less than \$500,000 and approximately 85 percent reported fewer than 10 employees.

As of December 31, 2017, the Cumberland County unemployment rate was 3.4 percent, and the Dauphin County unemployment was 4.1 percent. Both compare favorably with the Pennsylvania unemployment rate of 4.8 percent and the national unemployment rate of 4.1 percent.

Major Harrisburg AA employment sectors include government, leisure, hospitality, and healthcare. Harrisburg AA employment is also centered in local colleges, school districts, and county-state governments. Significant employers in the AA include Penn State Hershey Medical Center, Giant Food Stores, Hershey Entertainment and Resorts, and The Hershey Company.

A community contact was made with a non-profit in 2017 that works to connect resources for individuals, families, and communities to move from poverty and crisis to self-sufficiency. The contact identified a number of needs across the county including livable wages, affordable housing, and affordable quality childcare services. The contact noted that funding partnerships are needed to support organizations that work to meet the needs of low- and moderate-income individuals in the community.

Reading PA MSA 2016 AA

Demographic Information for Full Scope Area: Reading PA MSA 2016 AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	90	21.11	7.78	53.33	17.78	0.00
Population by Geography	413,965	15.53	5.48	55.65	23.33	0.00
Owner-Occupied Housing by Geography	110,223	7.12	4.08	61.14	27.66	0.00
Business by Geography	22,963	10.45	5.07	58.44	26.03	0.00
Farms by Geography	1,083	1.11	0.55	71.28	27.05	0.00
Family Distribution by Income Level	105,998	21.38	17.15	21.36	40.10	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	40,847	28.65	7.43	49.97	13.96	0.00
Median Family Income FFIEC Adjusted Median Family Income for 2017 Households Below Poverty Level		67,696 68,900 12%	Median Housing Value Unemployment Rate (2015 ACS US Census)		157,955 4.72%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2015 ACS US Census and 2017 FFIEC updated MFI

The Reading AA consists of all of Berks County, Pennsylvania. Berks County is situated in south-central Pennsylvania. The Reading AA meets regulatory requirements and does not arbitrarily exclude low- or moderate-income geographies.

The Reading AA consists of 90 geographies. Of the 90 geographies, 24 geographies or 21 percent of the AA are classified as low-income, 8 geographies or 8 percent are moderate-income, 48 geographies or 53 percent are middle-income, and 20 geographies or 18 percent are upper-income. Fulton Bank operates 10 branches and 10 ATMs in the AA. Ten percent of the branches and ATMs are located in low-income geographies.

As of June 30, 2017, eight percent of Fulton Bank's total deposits in PA and outside of the Philadelphia AA, are from the Reading AA. Fulton Bank ranked seventh of 18 deposit-taking institutions with a market share of 3.89 percent. Major Reading AA competitors include Santander Bank N.A., Customers Bank, and Wells Fargo Bank N.A.

The 2015 ACS U.S. Census reports a total population of 413,965 in Berks County. In 2017, there are 24,047 businesses operating in the AA. Farms comprise 4.5 percent or 1,083 of the total businesses. Seventy-nine 79 percent of these businesses reported revenues of less than \$500,000 and approximately 87 percent reported fewer than 10 employees.

As of December 31, 2017, the Berks County unemployment rate was 4.0 percent, which compares favorably with the Pennsylvania unemployment rate of 4.8 percent and the national unemployment rate of 4.1 percent.

Major Reading AA employment sectors include education and health services, retail trade, manufacturing, government, trucking, and agriculture. Berks County employment is also derived from local colleges, school districts, and county-state governments. Significant employers in the AA include East Penn Manufacturing Co., Inc., Tower Health, Carpenter Technology Corporation, and Supportive Concepts for Families.

The most significant need for low- and moderate-income individuals is access to affordable housing. Opportunities exist for financial institutions to provide lending for affordable housing developers and for lending to low- and moderate-income individuals.

State of Delaware

Salisbury MD-DE MSA 2016 AA

Demographic Information for Full Scope Area: Salisbury MD-DE MSA 2016 AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	53	0.00	9.43	66.04	24.53	0.00
Population by Geography	207,302	0.00	10.10	76.40	13.49	0.00
Owner-Occupied Housing by Geography	62,989	0.00	6.53	77.04	16.43	0.00
Business by Geography	14,169	0.00	9.41	69.69	20.90	0.00
Farms by Geography	813	0.00	7.01	84.62	8.36	0.00
Family Distribution by Income Level	55,052	20.13	18.20	21.25	40.42	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	21,102	0.00	12.65	77.93	9.42	0.00
Median Family Income FFIEC Adjusted Median Family Income for 2017 Households Below Poverty Level		63,091 65,500 11%	Median Housing Value Unemployment Rate (2015 ACS US Census)		300,388 3.76%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2015 ACS US Census and 2017 FFIEC updated MFI

The Sussex AA consists of all geographies in Sussex County, Delaware. It is part of the Salisbury, MD-DE MSA. The Sussex AA meets regulatory requirements and does not arbitrarily exclude low- or moderate-income geographies.

The Sussex AA consists of 54 geographies. Of the 54 geographies, none are classified as low-income, five geographies or nine percent are moderate-income, 35 geographies or 66 percent are middle-income, and 13 geographies or 25 percent are upper-income. Fulton Bank operates six branches and six ATMs in the AA. Thirty-three percent of the branches and ATMs are located in moderate-income geographies and 67 percent are in middle and high-income geographies.

As of June 30, 2017, four percent of Fulton Bank's total deposits in DE are from within the Sussex AA. Fulton Bank ranked fourth of 18 deposit taking institutions with a market share of 0.59 percent. Major Sussex AA competitors include Discover Bank, PNC Bank N.A, and the Manufacturers and Traders Trust Company.

The 2015 ACS U.S. Census for Sussex County reports a total population of 207,302. In 2017, there are 14,390 businesses operating within the AA. Farms comprise approximately 5 percent or 760 are farms. Eighty-one percent of these businesses reported revenues of less than \$500,000 and approximately 87 percent reported fewer than 10 employees.

As of December 31, 2017, the Sussex County unemployment rate was 4.7 percent, which is higher than the Delaware unemployment rate of 4.1 percent and the national unemployment rate of 4.5 percent.

Major Sussex AA employment sectors include the poultry industry and tourism. Sussex County employment is also derived from local colleges, school districts, and county-state governments. Significant employers include: the Peninsula Regional Medical Center, the Beebe Medical Center, Salisbury University, and Perdue Farms, Inc.

The most significant need for low- and moderate-income individuals is access to affordable housing. Opportunities exist for financial institutions to provide lending for affordable housing developers and for lending to low- and moderate-income individuals.

State of Virginia

VA Beach-Norfolk-Newport News VA-NC MSA 2017 AA

Demographic Information for Full Scope Area: VA Beach-Norfolk-Newport News VA-NC MSA 2017 AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	350	8.29	30.57	33.14	24.86	3.14
Population by Geography	1,417,430	6.60	30.42	34.22	28.44	0.33
Owner-Occupied Housing by Geography	307,460	3.11	21.36	38.30	37.04	0.19
Business by Geography	88,479	4.59	25.90	36.05	31.99	1.48
Farms by Geography	1,894	2.80	19.69	34.53	42.24	0.74
Family Distribution by Income Level	347,161	22.37	17.69	20.40	39.55	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	139,045	11.01	40.99	32.65	15.00	0.35
Median Family Income FFIEC Adjusted Median Family Income for 2017 Households Below Poverty Level		70,501 73,000 12%	Median Housing Value Unemployment Rate (2015 ACS US Census)		232,096 4.04%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2015 ACS US Census and 2017 FFIEC updated MFI

The Virginia Beach-Norfolk-Norfolk News, VA-NC AA (Virginia AA) consists of the cities of Chesapeake, Hampton, Newport News, Norfolk, Portsmouth, Poquoson, and Virginia Beach, and York County. The Virginia AA meets regulatory requirements and does not arbitrarily exclude low- or moderate-income geographies.

The Virginia AA consists of 350 geographies. Of the 350 geographies, 29 or 8 percent are classified as low-income, 107 geographies or 31 percent are moderate-income, 116 geographies or 33 percent are middle-income, and 87 geographies or 25 percent are upper-income. Eleven geographies or three percent of the geographies do not have an income classification. Fulton Bank operates five branches and five ATMs in the AA. Seventeen percent of the branches and ATMs are located in low-income geographies, 33 percent are in middle-income geographies, and 50 percent are in upper-income geographies.

As of June 30, 2017, 62 percent of Fulton Bank’s total deposits in VA are from within the Virginia AA. Fulton Bank ranked 15th out of 25 deposit-taking institutions with a market share

of 0.93 percent. Major Virginia AA competitors include Wells Fargo, N.A., Towne Bank, SunTrust Bank, Branch Banking and Trust Company and Bank of America, N.A.

The ACS 2015 U.S. Census, for the Virginia AA reports a total population of 1,417,430. In 2017, there are 90,373 businesses operating within the Virginia AA. Two percent or 1,894 of these businesses are farms. Approximately 79 percent of the total businesses reported revenues of less than \$500,000 and approximately 86 percent reported fewer than 10 employees.

As of December 31, 2017, the Virginia Beach unemployment rate was three percent, which compares favorably with the Virginia state unemployment rate of 3.6 percent and the national unemployment rate of 4.1 percent.

The Virginia AA employment is also derived from federal, state and county governments, the military, port activity, shipbuilding, and tourism. Significant employers in the AA include Huntington Ingalls Industries, the Sentara Health System, Wal-Mart Stores, and Riverside Regional Medical Center.

A community contact was made in May 2018 with an affordable housing organization. The organization's mission is to ensure equal housing access for all people through extensive research, housing counseling and education, fair housing advocacy and housing policy. The contact indicated that there is a lack of inventory of housing opportunities for low- and moderate-income individuals. The contact noted that financial institutions are active in the community, but opportunities exist to help meet the credit needs of low- and moderate-income borrowers.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the ‘Total Loans and % Bank Loans’ Column in Core Tables 8 through 12 and part of Table 13. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.

- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated

and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Tables of Performance Data

Philadelphia MMA

State of Pennsylvania

State of Delaware

State of Virginia

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 1. Lending Volume

LENDING VOLUME												
Geography: FULTON BANK, NA AA												
Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016												
Assessment Area (2016):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
Philadelphia MMA	13.12	504	193,108	390	101,384	69	11,921	21	39,667	873	346,080	15.58
Pennsylvania Full Review:												
Harrisburg-Carlisle PA MSA AA	9.79	508	111,204	173	48,844	43	6,319	10	23,869	734	190,236	9.38
Lancaster PA MSA AA	30.54	1,461	309,560	513	119,598	299	44,033	18	41,354	2,291	514,545	37.13
Lebanon PA MSA AA	8.61	384	69,374	128	22,615	131	18,268	3	500	646	110,757	8.99
Reading PA MSA AA	13.22	672	135,100	169	39,227	142	19,402	9	16,053	992	209,782	7.57
Pennsylvania Limited Review:												
Schuylkill Co PA Non MSA AA	1.59	76	7,979	16	4,566	26	2,579	1	5,833	119	20,957	1.11
State College PA MSA AA	1.08	39	20,923	31	9,762	9	857	2	5,915	81	37,457	1.36
York-Hanover PA MSA AA	7.83	374	74,274	157	34,255	50	7,290	6	32,724	587	148,543	10.21
Delaware Full Review:												
Salisbury MD-DE MSA AA	3.73	183	57,150	87	16,691	10	1,738	0	0	280	75,579	4.14
Virginia Full Review:												
VA Beach-Norfolk-Newport News VA-NC MSA AA	5.77	318	94,919	114	23,729	0	0	1	8,720	433	127,368	2.76
Virginia Limited Review:												
DC-VA-MD-WV MD AA	0.92	57	29,254	12	3,013	0	0	0	0	69	32,267	0.83
Richmond VA MSA AA	3.80	263	100,004	18	5,240	1	250	3	13,300	285	118,794	0.92

* Loan Data as of December 31, 2016. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2015 to December 31, 2017.

*** Deposit Data as of June 30, 2017. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: FULTON BANK, NA AA					Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016					Market Share (%) by Geography*				
Assessment Area (2016):	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Philadelphia MMA	307	9.84	4.30	2.39	21.80	20.19	43.00	36.28	30.90	41.13	0.22	0.47	0.20	0.22	0.22	
Pennsylvania Full Review:																
Harrisburg-Carlisle PA MSA AA	335	10.74	2.47	1.79	14.11	14.03	52.76	38.21	30.67	45.97	1.87	2.38	1.73	1.63	2.24	
Lancaster PA MSA AA	933	29.90	1.85	3.11	6.49	10.93	77.96	71.38	13.70	14.58	5.74	7.73	8.50	5.40	5.46	
Lebanon PA MSA AA	238	7.63	0.00	0.00	7.60	10.92	66.12	64.29	26.28	24.79	5.39	0.00	10.24	5.02	5.00	
Reading PA MSA AA	513	16.44	7.11	2.34	5.12	2.34	60.26	61.21	27.51	34.11	4.44	2.35	2.58	4.28	5.36	
Pennsylvania Limited Review:																
Schuylkill Co PA Non MSA AA	45	1.44	0.00	0.00	12.22	2.22	61.48	53.33	26.29	44.44	1.63	0.00	1.08	1.38	2.22	
State College PA MSA AA	26	0.83	0.05	0.00	12.86	19.23	59.40	57.69	27.69	23.08	0.84	0.00	1.95	0.86	0.52	
York-Hanover PA MSA AA	196	6.28	2.71	0.00	6.40	3.06	69.57	72.96	21.33	23.98	1.13	0.00	0.74	1.15	1.23	
Delaware Full Review:																
Salisbury MD-DE MSA AA	116	3.72	0.00	0.00	11.84	10.34	73.46	64.66	14.70	25.00	0.83	0.00	0.62	0.82	0.99	
Virginia Full Review:																
VA Beach-Norfolk-Newport News VA-NC MSA AA	208	6.67	1.96	0.48	19.61	15.38	36.91	29.33	41.52	54.81	0.38	0.00	0.32	0.30	0.49	
Virginia Limited Review:																
DC-VA-MD-WV MD AA	32	1.03	1.62	0.00	12.10	12.50	39.14	18.75	47.14	68.75	0.05	0.00	0.03	0.03	0.07	
Richmond VA MSA AA	171	5.48	3.79	1.75	14.55	3.51	35.81	30.41	45.85	64.33	0.47	0.51	0.18	0.45	0.56	

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: FULTON BANK, NA AA					Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016					Market Share (%) by Geography*				
Assessment Area (2016):	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Philadelphia MMA	39	11.10	4.30	6.67	21.80	15.86	43.00	41.61	30.90	35.86	0.20	1.75	0.19	0.25	0.09	
Pennsylvania Full Review:																
Harrisburg-Carlisle PA MSA AA	32	9.12	2.47	0.00	14.11	6.25	52.76	53.13	30.67	40.63	1.46	0.00	1.16	1.64	1.32	
Lancaster PA MSA AA	102	29.06	1.85	2.94	6.49	7.84	77.96	72.55	13.70	16.67	4.50	13.33	8.00	4.05	4.80	
Lebanon PA MSA AA	36	10.26	0.00	0.00	7.60	5.56	66.12	72.22	26.28	22.22	5.52	0.00	10.00	5.71	3.85	
Reading PA MSA AA	38	10.83	7.11	7.89	5.12	0.00	60.26	57.89	27.51	34.21	2.63	0.00	0.00	3.32	2.53	
Pennsylvania Limited Review:																
Schuylkill Co PA Non MSA AA	11	3.13	0.00	0.00	12.22	0.00	61.48	54.55	26.29	45.45	1.60	0.00	0.00	0.99	3.41	
State College PA MSA AA	2	0.57	0.05	0.00	12.86	0.00	59.40	0.00	27.69	100.00	0.38	0.00	0.00	0.00	1.35	
York-Hanover PA MSA AA	41	11.68	2.71	0.00	6.40	2.44	69.57	87.80	21.33	9.76	1.72	0.00	0.00	2.11	1.06	
Delaware Full Review:																
Salisbury MD-DE MSA AA	12	3.42	0.00	0.00	11.84	25.00	73.46	58.33	14.70	16.67	1.10	0.00	0.00	0.88	3.03	
Virginia Full Review:																
VA Beach-Norfolk-Newport News VA-NC MSA AA	17	4.84	1.96	0.00	19.61	17.65	36.91	23.53	41.52	58.82	0.27	0.00	0.13	0.21	0.42	
Virginia Limited Review:																
DC-VA-MD-WV MD AA	7	1.99	1.62	0.00	12.10	14.29	39.14	42.86	47.14	42.86	0.06	0.00	0.24	0.08	0.00	
Richmond VA MSA AA	14	3.99	3.79	0.00	14.55	0.00	35.81	14.29	45.85	85.71	0.33	0.00	0.00	0.16	0.56	

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: FULTON BANK, NA AA				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016					Market Share (%) by Geography*				
Assessment Area (2016):	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Philadelphia MMA	145	11.08	4.30	0.00	21.80	11.73	43.00	24.84	30.90	63.43	0.12	0.00	0.14	0.10	0.13	
Pennsylvania Full Review:																
Harrisburg-Carlisle PA MSA AA	134	10.24	2.47	0.00	14.11	3.73	52.76	45.52	30.67	50.75	1.03	0.00	0.46	0.96	1.31	
Lancaster PA MSA AA	414	31.63	1.85	0.97	6.49	3.38	77.96	76.81	13.70	18.84	3.70	2.74	1.15	3.75	4.30	
Lebanon PA MSA AA	104	7.94	0.00	0.00	7.60	4.81	66.12	63.46	26.28	31.73	3.37	0.00	3.28	4.00	2.17	
Reading PA MSA AA	117	8.94	7.11	0.85	5.12	1.71	60.26	57.26	27.51	40.17	1.52	1.22	0.00	1.41	1.82	
Pennsylvania Limited Review:																
Schuylkill Co PA Non MSA AA	20	1.53	0.00	0.00	12.22	0.00	61.48	45.00	26.29	55.00	1.43	0.00	0.00	0.95	2.20	
State College PA MSA AA	10	0.76	0.05	0.00	12.86	10.00	59.40	30.00	27.69	60.00	0.22	0.00	0.78	0.13	0.20	
York-Hanover PA MSA AA	129	9.85	2.71	0.00	6.40	1.55	69.57	68.99	21.33	29.46	1.01	0.00	0.39	1.01	1.16	
Delaware Full Review:																
Salisbury MD-DE MSA AA	52	3.97	0.00	0.00	11.84	9.62	73.46	67.31	14.70	23.08	0.55	0.00	0.34	0.59	0.50	
Virginia Full Review:																
VA Beach-Norfolk-Newport News VA-NC MSA AA	91	6.95	1.96	3.30	19.61	6.59	36.91	20.88	41.52	69.23	0.20	0.85	0.10	0.11	0.28	
Virginia Limited Review:																
DC-VA-MD-WV MD AA	18	1.38	1.62	5.56	12.10	5.56	39.14	33.33	47.14	55.56	0.02	0.00	0.00	0.03	0.01	
Richmond VA MSA AA	75	5.73	3.79	4.00	14.55	12.00	35.81	14.67	45.85	69.33	0.17	0.57	0.27	0.07	0.20	

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: FULTON BANK, NA AA					Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016					Market Share (%) by Geography*				
Assessment Area (2016):	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Philadelphia MMA	13	22.02	6.64	11.11	27.58	40.67	36.14	33.33	29.64	14.81	5.03	0.79	2.40	9.91	4.77	
Pennsylvania Full Review:																
Harrisburg-Carlisle PA MSA AA	7	11.86	7.40	0.00	29.59	42.86	48.42	42.86	14.59	14.29	6.25	0.00	2.38	13.64	9.09	
Lancaster PA MSA AA	12	20.34	9.63	8.33	10.82	8.33	68.29	75.00	11.26	8.33	11.27	6.25	0.00	14.29	100.00	
Lebanon PA MSA AA	6	10.17	0.00	0.00	18.77	16.67	61.19	0.00	20.05	83.33	12.50	0.00	0.00	0.00	66.67	
Reading PA MSA AA	4	6.78	33.46	25.00	8.18	50.00	37.57	25.00	20.79	0.00	3.23	0.00	0.00	7.69	0.00	
Pennsylvania Limited Review:																
Schuylkill Co PA Non MSA AA	0	0.00	0.00	0.00	35.79	0.00	48.51	0.00	15.70	0.00	0.00	0.00	0.00	0.00	0.00	
State College PA MSA AA	1	1.69	12.66	0.00	21.87	0.00	44.70	100.00	20.77	0.00	0.00	0.00	0.00	0.00	0.00	
York-Hanover PA MSA AA	8	13.56	12.11	12.50	13.68	37.50	64.91	50.00	9.29	0.00	12.50	0.00	0.00	20.00	0.00	
Delaware Full Review:																
Salisbury MD-DE MSA AA	3	5.08	0.00	0.00	10.94	0.00	44.20	33.33	44.85	66.67	30.00	0.00	0.00	16.67	66.67	
Virginia Full Review:																
VA Beach-Norfolk-Newport News VA-NC MSA AA	2	3.39	9.01	0.00	40.01	0.00	31.47	100.00	19.51	0.00	0.00	0.00	0.00	0.00	0.00	
Virginia Limited Review:																
DC-VA-MD-WV MD AA	0	0.00	8.66	0.00	30.79	0.00	43.29	0.00	17.25	0.00	0.00	0.00	0.00	0.00	0.00	
Richmond VA MSA AA	3	5.08	14.29	0.00	33.77	66.67	28.64	33.33	23.30	0.00	1.19	0.00	2.94	0.00	0.00	

* Based on 2016 Peer Mortgage Data -- US and PR

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: FULTON BANK, NA AA					Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016					Market Share (%) by Geography*				
Assessment Area (2016):	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses*	% BANK Loans	% of Businesses***	% BANK Loans						
Philadelphia MMA	362	21.53	4.60	4.40	19.20	23.20	38.90	41.40	36.60	30.70	0.23	0.51	0.34	0.21	0.18	
Pennsylvania Full Review:																
Harrisburg-Carlisle PA MSA AA	173	9.57	2.86	4.05	24.47	18.50	45.00	50.87	27.65	26.59	0.92	1.09	0.74	1.27	0.58	
Lancaster PA MSA AA	513	28.39	5.54	5.65	5.93	5.65	75.21	73.49	13.33	15.20	2.19	3.70	3.24	2.13	2.00	
Lebanon PA MSA AA	128	7.08	0.00	0.00	6.33	5.47	68.48	77.34	25.18	17.19	2.45	0.00	3.45	2.70	1.81	
Reading PA MSA AA	169	9.35	10.18	7.69	7.88	9.47	54.60	47.93	27.33	34.91	1.41	1.80	1.42	1.21	1.74	
Pennsylvania Limited Review:																
Schuylkill Co PA Non MSA AA	16	0.89	0.00	0.00	14.69	6.25	56.91	18.75	28.40	75.00	0.29	0.00	0.00	0.10	0.72	
State College PA MSA AA	31	1.72	6.47	6.45	10.60	3.23	48.50	38.71	31.11	51.61	0.91	0.85	0.43	0.82	1.28	
York-Hanover PA MSA AA	157	8.69	6.77	10.19	7.91	14.01	65.60	66.24	19.72	9.55	1.40	2.54	2.84	1.38	0.74	
Delaware Full Review:																
Salisbury MD-DE MSA AA	87	4.81	0.00	0.00	12.65	17.24	67.64	57.47	19.71	25.29	0.69	0.00	1.01	0.61	0.81	
Virginia Full Review:																
VA Beach-Norfolk-Newport News VA-NC MSA AA	114	6.31	5.15	7.02	21.66	21.05	36.21	45.61	36.57	26.32	0.25	0.28	0.36	0.32	0.15	
Virginia Limited Review:																
DC-VA-MD-WV MD AA	12	0.66	1.80	8.33	12.27	0.00	38.63	58.33	47.28	33.33	0.01	0.11	0.00	0.02	0.00	
Richmond VA MSA AA	18	1.00	5.21	27.78	19.23	11.11	32.99	22.22	42.44	38.89	0.04	0.16	0.03	0.03	0.04	

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: FULTON BANK, NA AA					Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016				
Assessment Area (2016):	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Philadelphia MMA	69	8.85	1.30	0.00	16.30	9.90	48.90	33.13	33.30	23.65	6.45	0.00	3.80	7.24	5.32									
Pennsylvania Full Review:																								
Harrisburg-Carlisle PA MSA AA	43	5.51	0.39	0.00	10.48	11.63	63.53	79.07	25.61	9.30	22.76	0.00	33.33	22.92	14.29									
Lancaster PA MSA AA	299	38.33	0.78	0.00	1.46	0.00	89.25	92.98	8.50	7.02	13.04	0.00	0.00	12.80	17.14									
Lebanon PA MSA AA	131	16.79	0.00	0.00	0.00	0.00	73.36	88.55	26.64	11.45	33.50	0.00	0.00	33.88	28.57									
Reading PA MSA AA	142	18.21	1.20	0.00	5.36	5.63	67.74	88.73	25.69	5.63	29.58	0.00	25.00	30.42	27.78									
Pennsylvania Limited Review:																								
Schuylkill Co PA Non MSA AA	26	3.33	0.00	0.00	1.93	0.00	48.87	42.31	49.20	57.69	29.09	0.00	0.00	33.33	25.81									
State College PA MSA AA	9	1.15	0.00	0.00	13.11	33.33	63.24	66.67	22.88	0.00	4.96	0.00	1.85	9.43	0.00									
York-Hanover PA MSA AA	50	6.41	0.90	0.00	2.79	0.00	76.01	84.00	20.31	16.00	17.31	0.00	0.00	18.52	11.11									
Delaware Full Review:																								
Salisbury MD-DE MSA AA	10	1.28	0.00	0.00	15.00	30.00	76.32	70.00	8.68	0.00	4.29	0.00	8.00	3.77	0.00									
Virginia Full Review:																								
VA Beach-Norfolk-Newport News VA-NC MSA AA	0	0.00	2.52	0.00	17.18	0.00	33.86	0.00	46.22	0.00	0.00	0.00	0.00	0.00	0.00									
Virginia Limited Review:																								
DC-VA-MD-WV MD AA	0	0.00	1.83	0.00	13.80	0.00	36.64	0.00	47.67	0.00	0.00	0.00	0.00	0.00	0.00									
Richmond VA MSA AA	1	0.13	2.73	0.00	12.29	0.00	34.76	0.00	50.22	100.00	1.25	0.00	0.00	0.00	1.85									

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: FULTON BANK, NA AA					Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016					Market Share*				
Assessment Area (2016):	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families	% BANK Loans****	% Families	% BANK Loans****	% Families	% BANK Loans****	% Families***	% BANK Loans****						
Philadelphia MMA	307	3.28	22.80	8.65	18.00	17.83	20.90	19.59	38.20	53.94	0.24	0.36	0.18	0.13	0.34	
Pennsylvania Full Review:																
Harrisburg-Carlisle PA MSA AA	335	10.74	18.89	9.78	18.03	22.71	22.71	19.24	40.36	48.26	2.14	2.60	2.06	1.25	2.67	
Lancaster PA MSA AA	933	29.90	17.38	11.89	19.06	22.98	24.77	24.60	38.79	40.53	6.38	11.31	5.31	5.78	6.60	
Lebanon PA MSA AA	238	7.63	17.00	12.95	18.58	26.34	24.94	30.36	39.48	30.36	6.11	7.41	5.92	7.57	4.82	
Reading PA MSA AA	513	16.44	20.50	7.71	17.37	24.31	23.18	22.73	38.95	45.26	5.19	4.04	4.86	4.07	6.83	
Pennsylvania Limited Review:																
Schuylkill Co PA Non MSA AA	45	1.44	16.38	16.67	18.27	28.57	23.13	28.57	42.22	26.19	1.81	0.00	2.62	2.23	1.34	
State College PA MSA AA	26	0.83	18.29	0.00	19.03	19.23	22.77	19.23	39.91	61.54	0.93	0.00	1.29	0.48	1.21	
York-Hanover PA MSA AA	196	6.28	17.58	13.76	18.89	22.22	24.52	21.69	39.01	42.33	1.34	1.91	1.05	0.87	1.79	
Delaware Full Review:																
Salisbury MD-DE MSA AA	116	3.72	20.35	0.00	19.31	12.26	21.86	16.98	38.48	70.75	0.82	0.00	0.44	0.84	0.92	
Virginia Full Review:																
VA Beach-Norfolk-Newport News VA-NC MSA AA	208	6.67	19.57	4.62	18.64	18.97	22.32	26.67	39.46	49.74	0.47	0.42	0.34	0.38	0.64	
Virginia Limited Review:																
DC-VA-MD-WV MD AA	32	1.03	16.66	3.23	15.60	16.13	20.51	29.03	47.23	51.61	0.06	0.04	0.04	0.06	0.06	
Richmond VA MSA AA	171	5.48	19.75	4.12	17.04	11.76	20.68	14.71	42.53	69.41	0.57	0.35	0.34	0.23	0.95	

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

**** As a percentage of loans with borrower income information available. No information was available for 5.3% of loans originated and purchased by bank.

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT															
Geography: FULTON BANK, NA AA															
Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016															
Assessment Area (2016):	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families	% BANK Loans****	% Families	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Philadelphia MMA	39	3.70	22.80	10.51	18.00	15.64	20.80	14.36	38.20	59.49	0.17	0.16	0.15	0.22	0.16
Pennsylvania Full Review:															
Harrisburg-Carlisle PA MSA AA	32	9.12	18.89	6.25	18.03	21.88	22.71	15.63	40.36	56.25	1.52	0.93	1.79	0.60	2.04
Lancaster PA MSA AA	102	29.06	17.38	4.04	19.06	23.23	24.77	20.20	38.79	52.53	4.64	1.54	6.52	1.31	6.01
Lebanon PA MSA AA	36	10.26	17.00	14.71	18.58	29.41	24.94	23.53	39.48	32.35	5.42	9.52	5.08	5.56	4.90
Reading PA MSA AA	38	10.83	20.50	2.86	17.37	20.00	23.18	28.57	38.95	48.57	2.67	1.82	2.26	3.87	2.39
Pennsylvania Limited Review:															
Schuylkill Co PA Non MSA AA	11	3.13	16.38	30.00	18.27	10.00	23.13	40.00	42.22	20.00	1.66	0.00	0.00	4.40	0.74
State College PA MSA AA	2	0.57	18.29	50.00	19.03	0.00	22.77	50.00	39.91	0.00	0.39	0.00	0.00	1.35	0.00
York-Hanover PA MSA AA	41	11.68	17.58	10.26	18.89	23.08	24.52	15.38	39.01	51.28	1.78	2.74	2.48	0.46	2.14
Delaware Full Review:															
Salisbury MD-DE MSA AA	12	3.42	20.35	0.00	19.31	16.67	21.86	0.00	38.48	83.33	1.15	0.00	0.00	0.00	2.28
Virginia Full Review:															
VA Beach-Norfolk-Newport News VA-NC MSA AA	17	4.84	19.57	11.76	18.64	17.65	22.32	11.76	39.46	58.82	0.29	0.39	0.27	0.00	0.48
Virginia Limited Review:															
DC-VA-MD-WV MD AA	7	1.99	16.66	0.00	15.60	28.57	20.51	42.86	47.23	28.57	0.06	0.00	0.21	0.13	0.00
Richmond VA MSA AA	14	3.99	19.75	0.00	17.04	0.00	20.68	15.38	42.53	84.62	0.36	0.00	0.00	0.25	0.62

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

**** As a percentage of loans with borrower income information available. No information was available for 4.8% of loans originated and purchased by bank.

Institution ID: FULTON BANK, NA (1000024891) (Included)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: FULTON BANK, NA AA					Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016					Market Share*				
Assessment Area (2016):	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁵	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Philadelphia MMA	145	3.69	22.80	5.45	18.00	13.65	20.90	18.23	38.20	62.68	0.14	0.13	0.14	0.11	0.15	
Pennsylvania Full Review:																
Harrisburg-Carlisle PA MSA AA	134	10.24	18.89	3.79	18.03	13.64	22.71	26.52	40.36	56.06	1.37	0.55	0.62	1.69	1.63	
Lancaster PA MSA AA	414	31.63	17.38	5.64	19.06	20.51	24.77	28.72	38.79	45.13	4.41	2.61	4.61	4.33	4.62	
Lebanon PA MSA AA	104	7.94	17.00	3.85	18.58	21.15	24.94	28.85	39.48	46.15	4.37	2.90	4.52	5.17	4.04	
Reading PA MSA AA	117	8.94	20.50	4.27	17.37	20.51	23.18	23.08	38.95	52.14	1.93	1.32	3.06	1.67	1.75	
Pennsylvania Limited Review:																
Schuylkill Co PA Non MSA AA	20	1.53	16.38	5.00	18.27	35.00	23.13	20.00	42.22	40.00	1.85	0.00	2.94	2.16	1.52	
State College PA MSA AA	10	0.76	18.29	10.00	19.03	10.00	22.77	20.00	39.91	60.00	0.25	0.00	0.00	0.32	0.33	
York-Hanover PA MSA AA	129	9.85	17.58	6.40	18.89	17.60	24.52	22.40	39.01	53.60	1.37	1.38	1.13	1.34	1.49	
Delaware Full Review:																
Salisbury MD-DE MSA AA	52	3.97	20.35	8.00	19.31	8.00	21.86	20.00	38.48	64.00	0.66	0.61	0.28	1.04	0.62	
Virginia Full Review:																
VA Beach-Norfolk-Newport News VA-NC MSA AA	91	6.95	19.57	7.69	18.64	10.26	22.32	23.08	39.46	58.97	0.30	0.23	0.18	0.21	0.39	
Virginia Limited Review:																
DC-VA-MD-WV MD AA	18	1.38	16.66	0.00	15.60	11.76	20.51	11.76	47.23	76.47	0.02	0.00	0.02	0.00	0.04	
Richmond VA MSA AA	75	5.73	19.75	2.67	17.04	9.33	20.68	17.33	42.53	70.67	0.23	0.00	0.20	0.26	0.26	

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 4.1% of loans originated and purchased by bank.

5 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES				Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016					
Assessment Area (2016):	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Philadelphia MMA	362	7.19	82.00	52.49	33.70	27.62	38.67	0.23	0.31
Pennsylvania Full Review:									
Harrisburg-Carlisle PA MSA AA	173	9.57	79.32	54.34	38.73	18.50	42.77	0.92	1.20
Lancaster PA MSA AA	513	28.37	83.71	53.80	46.39	24.56	29.04	2.19	2.47
Lebanon PA MSA AA	128	7.08	83.07	53.13	53.13	21.09	25.78	2.45	2.48
Reading PA MSA AA	169	9.35	83.10	53.85	49.70	19.53	30.77	1.41	1.75
Pennsylvania Limited Review:									
Schuylkill Co PA Non MSA AA	16	0.88	80.46	37.50	50.00	12.50	37.50	0.29	0.26
State College PA MSA AA	31	1.71	80.38	58.06	29.03	29.03	41.94	0.91	1.35
York-Hanover PA MSA AA	157	8.68	83.27	45.22	48.41	24.84	26.75	1.40	1.31
Delaware Full Review:									
Salisbury MD-DE MSA AA	87	4.81	85.19	82.76	51.72	26.44	21.84	0.69	1.27
Virginia Full Review:									
VA Beach-Norfolk-Newport News VA-NC MSA AA	114	6.31	83.21	56.14	40.35	30.70	28.95	0.25	0.31
Virginia Limited Review:									
DC-VA-MD-WV MD AA	12	0.66	85.65	75.00	33.33	25.00	41.67	0.01	0.01
Richmond VA MSA AA	18	1.00	84.04	61.11	27.78	27.78	44.44	0.04	0.06

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.06% of small loans to businesses originated and purchased by the bank.

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: FULTON BANK, NA AA			Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2016				
Assessment Area (2016):	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Philadelphia MMA	69	2.95	94.50	43.96	43.48	30.44	26.09	6.45	9.01
Pennsylvania Full Review:									
Harrisburg-Carlisle PA MSA AA	43	5.51	96.61	86.05	53.49	23.26	23.26	22.76	31.17
Lancaster PA MSA AA	299	38.33	96.30	76.92	56.52	25.75	17.73	13.04	12.04
Lebanon PA MSA AA	131	16.79	97.07	86.26	54.20	29.77	16.03	33.50	38.41
Reading PA MSA AA	142	18.21	95.93	78.17	57.75	24.65	17.61	29.58	32.64
Pennsylvania Limited Review:									
Schuylkill Co PA Non MSA AA	26	3.33	97.43	96.15	69.23	19.23	11.54	29.09	45.45
State College PA MSA AA	9	1.15	96.66	77.78	66.67	22.22	11.11	4.96	4.95
York-Hanover PA MSA AA	50	6.41	96.86	76.00	50.00	24.00	26.00	17.31	21.28
Delaware Full Review:									
Salisbury MD-DE MSA AA	10	1.28	95.92	80.00	30.00	60.00	10.00	4.29	6.78
Virginia Full Review:									
VA Beach-Norfolk-Newport News VA-NC MSA AA	0	0.00	94.80	0.00	0.00	0.00	0.00	0.00	0.00
Virginia Limited Review:									
DC-VA-MD-WV MD AA	0	0.00	92.73	0.00	0.00	0.00	0.00	0.00	0.00
Richmond VA MSA AA	1	0.13	96.15	0.00	0.00	100.00	0.00	1.25	0.00

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 7.05% of small loans to farms originated and purchased by the bank.

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: FULTON BANK, NA AA									
Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2017									
Assessment Area (2016):	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Philadelphia MMA	17	4,291	54	31,417	71	35,708	100.00	1	46
Pennsylvania Full Review:									
Harrisburg-Carlisle PA MSA AA	4	27,807	41	4,085	45	31,892	22.23	0	0
Lancaster PA MSA AA	10	32,453	61	16,421	71	48,874	34.07	1	37
Lebanon PA MSA AA	1	885	19	50	20	935	0.65	0	0
Reading PA MSA AA	6	19,925	54	7,168	60	27,093	18.88	1	233
Pennsylvania Limited Review:									
Schuylkill Co PA Non MSA AA	0	0	0	0	0	0	0.00	0	0
State College PA MSA AA	1	5,800	11	14,381	12	20,181	14.07	0	0
York-Hanover PA MSA AA	2	3,963	33	10,527	35	14,490	10.10	0	0
Delaware Full Review:									
Salisbury MD-DE MSA AA	9	3,318	14	24	23	3,342	100.00	0	0
Virginia Full Review:									
VA Beach-Norfolk-Newport News VA-NC MSA AA	2	2,530	28	4,422	30	6,952	38.06	0	0
Virginia Limited Review:									
DC-VA-MD-WV MD AA	0	0	0	0	0	0	0.00	0	0
Richmond VA MSA AA	1	6,594	10	4,719	11	11,313	5.64	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: FULTON BANK, NA A A																	
Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2017																	
MA/Assessment Area (2016):	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Opening	# of Branch Closing	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Philadelphia MMA	5.19	23	6.85	2	14	45	39	0	0	0	0	0	0	0.00	26.5	38.30	27.20
Pennsylvania Full Review:																	
Harrisburg-Carlisle PA MSA AA	9.38	12	10.71	0.00	16.67	58.33	25.00	0	0	0	0	0	0	4.99	19.09	48.69	26.54
Lancaster PA MSA AA	37.13	28	25.00	7.14	10.71	71.43	10.71	0	0	0	0	0	0	4.71	8.28	75.44	11.58
Lebanon PA MSA AA	8.99	8	7.14	0.00	25.00	62.50	12.50	0	0	0	0	0	0	0.00	11.55	65.51	22.94
Reading PA MSA AA	7.57	10	8.93	10.00	0.00	40.00	50.00	0	0	0	0	0	0	14.95	6.51	53.63	24.92
Pennsylvania Limited Review:																	
Schuylkill Co PA Non MSA AA	1.11	1	0.89	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	13.28	61.99	24.74
State College PA MSA AA	1.36	2	1.79	0.00	50.00	50.00	0.00	0	0	0	0	0	0	2.87	13.81	49.37	24.15
York-Hanover PA MSA AA	10.21	12	10.71	8.33	0.00	75.00	16.67	0	0	0	0	0	0	6.68	7.48	66.08	19.76
Delaware Full Review:																	
Salisbury MD-DE MSA AA	4.14	6	5.36	0.00	16.67	33.33	50.00	0	0	0	0	0	0	0.00	14.77	73.16	12.07
Virginia Full Review:																	
VA Beach-Norfolk-Newport News VA-NC MSA AA	2.76	6	5.36	0.00	33.33	16.67	50.00	0	0	0	0	0	0	5.14	25.85	34.80	34.20
Virginia Limited Review:																	
DC-VA-MD-WV MD AA	0.83	2	1.79	0.00	50.00	50.00	0.00	0	0	0	0	0	0	3.82	17.61	38.81	39.76
Richmond VA MSA AA	0.92	2	1.79	0.00	0.00	0.00	100.00	0	0	0	0	0	0	7.96	19.76	33.09	39.19

Institution ID: FULTON BANK, NA (1000024891) (Included)

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System		Geography: FULTON BANK, NA AA						Evaluation Period: JANUARY 1, 2015 TO DECEMBER 31, 2017									
MA/Assessment Area (2016):	Deposits	Branches						ATMs						Population			
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Philadelphia MMA	5.19	23	6.85	2	14	45	39	18	5.89	0	4	13	1	0.00	26.5	38.30	27.20
Pennsylvania Full Review:																	
Harrisburg-Carlisle PA MSA AA	9.38	12	10.71	0	17	58	25	12	11.76	0	2	7	3	4.99	19.09	48.69	26.54
Lancaster PA MSA AA	37.13	28	25.00	7	11	71	11	25	24.51	2	1	19	3	4.71	8.28	75.44	11.58
Lebanon PA MSA AA	8.99	8	7.14	0	25	63	13	8	7.84	0	2	5	1	0.00	11.55	65.51	22.94
Reading PA MSA AA	7.57	10	8.93	10	0	40	50	9	8.82	1	0	4	4	14.95	6.51	53.63	24.92
Pennsylvania Limited Review:																	
Schuylkill Co PA Non MSA AA	1.11	1	0.89	0	0	100	0	1	0.98	0	0	1	0	0.00	13.28	61.99	24.74
State College PA MSA AA	1.36	2	1.79	0	50	50	0	2	1.96	0	1	1	0	2.87	13.81	49.37	24.15
York-Hanover PA MSA AA	10.21	12	10.71	8	0	75	17	12	11.76	1	0	9	2	6.68	7.48	66.08	19.76
Delaware Full Review:																	
Salisbury MD-DE MSA AA	4.14	6	5.36	0	17	33	50	6	5.88	0	1	2	3	0.00	14.77	73.16	12.07
Virginia Full Review:																	
VA Beach-Norfolk-Newport News VA-NC MSA AA	2.76	6	5.36	0	33	17	50	5	4.90	0	2	0	3	5.14	25.85	34.80	34.20
Virginia Limited Review:																	
DC-VA-MD-WV MD AA	0.83	2	1.79	0	50	50	0	2	1.96	0	1	1	0	3.82	17.61	38.81	39.76
Richmond VA MSA AA	0.92	2	1.79	0	0	0	100	2	1.96	0	0	0	2	7.96	19.76	33.09	39.19

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 1. Lending Volume

LENDING VOLUME												
Geography: FULTON BANK, NA												
Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017												
Assessment Area (72017):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Philadelphia MMA	4.62	334	132,937	159	44,053	20	2,477	0	0	513	179,377	5.19
Pennsylvania Full Review:												
Harrisburg-Carlisle PA MSA AA	8.70	218	43,254	69	20,947	35	4,129	0	0	322	68,330	9.36
Lancaster PA MSA AA	25.76	630	129,682	217	56,701	107	16,429	0	0	954	202,812	37.05
Lebanon PA MSA AA	9.13	221	40,900	56	10,046	61	6,843	0	0	338	57,789	8.97
Reading PA MSA AA	15.42	400	71,769	101	27,399	70	10,110	0	0	571	109,278	7.55
Pennsylvania Limited Review:												
Schuylkill Co PA Non MSA AA	1.38	34	4,352	7	2,003	10	1,616	0	0	51	7,971	1.11
State College PA MSA AA	0.73	10	19,679	16	5,045	1	415	0	0	27	25,139	1.36
York-Hanover PA MSA AA	10.32	276	43,751	91	18,984	15	2,298	0	0	382	65,033	10.42
Delaware Full Review:												
Salisbury MD-DE MSA AA	3.73	80	22,549	54	9,489	4	630	0	0	138	32,668	4.13
Virginia Full Review:												
VA Beach-Norfolk-Newport News VA-NC MSA AA	5.51	145	64,149	59	17,190	0	0	0	0	204	81,339	2.76
Virginia Limited Review:												
DC-VA-MD-WV MD AA	1.00	25	17,866	12	4,337	0	0	0	0	37	22,203	0.83
Richmond VA MSA AA	4.48	154	46,369	12	4,312	0	0	0	0	166	50,681	0.92

* Loan Data as of December 31, 2017. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2016 to December 31, 2016.

*** Deposit Data as of June 30, 2017. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: FULTON BANK, NA				Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017						Market Share (%) by Geography*				
Assessment Area (2017):	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Philadelphia MMA	268	4.34	4.30	4.63	21.90	21.09	42.00	32.74	31.80	41.55	0.22	0.47	0.20	0.22	0.22	
Pennsylvania Full Review:																
Harrisburg-Carlisle PA MSA AA	188	9.14	2.47	2.13	14.11	17.02	52.76	44.15	30.67	36.70	1.87	2.38	1.73	1.63	2.24	
Lancaster PA MSA AA	501	24.34	1.85	5.99	6.49	13.57	77.96	66.67	13.70	13.77	5.74	7.73	8.50	5.40	5.46	
Lebanon PA MSA AA	171	8.31	0.00	0.00	7.60	7.02	66.12	67.25	26.28	25.73	5.39	0.00	10.24	5.02	5.00	
Reading PA MSA AA	351	17.06	7.11	4.27	5.12	2.85	60.26	64.39	27.51	28.49	4.44	2.35	2.58	4.28	5.36	
Pennsylvania Limited Review:																
Schuylkill Co PA Non MSA AA	25	1.21	0.00	0.00	12.22	0.00	61.48	56.00	26.29	44.00	1.63	0.00	1.08	1.38	2.22	
State College PA MSA AA	5	0.24	0.05	0.00	12.86	20.00	59.40	20.00	27.69	60.00	0.84	0.00	1.95	0.86	0.52	
York-Hanover PA MSA AA	227	11.03	2.71	3.08	6.40	9.25	69.57	73.13	21.33	14.54	1.13	0.00	0.74	1.15	1.23	
Delaware Full Review:																
Salisbury MD-DE MSA AA	56	2.72	0.00	0.00	11.84	14.29	73.46	66.07	14.70	19.64	0.83	0.00	0.62	0.82	0.99	
Virginia Full Review:																
VA Beach-Norfolk-Newport News VA-NC MSA AA	112	5.44	1.96	3.57	19.61	17.86	36.91	32.14	41.52	46.43	0.38	0.00	0.32	0.30	0.49	
Virginia Limited Review:																
DC-VA-MD-WV MD AA	22	1.07	1.62	0.00	12.10	18.18	39.14	31.82	47.14	50.00	0.05	0.00	0.03	0.03	0.07	
Richmond VA MSA AA	132	6.41	3.79	5.30	14.55	16.67	35.81	24.24	45.85	53.79	0.47	0.51	0.18	0.45	0.56	

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: FULTON BANK, NA				Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017					Market Share (%) by Geography*				
Assessment Area (2017):	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Philadelphia MMA	12	3.85	4.30	0.00	21.90	8.33	42.00	22.33	31.80	69.44	0.20	0.00	0.19	0.25	0.09	
Pennsylvania Full Review:																
Harrisburg-Carlisle PA MSA AA	6	5.77	2.47	16.67	14.11	16.67	52.76	50.00	30.67	16.67	1.46	0.00	1.16	1.64	1.32	
Lancaster PA MSA AA	32	30.77	1.85	9.38	6.49	6.25	77.96	65.63	13.70	18.75	4.50	13.33	8.00	4.05	4.80	
Lebanon PA MSA AA	12	11.54	0.00	0.00	7.60	16.67	66.12	41.67	26.28	41.67	5.52	0.00	10.00	5.71	3.85	
Reading PA MSA AA	7	6.73	7.11	0.00	5.12	0.00	60.26	57.14	27.51	42.86	2.63	0.00	0.00	3.32	2.53	
Pennsylvania Limited Review:																
Schuylkill Co PA Non MSA AA	3	2.88	0.00	0.00	12.22	0.00	61.48	0.00	26.29	100.00	1.60	0.00	0.00	0.99	3.41	
State College PA MSA AA	1	0.96	0.05	0.00	12.86	0.00	59.40	100.00	27.69	0.00	0.38	0.00	0.00	0.00	1.35	
York-Hanover PA MSA AA	12	11.54	2.71	0.00	6.40	0.00	69.57	66.67	21.33	33.33	1.72	0.00	0.00	2.11	1.06	
Delaware Full Review:																
Salisbury MD-DE MSA AA	6	5.77	0.00	0.00	11.84	0.00	73.46	83.33	14.70	16.67	1.10	0.00	0.00	0.88	3.03	
Virginia Full Review:																
VA Beach-Norfolk-Newport News VA-NC MSA AA	6	5.77	1.96	0.00	19.61	16.67	36.91	0.00	41.52	83.33	0.27	0.00	0.13	0.21	0.42	
Virginia Limited Review:																
DC-VA-MD-WV MD AA	0	0.00	1.62	0.00	12.10	0.00	39.14	0.00	47.14	0.00	0.06	0.00	0.24	0.08	0.00	
Richmond VA MSA AA	7	6.73	3.79	0.00	14.55	0.00	35.81	42.86	45.85	57.14	0.33	0.00	0.00	0.16	0.56	

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: FULTON BANK, NA				Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017					Market Share (%) by Geography*				
Assessment Area (2017):	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Philadelphia MMA	45	13.47	4.30	3.70	21.90	15.75	42.00	20.31	31.80	60.24	0.12	0.00	0.14	0.10	0.13	
Pennsylvania Full Review:																
Harrisburg-Carlisle PA MSA AA	21	6.29	2.47	0.00	14.11	9.52	52.76	47.62	30.67	42.86	1.03	0.00	0.46	0.96	1.31	
Lancaster PA MSA AA	91	27.25	1.85	1.10	6.49	3.30	77.96	81.32	13.70	14.29	3.70	2.74	1.15	3.75	4.30	
Lebanon PA MSA AA	35	10.48	0.00	0.00	7.60	5.71	66.12	62.86	26.28	31.43	3.37	0.00	3.28	4.00	2.17	
Reading PA MSA AA	40	11.98	7.11	5.00	5.12	2.50	60.26	57.50	27.51	35.00	1.52	1.22	0.00	1.41	1.82	
Pennsylvania Limited Review:																
Schuylkill Co PA Non MSA AA	4	1.20	0.00	0.00	12.22	0.00	61.48	25.00	26.29	75.00	1.43	0.00	0.00	0.95	2.20	
State College PA MSA AA	3	0.90	0.05	0.00	12.86	33.33	59.40	0.00	27.69	66.67	0.22	0.00	0.78	0.13	0.20	
York-Hanover PA MSA AA	35	10.48	2.71	0.00	6.40	0.00	69.57	65.71	21.33	34.29	1.01	0.00	0.39	1.01	1.16	
Delaware Full Review:																
Salisbury MD-DE MSA AA	18	5.39	0.00	0.00	11.84	5.56	73.46	83.33	14.70	11.11	0.55	0.00	0.34	0.59	0.50	
Virginia Full Review:																
VA Beach-Norfolk-Newport News VA-NC MSA AA	25	7.49	1.96	8.00	19.61	12.00	36.91	20.00	41.52	60.00	0.20	0.85	0.10	0.11	0.28	
Virginia Limited Review:																
DC-VA-MD-WV MD AA	3	0.90	1.62	0.00	12.10	33.33	39.14	0.00	47.14	66.67	0.02	0.00	0.00	0.03	0.01	
Richmond VA MSA AA	14	4.19	3.79	0.00	14.55	0.00	35.81	28.57	45.85	71.43	0.17	0.57	0.27	0.07	0.20	

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: FULTON BANK, NA					Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017					Market Share (%) by Geography*				
Assessment Area (2017):	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Philadelphia MMA	9	29.03	6.64	22.22	27.58	44.44	36.14	22.22	29.64	11.11	5.03	0.79	2.40	9.91	4.77	
Pennsylvania Full Review:																
Harrisburg-Carlisle PA MSA AA	3	9.68	7.40	66.67	29.59	33.33	48.42	0.00	14.59	0.00	6.25	0.00	2.38	13.64	9.09	
Lancaster PA MSA AA	6	19.35	9.63	0.00	10.82	16.67	68.29	83.33	11.26	0.00	11.27	6.25	0.00	14.29	100.00	
Lebanon PA MSA AA	3	9.68	0.00	0.00	18.77	33.33	61.19	33.33	20.05	33.33	12.50	0.00	0.00	0.00	66.67	
Reading PA MSA AA	2	6.45	33.46	50.00	8.18	0.00	37.57	50.00	20.79	0.00	3.23	0.00	0.00	7.69	0.00	
Pennsylvania Limited Review:																
Schuylkill Co PA Non MSA AA	2	6.45	0.00	0.00	35.79	0.00	48.51	50.00	15.70	50.00	0.00	0.00	0.00	0.00	0.00	
State College PA MSA AA	1	3.23	12.66	100.00	21.87	0.00	44.70	0.00	20.77	0.00	0.00	0.00	0.00	0.00	0.00	
York-Hanover PA MSA AA	2	6.45	12.11	50.00	13.68	0.00	64.91	50.00	9.29	0.00	12.50	0.00	0.00	20.00	0.00	
Delaware Full Review:																
Salisbury MD-DE MSA AA	0	0.00	0.00	0.00	10.94	0.00	44.20	0.00	44.85	0.00	30.00	0.00	0.00	16.67	66.67	
Virginia Full Review:																
VA Beach-Norfolk-Newport News VA-NC MSA AA	2	6.45	9.01	50.00	40.01	50.00	31.47	0.00	19.51	0.00	0.00	0.00	0.00	0.00	0.00	
Virginia Limited Review:																
DC-VA-MD-WV MD AA	0	0.00	8.66	0.00	30.79	0.00	43.29	0.00	17.25	0.00	0.00	0.00	0.00	0.00	0.00	
Richmond VA MSA AA	1	3.23	14.29	0.00	33.77	0.00	28.64	0.00	23.30	100.00	1.19	0.00	2.94	0.00	0.00	

* Based on 2016 Peer Mortgage Data -- US and PR

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Institution ID: FULTON BANK, NA (1000024891) (Included)

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: FULTON BANK, NA						Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017							
Assessment Area (2017):	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses*	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Philadelphia MMA	147	6.05	4.50	2.72	20.10	18.37	39.30	42.86	35.50	34.01	0.23	0.72	0.34	0.21	0.18
Pennsylvania Full Review:															
Harrisburg-Carlisle PA MSA AA	69	8.14	2.86	0.00	24.47	23.19	45.00	47.83	27.65	28.99	0.92	1.09	0.74	1.27	0.58
Lancaster PA MSA AA	217	25.59	5.54	3.23	5.93	7.37	75.21	75.58	13.33	13.82	2.19	3.70	3.24	2.13	2.00
Lebanon PA MSA AA	56	6.60	0.00	0.00	6.33	10.71	68.48	73.21	25.18	16.07	2.45	0.00	3.45	2.70	1.81
Reading PA MSA AA	101	11.91	10.18	2.97	7.88	5.94	54.60	58.42	27.33	32.67	1.41	1.80	1.42	1.21	1.74
Pennsylvania Limited Review:															
Schuylkill Co PA Non MSA AA	7	0.83	0.00	0.00	14.69	0.00	56.91	28.57	28.40	71.43	0.29	0.00	0.00	0.10	0.72
State College PA MSA AA	16	1.89	6.47	0.00	10.60	6.25	48.50	62.50	31.11	31.25	0.91	0.85	0.43	0.82	1.28
York-Hanover PA MSA AA	91	10.73	6.77	4.40	7.91	6.59	65.60	68.13	19.72	20.88	1.40	2.54	2.84	1.38	0.74
Delaware Full Review:															
Salisbury MD-DE MSA AA	54	6.37	0.00	0.00	12.65	16.67	67.64	51.85	19.71	31.48	0.69	0.00	1.01	0.61	0.81
Virginia Full Review:															
VA Beach-Norfolk-Newport News VA-NC MSA AA	59	6.96	5.15	5.08	21.66	25.42	36.21	28.81	36.57	40.68	0.25	0.28	0.36	0.32	0.15
Virginia Limited Review:															
DC-VA-MD-WV MD AA	12	1.42	1.80	0.00	12.27	0.00	38.63	41.67	47.28	58.33	0.01	0.11	0.00	0.02	0.00
Richmond VA MSA AA	12	1.42	5.21	8.33	19.23	33.33	32.99	33.33	42.44	25.00	0.04	0.16	0.03	0.03	0.04

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: FULTON BANK, NA					Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017					Market Share (%) by Geography*				
Assessment Area (2017):	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Philadelphia MMA	20	6.19	2.0	0.00	16.6	30.00	49.5	60.00	31.7	10.00	9.68	0.00	3.80	7.24	5.32	
Pennsylvania Full Review:																
Harrisburg-Carlisle PA MSA AA	35	10.84	0.39	0.00	10.48	5.71	63.53	65.71	25.61	28.57	22.76	0.00	33.33	22.92	14.29	
Lancaster PA MSA AA	107	33.13	0.78	0.00	1.46	0.00	89.25	92.52	8.50	7.48	13.04	0.00	0.00	12.80	17.14	
Lebanon PA MSA AA	61	18.89	0.00	0.00	0.00	0.00	73.36	85.25	26.64	14.75	33.50	0.00	0.00	33.88	28.57	
Reading PA MSA AA	70	21.67	1.20	0.00	5.36	8.57	67.74	88.57	25.69	2.86	29.58	0.00	25.00	30.42	27.78	
Pennsylvania Limited Review:																
Schuylkill Co PA Non MSA AA	10	3.10	0.00	0.00	1.93	0.00	48.87	60.00	49.20	40.00	29.09	0.00	0.00	33.33	25.81	
State College PA MSA AA	1	0.31	0.00	0.00	13.11	100.00	63.24	0.00	22.88	0.00	4.96	0.00	1.85	9.43	0.00	
York-Hanover PA MSA AA	15	4.64	0.90	0.00	2.79	0.00	76.01	80.00	20.31	20.00	17.31	0.00	0.00	18.52	11.11	
Delaware Full Review:																
Salisbury MD-DE MSA AA	4	1.24	0.00	0.00	15.00	25.00	76.32	75.00	8.68	0.00	4.29	0.00	8.00	3.77	0.00	
Virginia Full Review:																
VA Beach-Norfolk-Newport News VA-NC MSA AA	0	0.00	2.52	0.00	17.18	0.00	33.86	0.00	46.22	0.00	0.00	0.00	0.00	0.00	0.00	
Virginia Limited Review:																
DC-VA-MD-WV MD AA	0	0.00	1.83	0.00	13.80	0.00	36.64	0.00	47.67	0.00	0.00	0.00	0.00	0.00	0.00	
Richmond VA MSA AA	0	0.00	2.73	0.00	12.29	0.00	34.76	0.00	50.22	0.00	1.25	0.00	0.00	0.00	1.85	

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2016).

Institution ID: FULTON BANK, NA (1000024891) (Included)

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: FULTON BANK, NA				Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017					Market Share*				
Assessment Area (2017):	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁶	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Philadelphia MMA	268	13.01	23.6	22.06	18.1	17.94	20.1	23.03	38.3	43.64	0.24	0.32	0.18	0.13	0.34
Pennsylvania Full Review:															
Harrisburg-Carlisle PA MSA AA	188	9.14	18.89	14.21	18.03	32.79	22.71	21.31	40.36	31.69	2.14	2.60	2.06	1.25	2.67
Lancaster PA MSA AA	501	24.34	17.38	13.53	19.06	28.75	24.77	21.78	38.79	35.94	6.38	11.31	5.31	5.78	6.60
Lebanon PA MSA AA	171	8.31	17.00	15.06	18.58	25.90	24.94	29.52	39.48	29.52	6.11	7.41	5.92	7.57	4.82
Reading PA MSA AA	351	17.06	20.50	11.05	17.37	26.45	23.18	22.09	38.95	40.41	5.19	4.04	4.86	4.07	6.83
Pennsylvania Limited Review:															
Schuylkill Co PA Non MSA AA	25	1.21	16.38	0.00	18.27	16.67	23.13	37.50	42.22	45.83	1.81	0.00	2.62	2.23	1.34
State College PA MSA AA	5	0.24	18.29	0.00	19.03	0.00	22.77	40.00	39.91	60.00	0.93	0.00	1.29	0.48	1.21
York-Hanover PA MSA AA	227	11.03	17.58	15.18	18.89	38.39	24.52	16.52	39.01	29.91	1.34	1.91	1.05	0.87	1.79
Delaware Full Review:															
Salisbury MD-DE MSA AA	56	2.72	20.35	9.62	19.31	13.46	21.86	17.31	38.48	59.62	0.82	0.00	0.44	0.84	0.92
Virginia Full Review:															
VA Beach-Norfolk-Newport News VA-NC MSA AA	112	5.44	19.57	11.65	18.64	31.07	22.32	12.62	39.46	44.66	0.47	0.42	0.34	0.38	0.64
Virginia Limited Review:															
DC-VA-MD-WV MD AA	22	1.07	16.66	4.55	15.60	22.73	20.51	0.00	47.23	72.73	0.06	0.04	0.04	0.06	0.06
Richmond VA MSA AA	132	6.41	19.75	6.06	17.04	19.70	20.68	26.52	42.53	47.73	0.57	0.35	0.34	0.23	0.95

* Based on 2016 Peer Mortgage Data -- US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.9% of loans originated and purchased by bank.

⁶ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: FULTON BANK, NA				Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017					Market Share*				
Assessment Area (2017):	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁷	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Philadelphia MMA	14	11.54	23.6	15.00	18.1	20.00	20.1	15.00	38.3	63.33	0.51	0.49	0.46	0.66	0.47
Pennsylvania Full Review:															
Harrisburg-Carlisle PA MSA AA	6	5.77	18.89	0.00	18.03	20.00	22.71	40.00	40.36	40.00	1.52	0.93	1.79	0.60	2.04
Lancaster PA MSA AA	32	30.77	17.38	12.50	19.06	18.75	24.77	18.75	38.79	50.00	4.64	1.54	6.52	1.31	6.01
Lebanon PA MSA AA	12	11.54	17.00	0.00	18.58	25.00	24.94	41.67	39.48	33.33	5.42	9.52	5.08	5.56	4.90
Reading PA MSA AA	7	6.73	20.50	0.00	17.37	14.29	23.18	42.86	38.95	42.86	2.67	1.82	2.26	3.87	2.39
Pennsylvania Limited Review:															
Schuylkill Co PA Non MSA AA	3	2.88	16.38	33.33	18.27	33.33	23.13	0.00	42.22	33.33	1.66	0.00	0.00	4.40	0.74
State College PA MSA AA	1	0.96	18.29	0.00	19.03	0.00	22.77	0.00	39.91	100.00	0.39	0.00	0.00	1.35	0.00
York-Hanover PA MSA AA	12	11.54	17.58	8.33	18.89	8.33	24.52	25.00	39.01	58.33	1.78	2.74	2.48	0.46	2.14
Delaware Full Review:															
Salisbury MD-DE MSA AA	6	5.77	20.35	0.00	19.31	20.00	21.86	20.00	38.48	60.00	1.15	0.00	0.00	0.00	2.28
Virginia Full Review:															
VA Beach-Norfolk-Newport News VA-NC MSA AA	6	5.77	19.57	0.00	18.64	0.00	22.32	40.00	39.46	60.00	0.29	0.39	0.27	0.00	0.48
Virginia Limited Review:															
DC-VA-MD-WV MD AA	0	0.00	16.66	0.00	15.60	0.00	20.51	0.00	47.23	0.00	0.06	0.00	0.21	0.13	0.00
Richmond VA MSA AA	7	6.73	19.75	14.29	17.04	28.57	20.68	14.29	42.53	42.86	0.36	0.00	0.00	0.25	0.62

* Based on 2016 Peer Mortgage Data -- US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.8% of loans originated and purchased by bank.

⁷ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: FULTON BANK, NA (1000024891) (Included)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: FULTON BANK, NA					Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017					Market Share*				
Assessment Area (2017):	Total Home Mortgage Refinance		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁸	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Philadelphia MMA	45	32.19	23.6	0.00	18.1	11.66	20.1	22.30	38.3	66.05	0.42	0.39	0.43	0.34	0.45	
Pennsylvania Full Review:																
Harrisburg-Carlisle PA MSA AA	21	6.29	18.89	5.00	18.03	15.00	22.71	45.00	40.36	35.00	1.37	0.55	0.62	1.69	1.63	
Lancaster PA MSA AA	91	27.25	17.38	7.87	19.06	14.61	24.77	22.47	38.79	55.06	4.41	2.61	4.61	4.33	4.62	
Lebanon PA MSA AA	35	10.48	17.00	8.57	18.58	14.29	24.94	31.43	39.48	45.71	4.37	2.90	4.52	5.17	4.04	
Reading PA MSA AA	40	11.98	20.50	15.79	17.37	18.42	23.18	7.89	38.95	57.89	1.93	1.32	3.06	1.67	1.75	
Pennsylvania Limited Review:																
Schuylkill Co PA Non MSA AA	4	1.20	16.38	0.00	18.27	33.33	23.13	66.67	42.22	0.00	1.85	0.00	2.94	2.16	1.52	
State College PA MSA AA	3	0.90	18.29	0.00	19.03	0.00	22.77	66.67	39.91	33.33	0.25	0.00	0.00	0.32	0.33	
York-Hanover PA MSA AA	35	10.48	17.58	8.57	18.89	14.29	24.52	40.00	39.01	37.14	1.37	1.38	1.13	1.34	1.49	
Delaware Full Review:																
Salisbury MD-DE MSA AA	18	5.39	20.35	11.76	19.31	17.65	21.86	17.65	38.48	52.94	0.66	0.61	0.28	1.04	0.62	
Virginia Full Review:																
VA Beach-Norfolk-Newport News VA-NC MSA AA	25	7.49	19.57	0.00	18.64	0.00	22.32	31.58	39.46	68.42	0.30	0.23	0.18	0.21	0.39	
Virginia Limited Review:																
DC-VA-MD-WV MD AA	3	0.90	16.66	0.00	15.60	0.00	20.51	33.33	47.23	66.67	0.02	0.00	0.02	0.00	0.04	
Richmond VA MSA AA	14	4.19	19.75	0.00	17.04	7.14	20.68	35.71	42.53	57.14	0.23	0.00	0.20	0.26	0.26	

* Based on 2016 Peer Mortgage Data -- US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 5.4% of loans originated and purchased by bank.

8 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: FULTON BANK, NA			Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017				
Assessment Area (2017):	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$ 1 Million or Less
Philadelphia MMA	147	6.21	85.2	52.4	31.29	27.89	41.82	0.23	0.31
Pennsylvania Full Review:									
Harrisburg-Carlisle PA MSA AA	69	8.09	79.32	71.01	37.68	27.54	34.78	0.92	1.20
Lancaster PA MSA AA	217	25.44	83.71	50.23	39.63	22.58	37.79	2.19	2.47
Lebanon PA MSA AA	56	6.57	83.07	55.36	46.43	28.57	25.00	2.45	2.48
Reading PA MSA AA	101	11.84	83.10	62.38	38.61	26.73	34.65	1.41	1.75
Pennsylvania Limited Review:									
Schuylkill Co PA Non MSA AA	7	0.82	80.46	28.57	14.29	42.86	42.86	0.29	0.26
State College PA MSA AA	16	1.88	80.38	25.00	25.00	25.00	50.00	0.91	1.35
York-Hanover PA MSA AA	91	10.67	83.27	49.45	42.86	26.37	30.77	1.40	1.31
Delaware Full Review:									
Salisbury MD-DE MSA AA	54	6.33	85.19	62.96	55.56	29.63	14.81	0.69	1.27
Virginia Full Review:									
VA Beach-Norfolk-Newport News VA-NC MSA AA	59	6.92	83.21	61.02	33.90	20.34	45.76	0.25	0.31
Virginia Limited Review:									
DC-VA-MD-WV MD AA	12	1.41	85.65	41.67	8.33	41.67	50.00	0.01	0.01
Richmond VA MSA AA	12	1.41	84.04	83.33	25.00	25.00	50.00	0.04	0.06

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2016).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.23% of small loans to businesses originated and purchased by the bank.

Institution ID: FULTON BANK, NA (10000024891) (Included)

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: FULTON BANK, NA		Evaluation Period: JANUARY 1, 2017 TO DECEMBER 31, 2017				
Assessment Area (2017):	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Philadelphia MMA	20	6.19	94.2	85.0	70.00	15.00	15.00	9.675	13.52
Pennsylvania Full Review:									
Harrisburg-Carlisle PA MSA AA	35	10.84	96.61	88.57	68.57	17.14	14.29	22.76	31.17
Lancaster PA MSA AA	107	33.13	96.30	73.83	47.66	29.91	22.43	13.04	12.04
Lebanon PA MSA AA	61	18.89	97.07	96.72	70.49	16.39	13.11	33.50	38.41
Reading PA MSA AA	70	21.67	95.93	84.29	55.71	24.29	20.00	29.58	32.64
Pennsylvania Limited Review:									
Schuylkill Co PA Non MSA AA	10	3.10	97.43	90.00	50.00	20.00	30.00	29.09	45.45
State College PA MSA AA	1	0.31	96.66	100.00	0.00	0.00	100.00	4.96	4.95
York-Hanover PA MSA AA	15	4.64	96.86	53.33	46.67	33.33	20.00	17.31	21.28
Delaware Full Review:									
Salisbury MD-DE MSA AA	4	1.24	95.92	50.00	25.00	75.00	0.00	4.29	6.78
Virginia Full Review:									
VA Beach-Norfolk-Newport News VA-NC MSA AA	0	0.00	94.80	0.00	0.00	0.00	0.00	0.00	0.00
Virginia Limited Review:									
DC-VA-MD-WV MD AA	0	0.00	92.73	0.00	0.00	0.00	0.00	0.00	0.00
Richmond VA MSA AA	0	0.00	96.15	0.00	0.00	0.00	0.00	1.25	0.00

* Based on 2016 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2016).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 8.05% of small loans to farms originated and purchased by the bank.

