FULTON FINANCIAL
CORPORATION

INVESTOR PRESENTATION

DATA AS OF MARCH 31, 2016
UNLESS OTHERWISE NOTED

FORWARD-LOOKING STATEMENTS

This presentation may contain forward-looking statements with respect to Fulton Financial Corporation's financial condition, results of operations and business. Do not unduly rely on forward-looking statements. Forward-looking statements can be identified by the use of words such as "may," "should," "will," "could," "estimates," "predicts," "potential," "continue," "anticipates," "believes," "plans," "expects," "future," "intends" and similar expressions which are intended to identify forward-looking statements. Management's "2016 Outlook" contained herein is comprised of forward-looking statements.

Forward-looking statements are not guarantees of future performance and are subject to risks and uncertainties, some of which are beyond the Corporation's control and ability to predict, that could cause actual results to differ materially from those expressed in the forward-looking statements. The Corporation undertakes no obligation, other than as required by law, to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise.

A discussion of certain risks and uncertainties affecting the Corporation, and some of the factors that could cause the Corporation's actual results to differ materially from those described in the forward-looking statements, can be found in the sections entitled "Risk Factors" and "Management's Discussion and Analysis of Financial Condition and Results of Operations" in the Corporation's Annual Report on Form 10-K for the year ended December 31, 2015 and other periodic reports, which the Corporation files with the Securities and Exchange Commission and are available in the Investor Relations section of the Corporation's website (www.fult.com) and on the Securities and Exchange Commission's website (www.sec.gov).

The Corporation uses certain non-GAAP financial measures in this presentation. These non-GAAP financial measures are reconciled to the most comparable GAAP measures at the end of this presentation.

WHY FULTON?

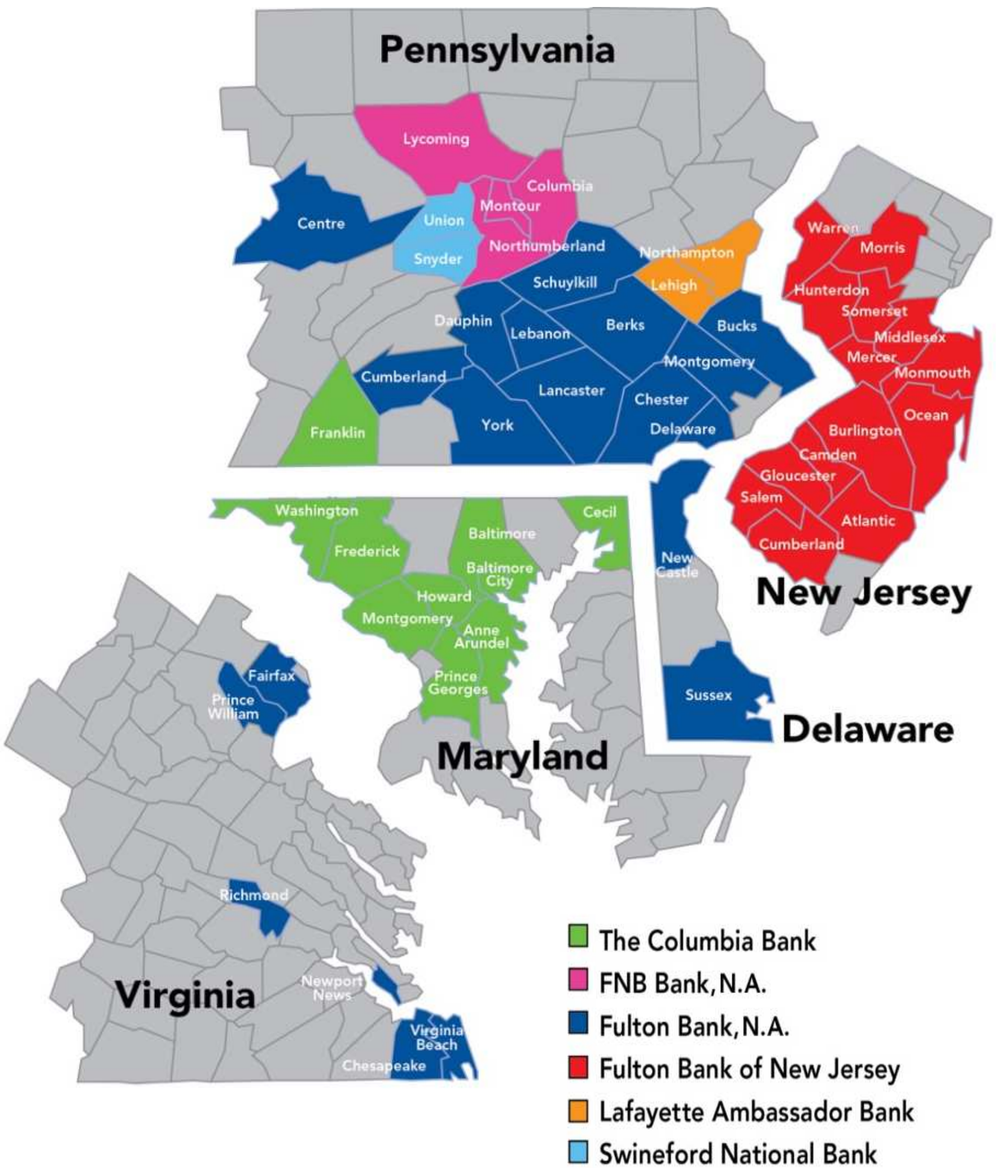
FULTON FINANCIAL CORPORATION

- Risk Management Foundation
- Management Depth and Experience
- Stability of Geographic Markets / Franchise Value
- Strong Capital & Reserves
- Commitment to Enhancing Shareholder Value
- Relationship Banking Strategy / Customer Experience
- Quality Loan Growth / Solid Asset Quality
- Attractive Core Deposit Profile
- Prudent Expense Management / Cost Reduction Initiatives
- Balance Sheet Is Positioned for Rising Interest Rates

A VALUABLE FRANCHISE

FULTON FINANCIAL CORPORATION

- 243 community banking offices across the Mid-Atlantic
- Asset size: $18.1 billion
- 3,700+ team members (3,480 FTEs [(1)])
- Market capitalization: $2.3 billion [(2)]



(1) Full-time equivalent employees.
(2) Based on shares outstanding and the closing price as of March 31, 2016.

STRONG POSITION IN ATTRACTIVE MARKETS

FULTON FINANCIAL CORPORATION

Metropolitan Statistical Area (MSA)	Deposits (in millions)	Market Rank	Market Share	Median Household (HH) Income	2016-2021 Projected Change	
					Population	HH Income
Lancaster, PA	$ 2,826	1	25.72%	$ 59,989	2.53%	8.62%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2,686	13	0.79%	63,514	1.64%	6.63%
Allentown-Bethlehem-Easton, PA-NJ	1,400	5	8.60%	60,194	1.24%	7.44%
New York-Newark-Jersey City, NY-NJ-PA	1,123	64	0.08%	68,223	2.75%	5.53%
Baltimore-Columbia-Towson, MD	872	9	1.29%	70,839	3.34%	5.20%
York-Hanover, PA	772	4	11.33%	59,123	1.50%	5.20%
Harrisburg-Carlisle, PA	694	5	5.63%	61,028	2.14%	8.80%
Lebanon, PA	688	1	34.10%	58,978	1.97%	8.92%
Reading, PA	482	7	3.54%	59,208	0.67%	9.86%
Hagerstown-Martinsburg, MD-WV	454	2	13.70%	57,557	3.46%	4.91%
Top 10 Fulton Financial Corporation MSAs (1)	$ 11,999			$ 62,184	2.10%	7.22%
Total Franchise (1)	$ 13,812			$ 61,860	2.20%	7.11%
Nationwide				$ 55,551	3.69%	7.77%

Note: *Data as of June 30, 2015 per Federal Deposit Insurance Corporation (FDIC) Summary of Deposits. Household Income Data as of June 30, 2015 per SNL Financial LC.*

(1) Median HH Income, 2016 – 2021 Projected Population Change and 2016 – 2021 Projected HH Income Change are weighted by deposits in each MSA.

DEEP EXECUTIVE MANAGEMENT TEAM

FULTON FINANCIAL CORPORATION

Name	Position	Years at Fulton	Years in Financial Services	Prior Experience
E. Philip Wenger	Chairman, President & CEO	36	36	Various roles since joining in 1979
Patrick Barrett (1)	Senior EVP & CFO	2	23	SunTrust, JPMorgan, Deloitte Touche Tomatsu
Craig Roda	Senior EVP/ Community Banking	37	37	Various roles since joining in 1979
Philmer Rohrbaugh (1)	Senior EVP/ CRO	3	38	KPMG, Arthur Andersen
Curtis Myers	Senior EVP/ President and COO of Fulton Bank	25	25	Various roles since joining in 1990
Meg Mueller	Senior EVP & CCO	19	29	Various roles since joining in 1996
Angela Sargent	Senior EVP/ CIO and IT Manager	23	23	Various roles since joining in 1992

(1) Includes years of service in public accounting as a financial services industry specialist

FIRST QUARTER HIGHLIGHTS

FULTON FINANCIAL CORPORATION

Diluted Earnings Per Share: $0.22 in 1Q16, unchanged from 4Q15 and 1Q15

Pre-Provision Net Revenue(1): $50.8 million, 6.6% decrease from 4Q15 and 11.2% increase from 1Q15

Linked Quarter

Loan and Core Deposit Growth: 1.4% increase in average loans, while average core deposits remained flat

Net Interest Income & Margin: 1.0% increase in net interest income and a 4 basis point increase in net interest margin

Non-Interest Income(2) & Non-Interest Expense: 6.4% decrease in non-interest income and a 1.7% increase in non-interest expense

Asset Quality: $1.2 million decrease in provision for credit losses with improvement in non-performing loans. Annualized net charge-off rate increased from 2 basis points to 20 basis points.

Year-over-Year

Loan and Core Deposit Growth: 5.8% increase in average loans and 9.9% increase in average core deposits

Net Interest Income & Margin: 4.4% increase in net interest income and a 4 basis point decrease in net interest margin

Non-Interest Income(2) & Non-Interest Expense: 3.9% increase in non-interest income and a 1.6% increase in non-interest expense

Asset Quality: $5.2 million increase in provision for credit losses due to negative provision in 1Q15 which resulted from lower allocation needs on impaired loans in 2015. Overall credit metrics stable to improving.

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

INCOME STATEMENT SUMMARY

FULTON FINANCIAL CORPORATION

	1Q16	Change from 4Q15	Change from 1Q15
	(dollars in thousands, except per-share data)		
Net Interest Income	**$ 129,054**	$ 1,255	$ 5,473
Provision for Credit Losses	**1,530**	(1,220)	5,230
Non-interest Income	**42,190**	(2,873)	1,598
Securities Gains	**947**	171	(3,198)
Non-interest Expense	**120,413**	1,974	1,935
Income before Income Taxes	**50,248**	(2,201)	(3,292)
Income Taxes	**11,991**	(1,923)	(1,513)
Net Income	**$ 38,257**	$ (278)	$ (1,779)
Earnings Per Share (Diluted)	**$ 0.22**	$ -	$ -
ROA (1)	**0.86%**	-	(0.09%)
ROE (tangible) (2)	**10.07%**	(0.09%)	(0.89%)
Efficiency ratio (2)	**68.3%**	1.7%	-1.8%

- **Net Income of $38.3 million; a 0.7% decrease from 4Q15 and a 4.4% decrease from 1Q15. Earnings per share unchanged due to net impact of share repurchases.**
- Net Interest Income
  - *From 4Q15*: Increase of 1.0% due to a 1.0% increase in average earning assets and a 4 bp improvement in net interest margin (NIM), offset by one less day
  - *From 1Q15*: Increase of 4.4% due to a 5.2% increase in average earning assets and extra day, partially offset by a 4 bp decline in NIM
- Loan Loss Provision

  $1.5 million provision in 1Q16; Asset quality metrics stable to slightly improved
- Non-Interest Income
  - *From 4Q15* : Decrease of 6.4% driven by decreases in commercial loan interest rate swap fees and seasonal decreases in debit card income and overdraft fees
  - *From 1Q15* : Increase of 3.9% due to increased merchant fees, commercial loan interest rate swap fees, and other service charges, partially offset by decrease in mortgage sales gains
- Non-Interest Expenses
  - *From 4Q15*: Increase of 1.7% due to higher salaries and benefits costs, partially offset by net decreases in multiple expense categories
  - *From 1Q15*: Increase of 1.6% due to higher salaries and benefits, marketing, software and data processing, partially offset by decreases in net occupancy expense and state taxes

(1) ROA is return an average assets determined by dividing net income for the period indicated by average assets

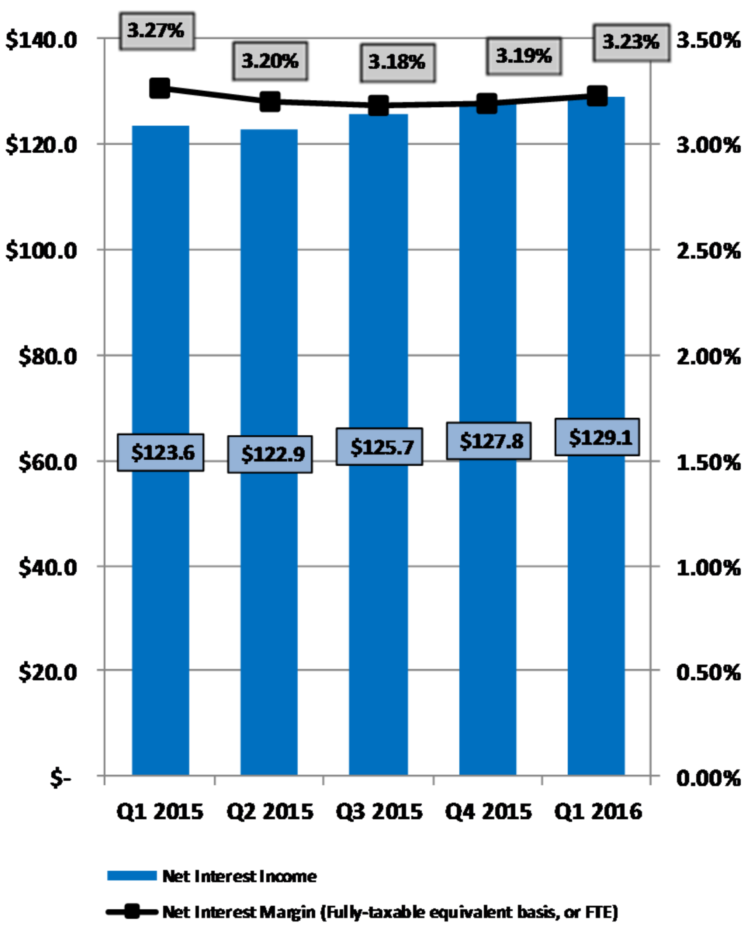
(2) Non-GAAP based financial measure. Please refer to the calculation and management's reasons for using this measure on the slide titled "Non-GAAP Reconciliation" at the end of this presentation.

NET INTEREST INCOME AND MARGIN

FULTON FINANCIAL CORPORATION

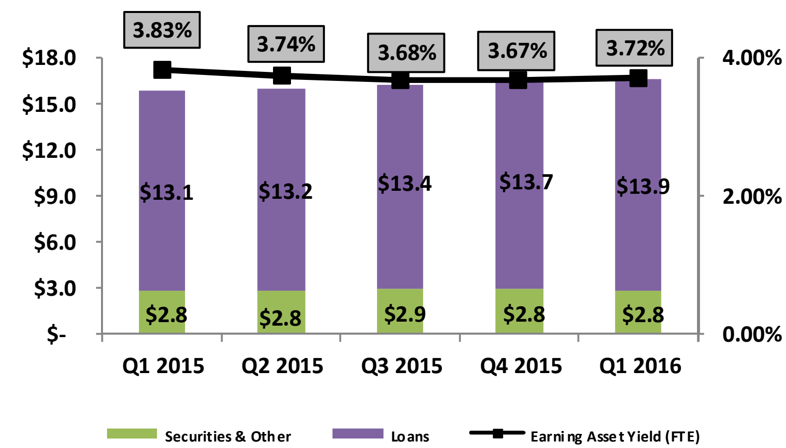
Net Interest Income & Net Interest Margin

($ IN MILLIONS)



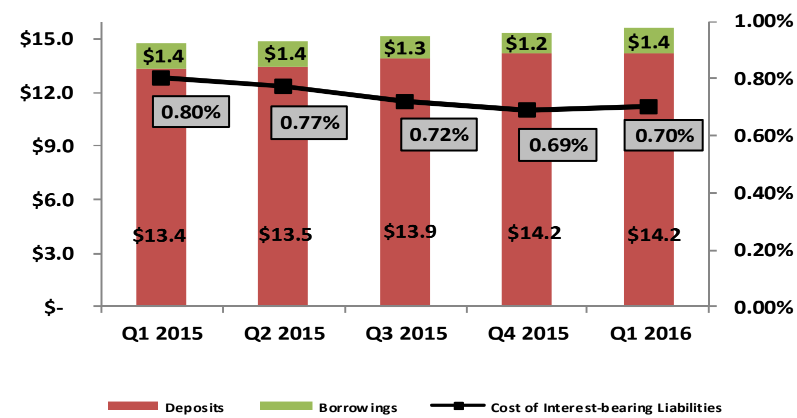
Average Interest-Earning Assets & Yields

($ IN BILLIONS)



Average Liabilities & Rates

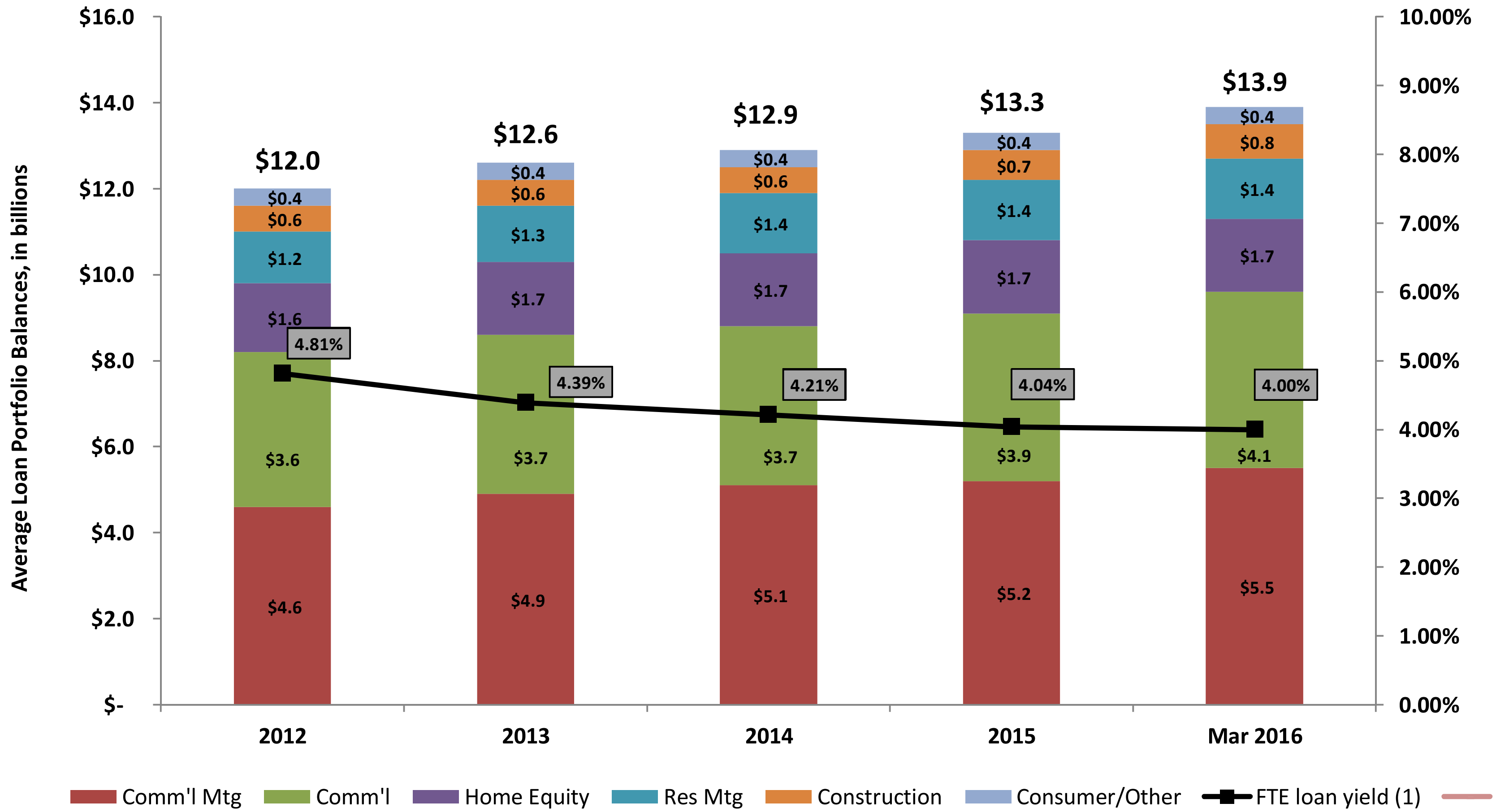
($ IN BILLIONS)



LOAN PORTFOLIO COMPOSITION & YIELD

FULTON FINANCIAL CORPORATION

Average loans are up 5.8% compared to March 31, 2015.



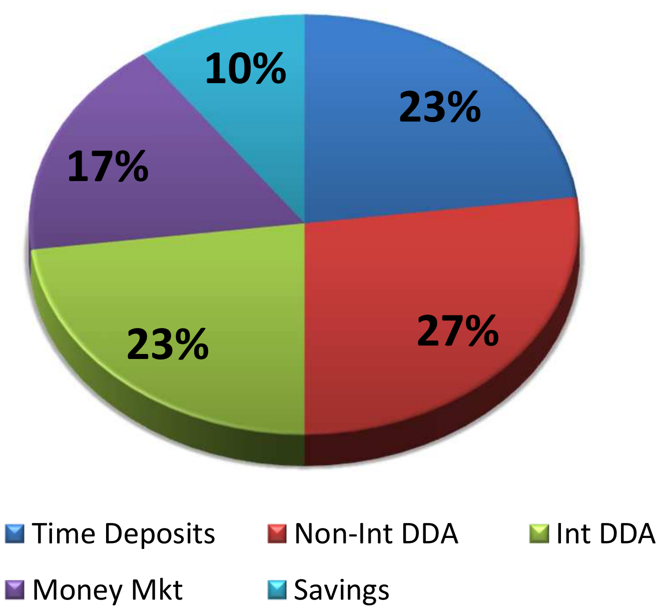
__Note__: Loan portfolio composition is based on average balances for the years ended December 31, 2011 to 2015, and quarter ended March 31, 2016..
(1) Presented on a fully-taxable equivalent basis.

DEPOSIT PORTFOLIO COMPOSITION

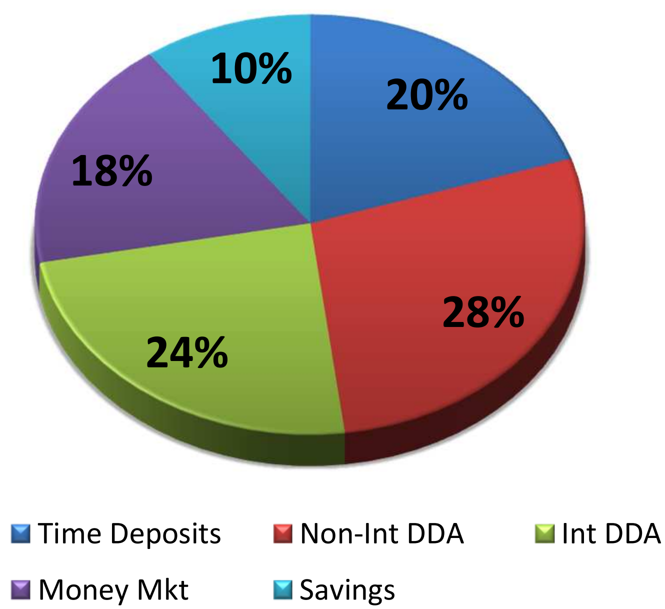
FULTON FINANCIAL CORPORATION

Average demand and savings up 9.9% compared to the three months ended March 31, 2015; while total deposits are up 6.2%.

Three Months Ended March 31, 2015



Three Months Ended March 31, 2016



Note: *Deposit composition is based on average balances for the periods indicated.*

POSITIONED FOR RISING INTEREST RATE ENVIRONMENT

MARCH 31, 2016

FULTON FINANCIAL CORPORATION

Rate Change (1)	Annual Change in Net Interest Income (2)	% Change
+300 bps	$ 82.7 million	16.0%
+200 bps	$ 55.4 million	10.7%
+100 bps	$ 25.8 million	5.0%
- 100 bps	$ (14.2) million	-2.7%

1) A variety of interest rate scenarios are used to measure the effects of sudden and gradual movements upward and downward in the yield curve. These results are compared to the results obtained in a flat or unchanged interest rate scenario. Simulation of net interest income is used primarily to measure the Corporation's short-term earnings exposure to rate movements. The Corporation's policy limits the potential exposure of net interest income, in a non-parallel instantaneous shock, to 10% of the base case net interest income for a 100 basis point shock in interest rates, 15% for a 200 basis point shock and 20% for a 300 basis point shock. A "shock" is an immediate upward or downward movement of interest rates. The shocks do not take into account changes in customer behavior that could result in changes to mix and/or volumes in the balance sheet, nor do they account for competitive pricing over the forward 12-month period. These results include the effect of implicit and explicit floors that limit further reduction in interest rates.

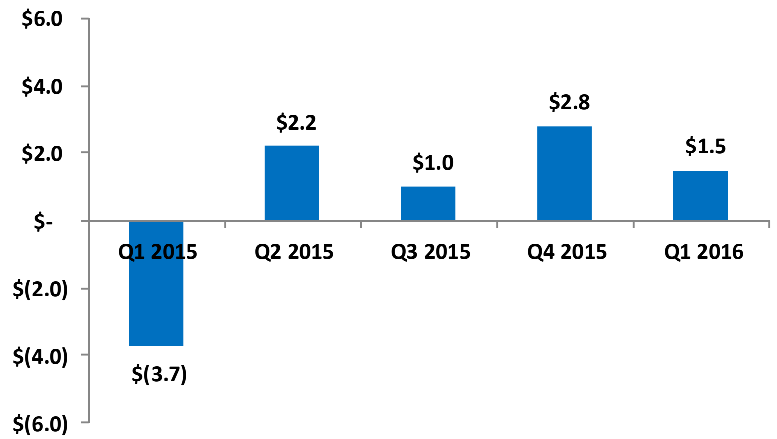
2) The actual impact of changes in interest rates on the Corporation's net interest income may differ materially from the anticipated amounts presented above.

ASSET QUALITY

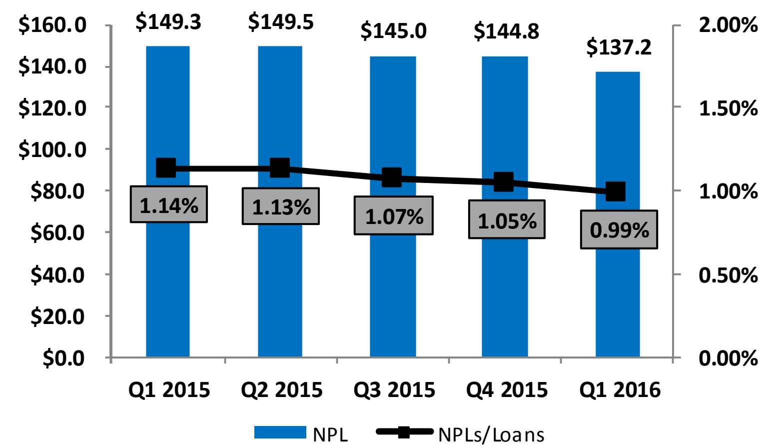
($ IN MILLIONS)

FULTON FINANCIAL CORPORATION

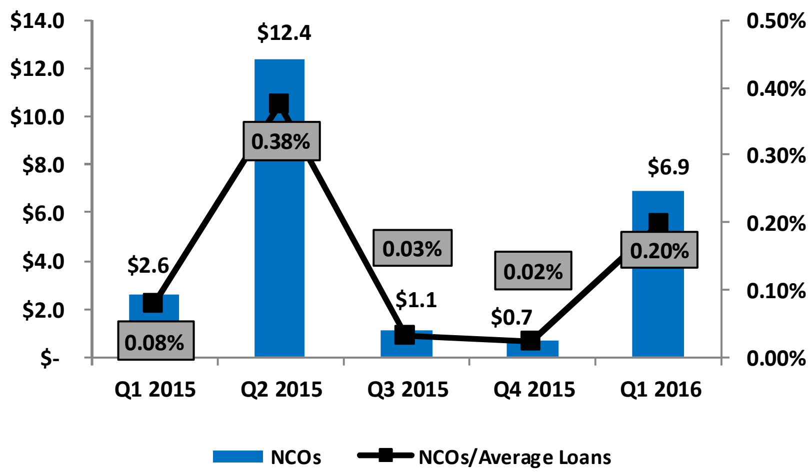
Provision for Credit Losses



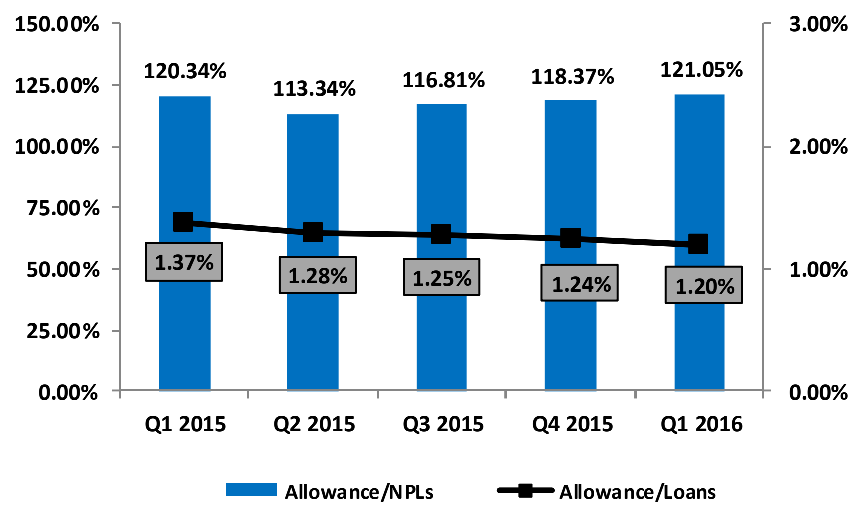
Non-Performing Loans (NPLs) & NPLs to Loans



Net Charge-offs (NCOs) and NCOs to Average Loans



Allowance for Credit Losses (Allowance) to NPLs & Loans

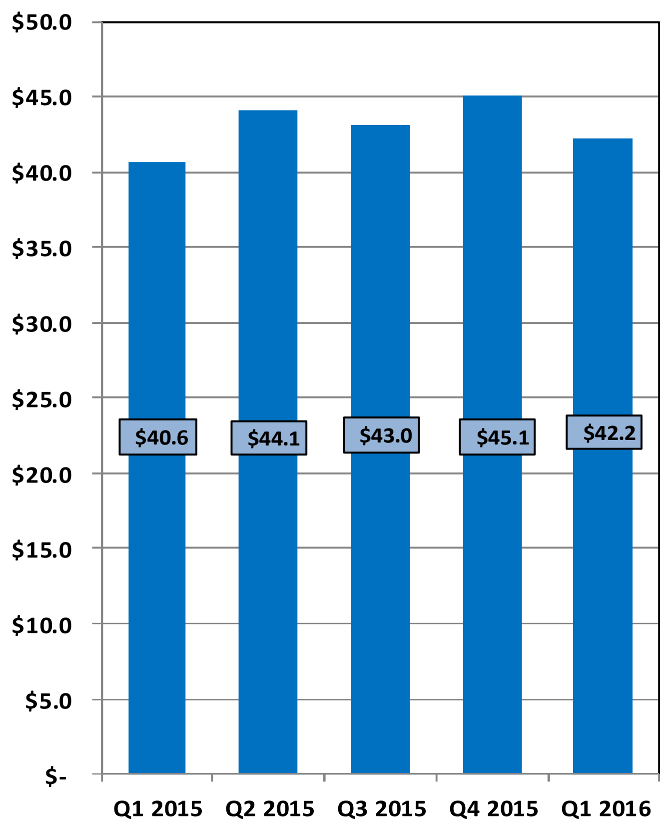


NON-INTEREST INCOME

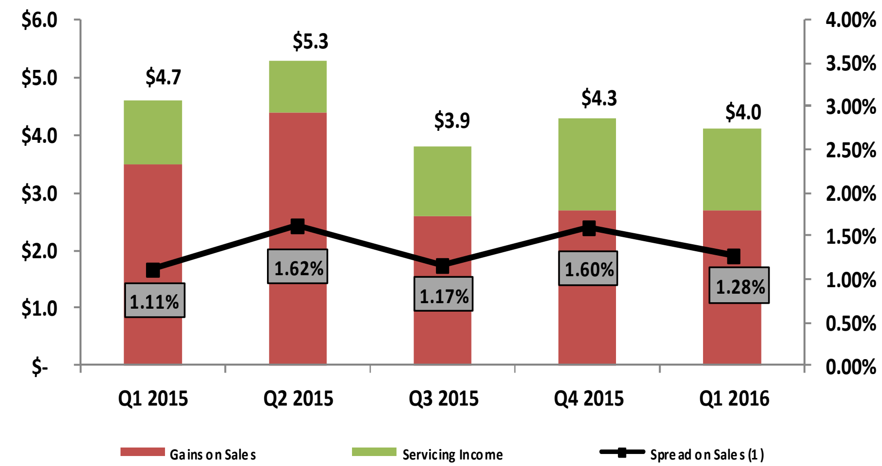
($ IN MILLIONS)

FULTON FINANCIAL CORPORATION

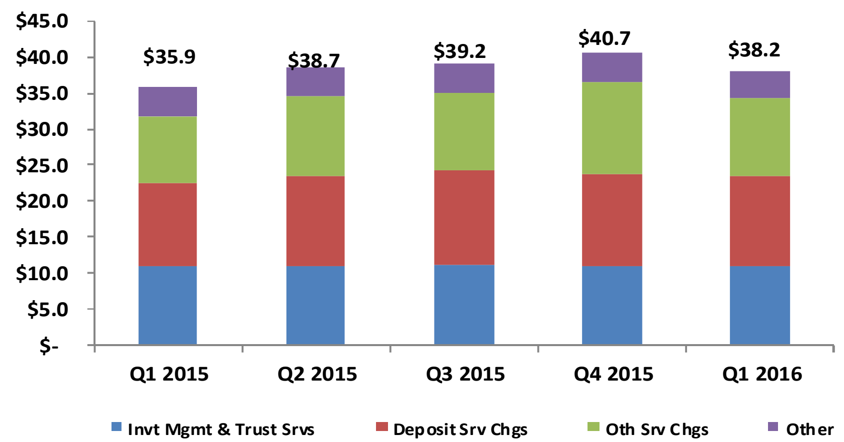
Non-interest Income, Excluding Securities Gains



Mortgage Banking Income & Spreads



Other Non-interest Income



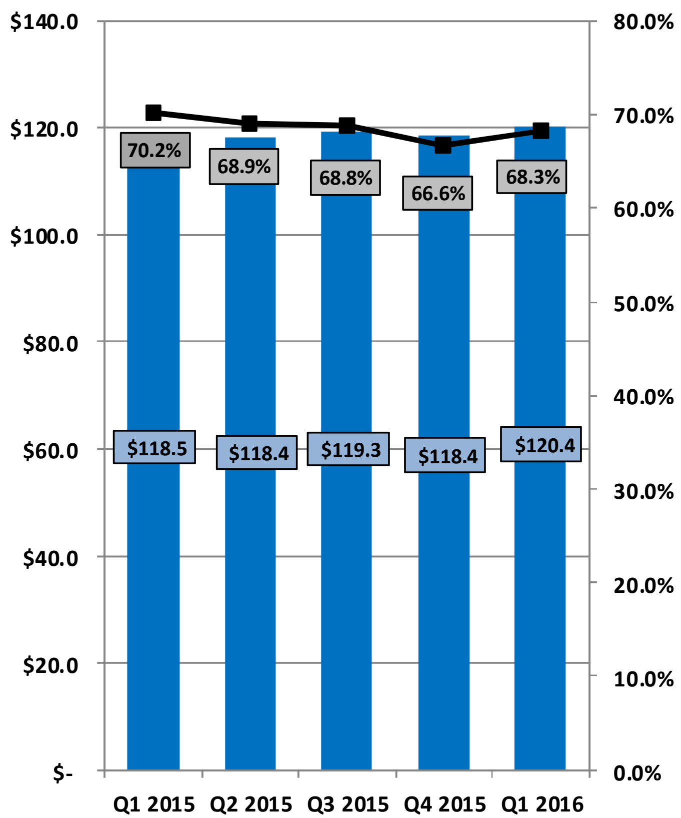
(1) Represents Gains on Sales divided by total new commitments to originate residential mortgage loans for customers.

NON-INTEREST EXPENSES

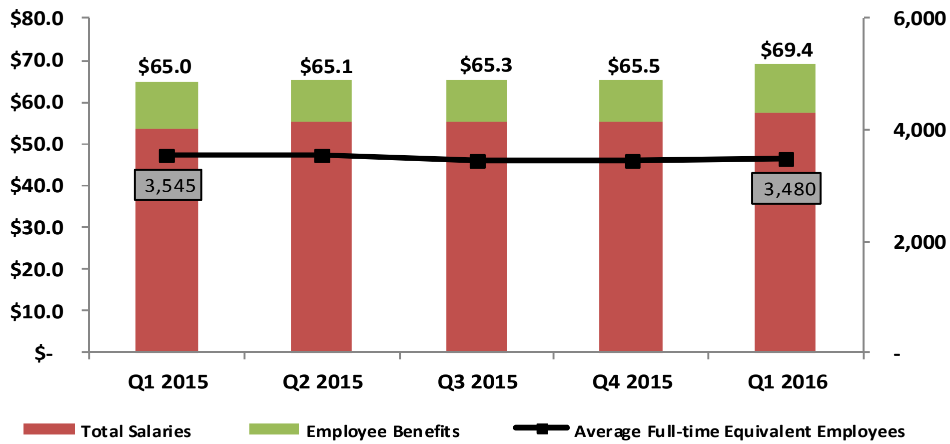
($ IN MILLIONS)

FULTON FINANCIAL CORPORATION

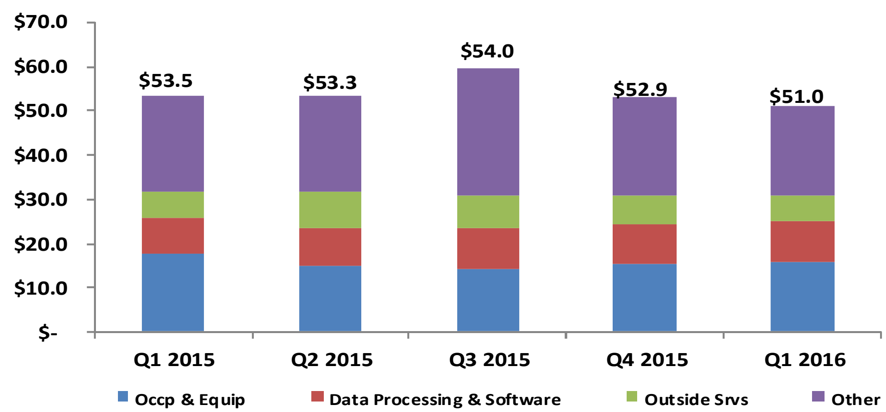
Non-interest Expense & Efficiency Ratio (1)



Salaries and Employee Benefits & Staffing



Other Non-interest Expenses

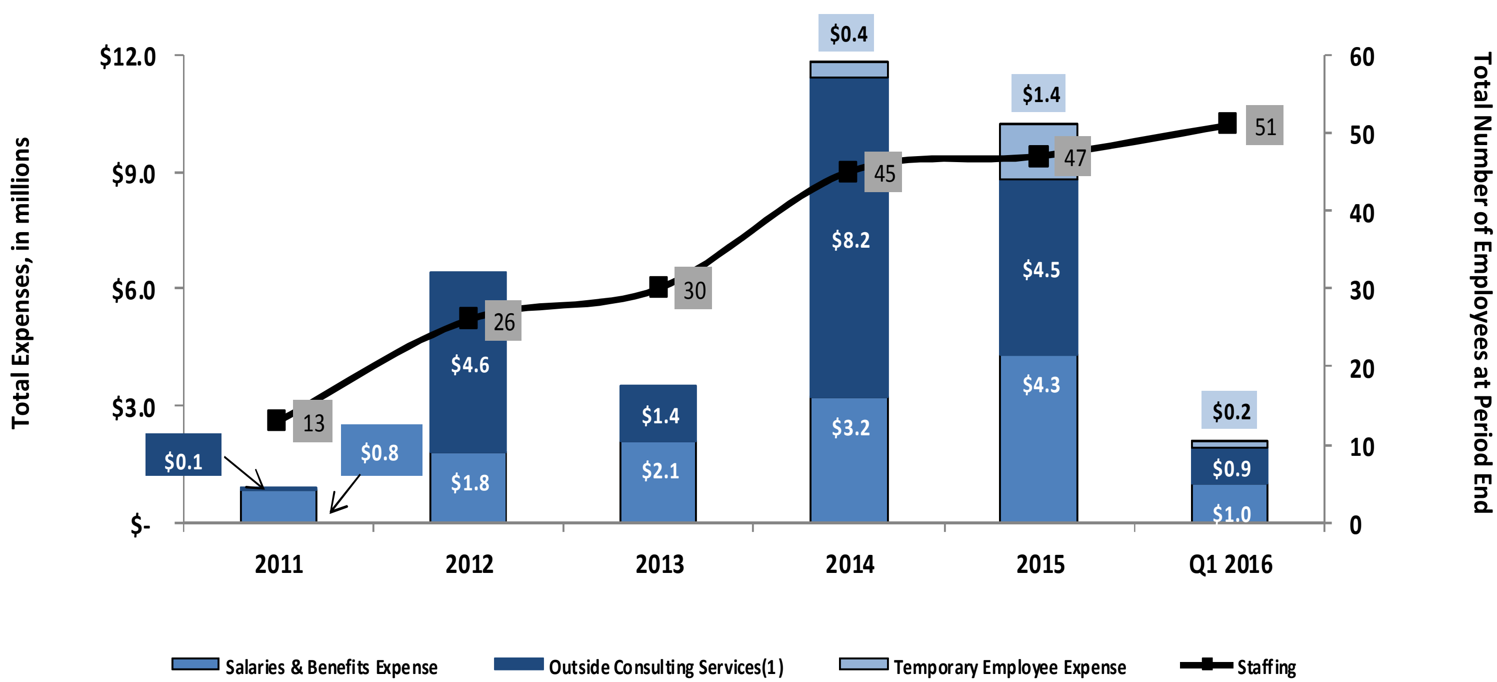


(1) *Non-GAAP based financial measure. Please refer to the calculation and management's reasons for using this measure on the slide titled "Non-GAAP Reconciliation" at the end of this presentation.*

COMPLIANCE & RISK MANAGEMENT

- Strengthening Risk Management and Compliance infrastructures
- Address deficiencies within BSA/AML compliance
- BSA/AML enforcement actions at the Corporation and banking subsidiaries
- Significant investments in personnel, outside services and systems

BSA/AML Compliance Program Expenses and Staffing

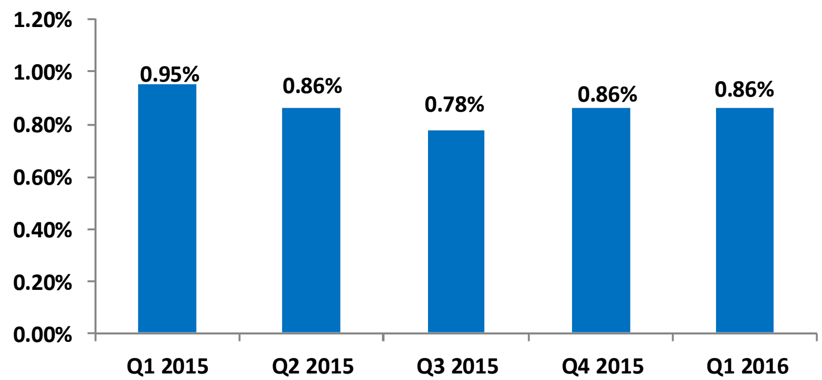


(1) Represents third-party consulting and legal services directly related to BSA/AML compliance program.

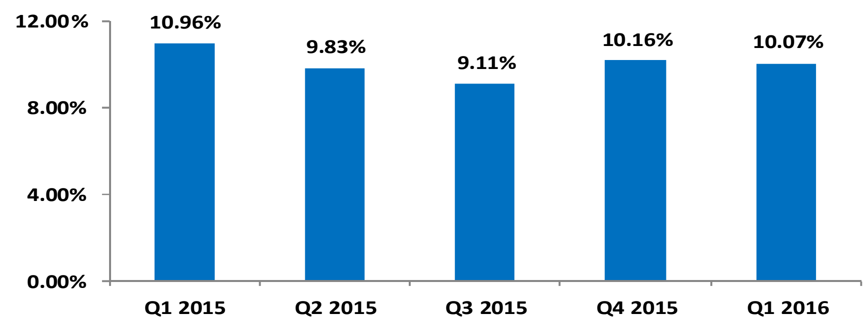
PROFITABILITY & CAPITAL

FULTON FINANCIAL CORPORATION

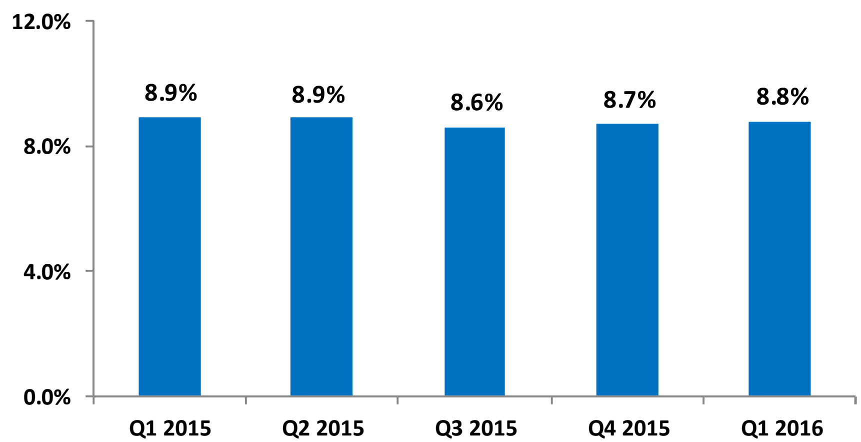
ROA(1)



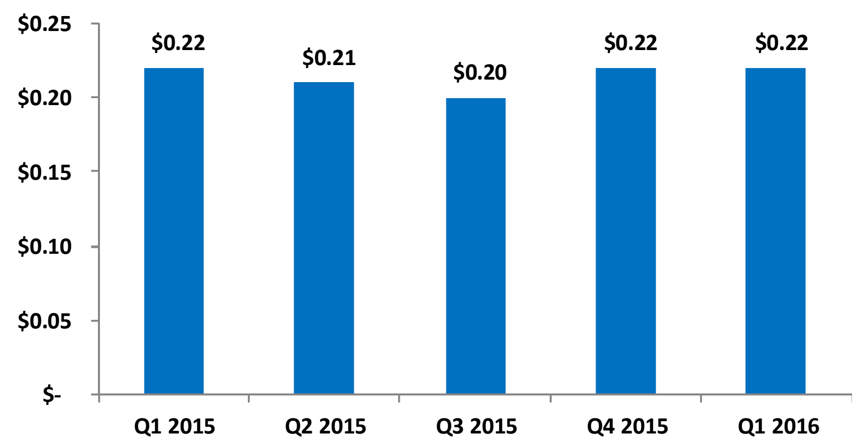
ROE (tangible)(2)



Tangible Common Equity Ratio(2)



Diluted Earnings Per Common Share



(1) ROA is return an average assets determined by dividing net income for the period indicated by average assets
(2) Non-GAAP based financial measure. Please refer to the calculation and management's reasons for using this measure on the slide titled "Non-GAAP Reconciliation" at the end of this presentation.

STOCK REPURCHASE PROGRAMS

FULTON FINANCIAL CORPORATION

	June 2012 to April 2016 Repurchase Programs (1)
Shares Repurchased	31.3 million
% of Outstanding Shares	15.4% (2)
Amount Repurchased	$368 million
Average Purchase Price	$11.75

In October 2015, the Board of Directors approved a repurchase program of up to $50 million of the Corporation's common stock, or approximately 2.3% of outstanding shares, through December 31, 2016. In 2016, 917,000 shares, at a total cost of $11.2 million, were repurchased under this plan at an average cost of $12.21 per share. Up to additional $38.8 million of common shares may be repurchased under this program.

(1) Share repurchases completed from June 2012 through April 30, 2016.
(2) Total shares repurchased as a percentage of outstanding common stock on June 30, 2012.

AVERAGE ASSETS AND ROA, BY BANK

FULTON FINANCIAL CORPORATION

	Three Months Ended Mar 31, 2016 Average Assets ($ Millions)	Return on Average Assets (1) Three Months Ended Mar 31, 2016	2015
Fulton Bank, N.A.	$9,852	1.05%	1.16%
Lafayette Ambassador Bank	1,532	0.95%	1.09%
The Columbia Bank	2,119	0.82%	0.72%
Fulton Bank of New Jersey	3,708	0.68%	0.81%
FNB Bank, N.A.	363	0.60%	0.82%
Swineford National Bank	305	0.55%	2.03%
Fulton Financial Corporation	$17,973	0.86%	0.95%

(1) Net Income divided by average assets, annualized.

2016 OUTLOOK

- **Loans & Deposits**: Annual average growth rate in the mid- to high-single digits
- **Net Interest Margin**: Stable on an annual basis, with modest volatility (+/- 0 to 3 basis points) on a quarterly basis
- **Asset Quality**: Provision driven primarily by loan growth
- **Non-Interest Income (Excluding Securities Gain):** Mid- to high- single digit growth rate
- **Non-Interest Expense (Excluding Loss on Redemption of TruPS)**: Low- to mid-single digit growth rate
- **Capital**: Focus on utilizing capital to support growth and provide appropriate returns to our shareholders

Outlook remains unchanged from prior quarter

APPENDIX

AVERAGE LOAN PORTFOLIO AND YIELDS

FULTON FINANCIAL CORPORATION

	Q1 2016		Change in Balance From		Change in Yield From	
	Balance	Yield	Q4 2015	Q1 2015	Q4 2015	Q1 2015
			(dollars in millions)			
Comm'l Mort	**$ 5,488**	**4.03%**	$ 122	$ 324	(0.02%)	(0.19%)
Commercial	**4,095**	**3.79%**	60	325	0.05%	(0.08%)
Home Equity	**1,674**	**4.10%**	(20)	(47)	0.03%	(0.04%)
Resid Mort	**1,381**	**3.78%**	4	11	(0.01%)	(0.06%)
Construction	**792**	**3.82%**	26	103	0.07%	(0.11%)
Cons./Other	**423**	**6.26%**	2	41	0.69%	(0.01%)
Total Loans	**$13,853**	**4.00%**	**$ 194**	**$ 757**	**0.04%**	**(0.11%)**

Note: Yields presented on a fully taxable-equivalent basis, using a 35% federal tax rate and statutory interest expense disallowances.

AVERAGE CUSTOMER FUNDING AND RATES

FULTON FINANCIAL CORPORATION

	Q1 2016		Change In: Balance From		Change In: Rate From	
	Balance	Rate	Q4 2015	Q1 2015	Q4 2015	Q1 2015
			(dollars in millions)			
Nonint DDA	$ 3,968	- %	$ (31)	$ 306	- %	- %
Int DDA	3,438	0.17%	26	302	0.04%	0.04%
Savings/MMDA	3,933	0.18%	29	416	0.01%	0.05%
CD's	2,868	1.04%	(36)	(194)	0.01%	0.02%
Total Deposits	14,207	0.30%	(12)	830	0.01%	0.00%
Cash Mgt	245	0.09%	22	(15)	0.01%	0.01%
Total Customer Funding	**$ 14,452**	**0.30%**	**$ 10**	**$ 815**	**0.01%**	**0.01%**

Note: *Average customer funding is for the three months ended March 31, 2016..*

ENDING LOAN DISTRIBUTION BY STATE

MARCH 31, 2016

FULTON FINANCIAL CORPORATION

	Comm'l	Comm'l Mortgage	Constr.	Res. Mtg.	Consumer & Other	Total
	(in thousands)					
Pennsylvania	$ 2,909,286	$ 2,825,883	$ 467,374	$ 643,825	$ 1,277,447	$ 8,123,815
New Jersey	532,373	1,421,717	168,568	234,563	366,832	2,724,053
Maryland	337,977	590,546	60,214	190,051	277,105	1,455,893
Virginia	131,234	466,031	59,670	229,850	63,334	950,119
Delaware	124,463	253,931	55,046	79,170	104,211	616,821
	$ 4,035,333	$ 5,558,108	$ 810,872	$ 1,377,459	$ 2,088,929	$ 13,870,701

NON-PERFORMING LOANS[1]

MARCH 31, 2016

FULTON FINANCIAL CORPORATION

	Comm'l	Comm'l Mortgage	Constr.	Res. Mtg.	Consumer & Other	Total NPLs	Ending Loans by State	NPLs/Loans by State
	(dollars in thousands)							
Pennsylvania	$ 21,078	$ 18,007	$ 8,269	$ 9,463	$ 6,847	$ 63,664	$ 8,123,815	0.78%
New Jersey	7,755	18,522	1,079	6,687	6,929	40,972	2,724,053	1.50%
Maryland	3,810	3,455	825	2,657	2,243	12,990	1,455,893	0.89%
Virginia	6,360	1,020	259	5,720	1,421	14,780	950,119	1.56%
Delaware	137	2,128	1,573	655	284	4,777	616,821	0.77%
	$ 39,140	$ 43,132	$ 12,005	$ 25,182	$ 17,724	$ 137,183	$ 13,870,701	0.99%

	Comm'l	Comm'l Mortgage	Constr.	Res. Mtg.	Consumer & Other	Total NPLs
Ending Loans	$ 4,035,333	$ 5,558,108	$ 810,872	$ 1,377,459	$ 2,088,929	$ 13,870,701
Non-performing Loan % (3/31/16)	0.97%	0.78%	1.48%	1.83%	0.85%	0.99%
Non-performing Loan % (12/31/15)	1.08%	0.75%	1.56%	2.07%	0.88%	1.05%

(1) Includes loans ≥ 90 days past due and accruing, and non-accrual loans.

NET CHARGE-OFFS (RECOVERIES)

THREE MONTHS ENDED MARCH 31, 2016

FULTON FINANCIAL CORPORATION

	Comm'l	Comm'l Mortgage	Constr.	Res. Mtg.	Consumer & Other	Total	Average Loans by State	Charge-Offs to Average Loans
					(dollars in thousands)			
Pennsylvania	$ 3,685	$ (283)	$ 109	$ 322	$ 1,675	$ 5,508	$ 8,127,417	0.07%
New Jersey	322	47	(128)	425	514	1,180	2,732,108	0.04%
Maryland	(128)	(1)	(35)	207	171	214	1,437,730	0.01%
Virginia	(5)	-	-	(18)	6	(17)	948,522	0.00%
Delaware	(5)	(6)	(3)	(4)	10	(8)	607,643	0.00%
	$ 3,869	$ (243)	$ (57)	$ 932	$ 2,376	$ 6,877	$ 13,853,420	0.05%
Average Loans	$ 4,095,268	$ 5,487,421	$ 792,014	$ 1,381,409	$ 2,097,308	$ 13,853,420		
Net Charge-offs (Recoveries) to Average Loans	0.38%	-0.02%	-0.03%	0.27%	0.45%	0.20%		

INVESTMENT PORTFOLIO

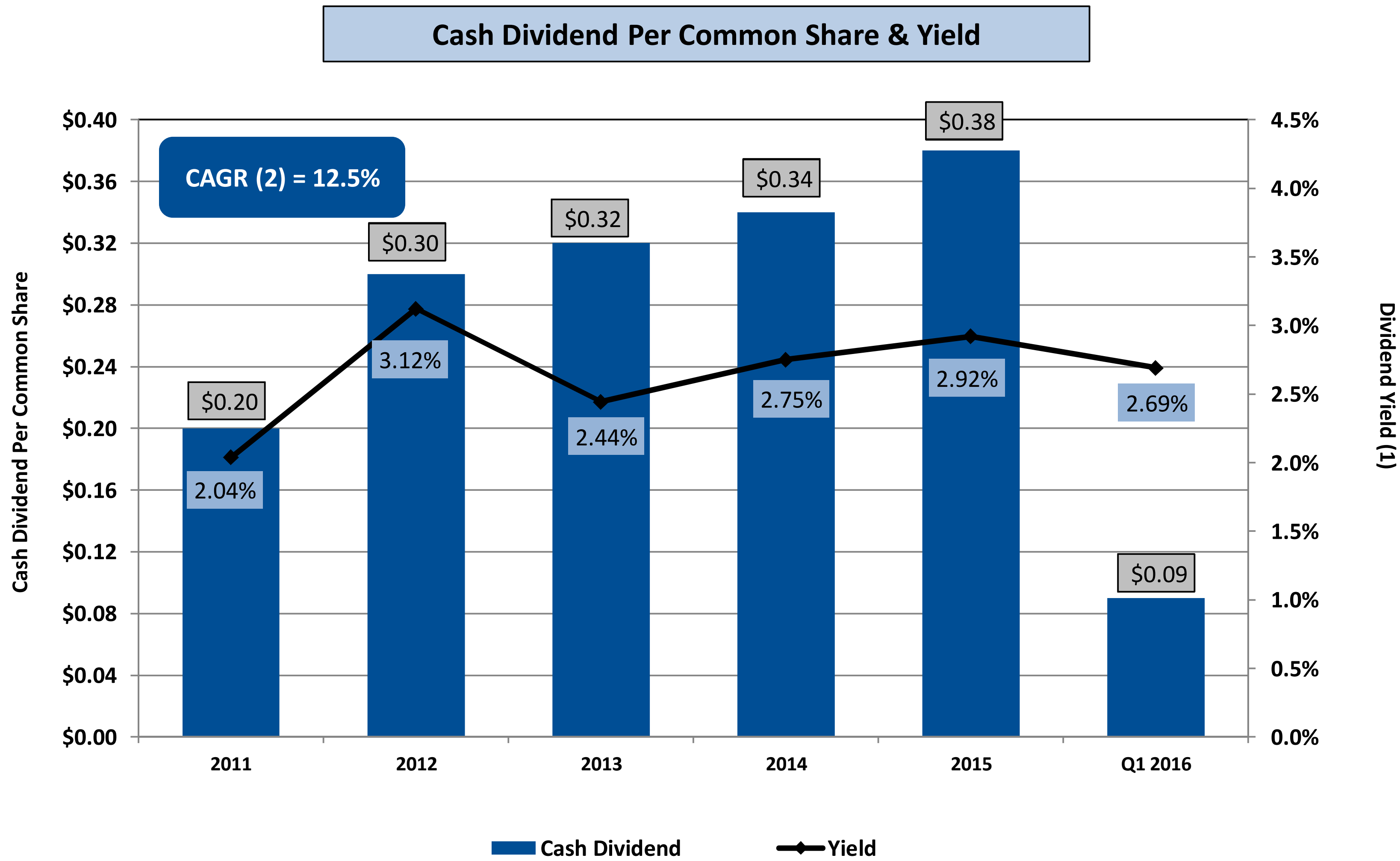
MARCH 31, 2016

FULTON FINANCIAL CORPORATION

	Weighted Avg. Remaining Life (in years)	Amortized Cost	Unrealized Gain (Loss)	Estimated Fair Value
		(dollars in millions)		
Collateralized mortgage obligations	3.9	$ 782	$ -	$ 782
Mortgage-backed securities	5.1	1,170	19	1,189
State and municipal securities	6.6	307	7	314
Auction rate securities	1.3	107	(10)	97
Corporate debt securities	9.0	95	(5)	90
U.S. Government sponsored agency securities	4.1	25	-	25
Bank stocks	N/A	13	5	18
Other equity securities	N/A	1	-	1
Total Investments	4.9	$ 2,500	$ 16	$ 2,516

A SUSTAINABLE PAYOUT

FULTON FINANCIAL CORPORATION



(1) *Annualized dividend rate per share divided by period-end stock price.*
(2) *Compounded annual growth rate from December 31, 2011 to annualized March 31 , 2016.*

NON-INTEREST INCOME

(EXCLUDING SECURITIES GAINS)

FULTON FINANCIAL CORPORATION

				Change From	
	Q1 2016	**Q4 2015**	**Q1 2015**	**Q4 2015**	**Q1 2015**
			(in thousands)		
Invt Mgt & Trust	**$ 10,988**	$ 10,919	$ 10,889	$ 69	$ 99
Overdraft & NSF Fees	**5,272**	5,694	4,801	(422)	471
Mortgage Banking Income	**4,030**	4,318	4,688	(288)	(658)
Service Charges	**3,820**	3,877	3,551	(57)	269
Merchant Fees	**3,682**	3,772	3,177	(90)	505
Cash Mgt Fees	**3,466**	3,338	3,217	128	249
Debit Card Fees	**2,511**	3,161	2,389	(650)	122
Credit Card Fees	**2,424**	2,381	2,235	43	189
Commercial Swap Fees	**1,442**	2,430	811	(988)	631
Letters of Credit	**1,146**	1,335	1,157	(189)	(11)
Other Income	**3,409**	3,838	3,677	(429)	(268)
Total Non-Interest Income	**$ 42,190**	**$ 45,063**	**$ 40,592**	**$ (2,873)**	**$ 1,598**

NON-INTEREST EXPENSE

FULTON FINANCIAL CORPORATION

	Q1 2016	Q4 2015	Q1 2015	Change From Q4 2015	Change From Q1 2015
			(in thousands)		
Salaries & Benefits	**$ 69,372**	$ 65,467	$ 64,990	$ 3,905	$ 4,382
Occupancy & Equipment	**15,591**	15,192	17,650	399	(2,059)
Data Proc. & Software	**9,321**	9,195	8,086	126	1,235
Outside Services	**6,056**	6,537	5,750	(481)	306
FDIC Insurance	**2,949**	2,896	2,822	53	127
Supplies & Postage	**2,579**	2,399	2,369	180	210
Professional fees	**2,333**	2,814	2,871	(481)	(538)
Marketing	**1,624**	1,754	1,233	(130)	391
Telecommunications	**1,488**	1,430	1,716	58	(228)
OREO & Repo Expenses, net	**638**	1,123	1,362	(485)	(724)
Operating Risk Loss	**540**	987	827	(447)	(287)
Other Expenses	**7,922**	8,645	8,802	(723)	(880)
Total Non-Interest Expenses	**$ 120,413**	**$ 118,439**	**$ 118,478**	**$ 1,974**	**$ 1,935**

NON-GAAP RECONCILIATION

FULTON FINANCIAL CORPORATION

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

	Three Months Ended				
	Mar 31 2015	Jun 30 2015	Sep 30 2015	Dec 31 2015	Mar 31 2016
Efficiency ratio	*(dollars in thousands)*				
Non-interest expense	$ 118,478	$ 118,354	$ 124,889	$ 118,439	$ 120,413
Less: Intangible amortization	(130)	(106)	(5)	(6)	-
Less: Loss on redemption of TruPS			(5,626)	-	-
Numerator	$ 118,348	$ 118,248	$ 119,258	$ 118,433	$ 120,413
Net interest income (fully taxable equivalent)	$ 128,085	$ 127,444	$ 130,250	$ 132,683	$ 134,026
Plus: Total Non-interest income	44,737	46,489	44,774	45,839	43,137
Less: Investment securities (gains) losses	(4,145)	(2,415)	(1,730)	(776)	(947)
Denominator	$ 168,677	$ 171,518	$ 173,294	$ 177,746	$ 176,216
Efficiency ratio	70.2%	68.9%	68.8%	66.6%	68.3%

	Three Months Ended				
	Mar 31 2015	Jun 30 2015	Sep 30 2015	Dec 31 2015	Mar 31 2016
Return on Average common shareholders' equity (tangible)	*(dollars in thousands)*				
Net income	$ 40,036	$ 36,680	$ 34,251	$ 38,535	$ 38,257
Plus: Intangible amortization, net of tax	85	69	3	4	-
Numerator	$ 40,121	$ 36,749	$ 34,254	$ 38,539	$ 38,257
Average shareholders' equity	$ 2,015,963	$ 2,031,788	$ 2,022,829	$ 2,036,769	$ 2,058,799
Less: Average goodwill and intangible assets	(531,732)	(531,618)	(531,564)	(531,559)	(531,556)
Average tangible shareholders' equity (denominator)	$ 1,484,231	$ 1,500,170	$ 1,491,265	$ 1,505,210	$ 1,527,243
Return on average common shareholders' equity (tangible), annualized	10.96%	9.83%	9.11%	10.16%	10.07%

NON-GAAP RECONCILIATION (CON'T)

FULTON FINANCIAL CORPORATION

	Mar 31 2015	Jun 30 2015	Sep 30 2015	Dec 31 2015	Mar 31 2016
Tangible Common Equity to Tangible Assets (TCE Ratio)			*(dollars in thousands)*		
Shareholders' equity	$ 2,031,513	$ 2,024,817	$ 2,025,904	$ 2,041,894	$ 2,073,309
Less: Intangible assets	(531,672)	(531,567)	(531,562)	(531,556)	(531,556)
Tangible shareholders' equity (numerator)	$ 1,499,841	$ 1,493,250	$ 1,494,342	$ 1,510,338	$ 1,541,753
Total assets	$ 17,363,341	$ 17,365,462	$ 17,837,769	$ 17,914,718	$ 18,122,388
Less: Intangible assets	(531,672)	(531,567)	(531,562)	(531,556)	(531,556)
Total tangible assets (denominator)	$ 16,831,669	$ 16,833,895	$ 17,306,207	$ 17,383,162	$ 17,590,832
Tangible Common Equity to Tangible Assets	**8.9%**	**8.9%**	**8.6%**	**8.7%**	**8.8%**

	Three Months Ended				
	Mar 31 2015	Jun 30 2015	Sep 30 2015	Dec 31 2015	Mar 31 2016
Pre-Provision Net Revenue			*(in thousands)*		
Net interest income	$ 123,581	$ 122,920	$ 125,694	$ 127,799	$ 129,054
Non-interest income	44,737	46,489	44,774	45,839	43,137
Less: Investment securities gains	(4,145)	(2,415)	(1,730)	(776)	(947)
Total Revenue	164,173	166,994	168,738	172,862	171,244
Non-interest expense	118,478	118,354	124,889	118,439	120,413
Less: Loss on redemption of TruPS	-	-	(5,626)	-	-
Total Non-interest expense, as adjusted	118,478	118,354	119,263	118,439	120,413
Pre-Provision Net Revenue	**$ 45,695**	**$ 48,640**	**$ 49,475**	**$ 54,423**	**$ 50,831**

FULTON FINANCIAL CORPORATION

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