

C. COMMUNITY REINVESTMENT GOALS

Financial institution’s annual Community Reinvestment Goals should include information on the number of small business loans, home mortgages, home improvement loans, and community development investments to be made within low and moderate- income neighborhoods within the City of Philadelphia.

- 1. Provide an overview of the financial institution’s annual Community Reinvestment Goals and confirm most recent CRA rating.**

The Bank’s CRA goals for the Philadelphia-Delaware Assessment Area are:
Small Business Loans (CRA) - 100% of peer performance
Home Mortgages (HMDA) - 100% of peer performance
Community Development loans - 9% of capital
Community Development investments - 6% of capital

- 2. Provide the number of small business loans, home mortgages, home improvement loans, and community development investments to be made within low and moderate-income neighborhoods within the City of Philadelphia.**

Type	2022 Goals	2022 Results	2023 Goals
Small Business Loans		8	
Home Mortgages		129	
Home Improvement Loans		20	
Community Development Investments		5	

If applicable, explain why the previous year results did not meet the stated goal.

3. Provide the actual number and dollar amounts of residential mortgages, home improvement loans, community development investments, consumer loans, and small business loans, and other commercial loans made in neighborhoods within the City of Philadelphia.

Calendar Year 2022

Number of Loans by Income

Type	Low	Mod	Mid	Upper	Total
Residential Mortgage	26	66	52	41	188
Home Improvement	0	11	9	9	31
Small Business Loans	2	6	3	9	21
Community Development Loans	1	4	1	0	6
Consumer Loans	0	9	9	14	34
Other Commercial Loans	4	29	12	13	62
Total:	33	125	86	86	342
How many business loans were originated?					

Value of Loans (\$)(in 000) by Income

Type	Low	Mod	Mid	Upper	Total
Residential Mortgage	3856	12890	12826	20400	50428
Home Improvement	0	23903	3377	894	28324
Small Business Loans	1300	438	835	3830	6423
Community Development Loans	1500	9946	24000	0	35446
Consumer Loans	0	930	830	1946	3856
Other Commercial Loans	11282	14169	20642	114678	168167
Total:	17938	62276	62510	141748	292644
% of Consumer Loans made through Credit Cards					

4. Provide information on other types of community development investments made in neighborhoods within the City of Philadelphia (for example: Grants, Education, Public or related Commercial Development).

We made contributions to Urban Affairs, United Communities of Southeast Phila, Affordable Housing center of PA, Mission First Housing, Operation HOPE, Urban league of Phila. and School District of Philadelphia. Additionally, we have made significant investment and partnering with United Bank of Philadelphia, a minority owned bank. We have dedicated business leaders in Philadelphia, as well as adding a mortgage lender to focus on CRA lending within the City.

5. Briefly describe any lending outreach programs geared toward minorities, low-income individuals, women, or immigrants. This description should include the targeted community, the type of product (i.e. commercial, home lending, unsecured consumer) and any program outcomes.

The Fulton Forward initiative is our opportunity to shape our future across our footprint through efforts and partnerships that align with our company's values and expertise and make our communities better, one change at a time. Along with our entire Fulton family, we're proud of the Fulton Forward program and our contributions toward building vibrant communities through gifts of time and dollars and through programs, products and services designed to foster affordable housing, drive economic development, and promote education and financial literacy in the neighborhoods we serve. This initiative focuses on Financial Literacy, Economic Development, Community Impact and Housing Assistance. Please see our webpage for additional details.

<https://www.fultonbank.com/viewpage.asp?n=5856>

Fulton Bank will be holding credit clinics at the Fulton Mortgage Company office in Philadelphia. Customers, non-profit organizations and prospects will be able to schedule a session with a representative to discuss topics such as credit and money management for homeowners or small business owners. A banker and mortgage representative will also be available to answer questions or take an on-the-spot application.

Fulton Bank has developed and successfully ran our Affinity Banking program to assist our customer within the Philadelphia market.

6. **Disparities in Lending:** Attach a long-term strategic plan to address disparities in the Bank's or Financial Institution's lending and investment activities that may be indicated in the [City's 2021 annual lending study](#).

Label this document "Appendix II – Long-Term Strategic Plan." If disparities are not indicated in the study, then a strategic plan on programs, lending, and branching patterns should be submitted. Label this document "Appendix II – Long-Term Strategic Plan".

All depositories are required to respond per Chapter 19-200 as referenced:

"Each depository shall also provide the City with a long-term strategic plan to address disparities in its lending and investment activities. The strategic plan shall address how the depository will match or exceed peer lending performance in targeting capital access and credit needs disclosed in disparity studies commissioned by the City."

Appendix II – Long Term Strategic Plan

Fulton Financial Corporation recently developed a Fair and Responsible Banking Strategic Plan that addresses the need for enhanced efforts to be undertaken across our footprint in the area of fair and responsible banking, including fair lending efforts with respect to African American and Hispanic individuals and communities. The Plan includes specific goals and targets for the enhanced lending efforts as well as plans for execution which include the hiring of specialized lending officers and additional lending offices in these communities. We have made significant progress on this plan in many geographies and are in the process of executing further on plans for the City of Philadelphia. Unfortunately, the Plan is not a publicly available document, and we are not able to share it at this time. Our efforts with respect to Philadelphia that are reflected in the Plan are described in this Application and in the materials referenced below.

We would like to direct the City to review the following items:

1. Our continued growth of the Fulton Forward Foundation.
2. Our Fulton Forward Website.
3. Our commitment to underserved communities specifically in the City of Philadelphia in the recognition of our efforts to increase home ownership in low to moderate income communities.
4. Our Corporate Social Responsibility Report

FULTON BANK ANNOUNCES GROWTH OF FULTON FORWARD® FOUNDATION:

[Fulton Bank Launches Diverse Business Banking Program | Fulton Bank](#)

FULTON FORWARD WEBSITE

<https://www.fultonbank.com/About-Fulton-Bank/Fulton-Forward>

FULTON MORTGAGE COMPANY HONORED WITH FIRST ANNUAL COMMUNITY REVITALIZATION AWARD IN PHILADELPHIA

<https://www.fultonbank.com/About-Fulton-Bank/Media-Room/FMC-honored-with-first-annual-Community-Award-in-Philadelphia>

FULTON BANK DONATES MORE THAN 20K IN HOUSING GRANTS TO ORGANIZATIONS IN THE PHILADELPHIA REGION

[Fulton Bank Donates More Than \\$20k in Housing Grants to Organizations in the Philadelphia Region | Fulton Bank](#)

FULTON BANK'S CORPORATE SOCIAL RESPONSIBILITY REPORT

[CSR | Fulton Bank](#)