

## CAPITAL MARKETS ANNOUNCEMENT

## Fulton Financial Corporation (NASDAQ: FULT) Closes Offering of \$150.0 Million of Subordinated Notes due 2024

Sandler O'Neill + Partners L.P. served as the lead book-running manager for this offering.

This transaction is the 21<sup>st</sup> subordinated note or senior note transaction for a regional bank since January 1, 2014 in which Sandler O'Neill acted as a placement agent, sole underwriter or book-runner, more than any other investment bank during that period. Sandler O'Neill has achieved a 60% market share during this period<sup>1</sup> and has been book-runner or placement agent on 5 of the last 6 offerings in 2015.

## About the Offering:

LANCASTER, PA - 06/11/15 - Fulton Financial Corporation (NASDAQ: FULT) has closed its previously announced public offering of \$150 million aggregate principal amount of its 4.50% Subordinated Notes due 2024 (the "Subordinated Notes") in a reopening of its existing series of such notes. The price to the purchasers was 99.708% of the principal amount of the Subordinated Notes representing a yield-to-maturity of 4.538%. The Subordinated Notes, which will not be redeemable prior to their maturity, are intended to qualify as Tier 2 capital for regulatory purposes.

*This announcement is for informational purposes only and does not constitute an offer to sell or the solicitation of an offer to buy securities.*

## About the Company:

Fulton Financial is a \$17 billion financial holding company headquartered in Lancaster, Pennsylvania. As a financial holding company, Fulton Financial engages in general commercial and retail banking and trust business, and also in related financial services, through its bank and non-bank subsidiaries. Fulton Financial's bank subsidiaries currently operate 254 banking offices in Pennsylvania, Delaware, Maryland, New Jersey and Virginia.

(1) Source: SNL Financial. Includes all public offerings and private placements of subordinated notes or senior notes since 1/1/14 for banks and thrifts with assets less than \$25 billion; excludes unreported offerings and offerings with unreported underwriters or placement agents

(2) Financial data is not pro forma for the offering

June 11, 2015

4.50% Subordinated  
Notes due 2024

\$150.0 Million

**FULTON FINANCIAL**  
CORPORATION

Lead Book-Running Manager

SANDLER O'NEILL + PARTNERS

Financial Highlights (as of 3/31/2015)<sup>2</sup>

(\$ in thousands)

Total Assets	\$17,363,341
Total Gross Loans	13,115,505
Total Deposits	13,514,497
Shareholders' Equity	2,031,513
Tier 1 Leverage Ratio	9.42%
Tier 1 Risk-Based Capital Ratio	11.44%
Total Risk-Based Capital Ratio	14.63%
TCE / TA	8.91%

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