CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Fulton Financial Corporation
Person to be contacted about this report: Betsy Chivinski
Submission date: 4/27/09

RSSD (for Bank Holding Companies): 1117129
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$3,095,618	$3,070,980	Residential mortgages, residential mortgage construction, home equity, installment loans, direct and indirect auto loans, student loans.	**Balances have declined as many consumers have taken advantage of low long-term mortgage rates and refinanced debt. Fulton Financial originated $257 million of residential mortgage loans in March 2009. Our policy is to sell long-term fixed rate mortgages for interest rate risk management purposes, as a result, those are not reflected in the balances at left.**
b. Average Commercial Loans	$8,964,374	$8,947,924	Commercial, industrial and agricultural loans, commercial mortgage loans, commercial construction loans, leases.	**Construction loan balances have declined $14 million. There is minimal demand related to new construction projects that can be conservatively underwritten.**
c. Total Loans (sum of lines a and b)	$12,059,992	$12,018,904		

2. General Market Commentary (optional)