Fifth Third Bancorp

2025 CDP Corporate Questionnaire 2025

Word version

Important: this export excludes unanswered questions

This document is an export of your organization's CDP questionnaire response. It contains all data points for questions that are answered or in progress. There may be questions or data points that you have been requested to provide, which are missing from this document because they are currently unanswered. Please note that it is your responsibility to verify that your questionnaire response is complete prior to submission. CDP will not be liable for any failure to do so.

Read full terms of disclosure

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11/14/2025, 05:29 pm

Contents

C1. Introduction

(1.1) In which language are you submitting your response?

Select from:
☑ English

(1.2) Select the currency used for all financial information disclosed throughout your response.

Select from:
☑ USD

(1.3) Provide an overview and introduction to your organization.

(1.3.1) Type of financial institution

Select from:
☑ Bank

(1.3.2) Organization type

Select from:
☑ Publicly traded organization

(1.3.3) Description of organization

At Fifth Third Bank, everything we do is rooted in our purpose: to improve the lives of our customers and the well-being of our communities. Since our founding in 1858, we have been committed to creating a better financial experience by empowering our customers and clients to achieve what matters most. Our unified strength is grounded in the individual passion and diversity of more than 18,000 employees who work collaboratively to deliver a better tomorrow to everyone we serve. We offer a strong culture, opportunities for growth 401k match, wellness options, comprehensive insurance plans and additional resources you need to build a lasting and rewarding career path here. Headquartered in Cincinnati, Ohio, we are among the largest money managers in the Midwest. We operate three main businesses—Commercial Banking; Consumer and Small Business Banking; Wealth & Asset Management—and a network of financial centers in Ohio, Kentucky, Indiana, Michigan, Illinois, Florida, Tennessee, West Virginia, Georgia, North Carolina, South Carolina and Alabama. Consumers also have access to approximately 20,000

Fifth Third fee-free ATMs across the United States. Fifth Third Bancorp is a diversified financial services company and is the indirect parent company of Fifth Third Bank, National Association, a federally chartered institution.
[Fixed row]

(1.4) State the end date of the year for which you are reporting data. For emissions data, indicate whether you will be providing emissions data for past reporting years.

	End date of reporting year	Alignment of this reporting period with your financial reporting period	Indicate if you are providing emissions data for past reporting years
	12/31/2024	*Select from:* ☑ Yes	*Select from:* ☑ No

[Fixed row]

(1.4.1) What is your organization's annual revenue for the reporting period?

8479000000

(1.5) Provide details on your reporting boundary.

	Is your reporting boundary for your CDP disclosure the same as that used in your financial statements?
	Select from: ☑ Yes

[Fixed row]

(1.6) Does your organization have an ISIN code or another unique identifier (e.g., Ticker, CUSIP, etc.)?

ISIN code - bond

(1.6.1) Does your organization use this unique identifier?

Select from:

☑ No

ISIN code - equity

(1.6.1) Does your organization use this unique identifier?

Select from:

☑ No

CUSIP number

(1.6.1) Does your organization use this unique identifier?

Select from:

☑ Yes

(1.6.2) Provide your unique identifier

316773100

Ticker symbol

(1.6.1) Does your organization use this unique identifier?

Select from:

☑ Yes

(1.6.2) Provide your unique identifier

FITB

SEDOL code

(1.6.1) Does your organization use this unique identifier?

Select from:
☑ No

LEI number

(1.6.1) Does your organization use this unique identifier?

Select from:
☑ No

D-U-N-S number

(1.6.1) Does your organization use this unique identifier?

Select from:
☑ No

Other unique identifier

(1.6.1) Does your organization use this unique identifier?

Select from:
☑ No
[Add row]

(1.7) Select the countries/areas in which you operate.

Select all that apply

☑ Canada

☑ United Kingdom of Great Britain and Northern Ireland

☑ United States of America

(1.9) What was the size of your organization based on total assets value at the end of the reporting period?

212927000000

(1.10) Which activities does your organization undertake, and which industry sectors does your organization lend to, invest in, and/or insure?

Banking (Bank)

(1.10.1) Activity undertaken

Select from:

☑ Yes

(1.10.3) Reporting the portfolio value and % of revenue associated with the portfolio

Select from:

☑ Yes, the % of revenue associated with the portfolio

(1.10.5) % of revenue

92

(1.10.6) Type of clients

Select all that apply

☑ Asset owners

☑ Retail clients

☑ Institutional investors

☑ Corporate and institutional clients (companies)

☑ Government / sovereign / quasi-government / sovereign wealth funds

☑ Business and private clients (banking)
☑ Family offices / high network individuals

(1.10.7) Industry sectors your organization lends to, invests in, and/or insures

Select all that apply
☑ Retail
☑ Apparel
☑ Services
☑ Materials
☑ Hospitality
☑ Transportation services
☑ Food, beverage & agriculture
☑ Biotech, health care & pharma
☑ Fossil Fuels
☑ Manufacturing
☑ Infrastructure
☑ Power generation
☑ International bodies

Investing (Asset manager)

(1.10.1) Activity undertaken

Select from:
☑ Yes

(1.10.3) Reporting the portfolio value and % of revenue associated with the portfolio

Select from:
☑ Yes, the % of revenue associated with the portfolio

(1.10.5) % of revenue

8

(1.10.6) Type of clients

Select all that apply

☑ Retail clients
☑ Institutional investors
☑ Business and private clients (banking)
☑ Family offices / high network individuals
☑ Corporate and institutional clients (companies)
☑ Government / sovereign / quasi-government / sovereign wealth funds

(1.10.7) Industry sectors your organization lends to, invests in, and/or insures

Select all that apply

☑ Retail
☑ Apparel
☑ Services
☑ Materials
☑ Hospitality
☑ Transportation services
☑ Food, beverage & agriculture
☑ Biotech, health care & pharma
☑ Fossil Fuels
☑ Manufacturing
☑ Infrastructure
☑ Power generation
☑ International bodies

Investing (Asset owner)

(1.10.1) Activity undertaken

Select from:

☑ No

Insurance underwriting (Insurance company)

(1.10.1) Activity undertaken

Select from:

☑ No

[Fixed row]

(1.24) Has your organization mapped its value chain?

(1.24.1) Value chain mapped

Select from:

☑ Yes, we have mapped or are currently in the process of mapping our value chain

(1.24.2) Value chain stages covered in mapping

Select all that apply

☑ Portfolio

(1.24.5) Portfolios covered in mapping

Select all that apply

☑ Banking (Bank)

(1.24.7) Description of mapping process and coverage

For our portfolio, Fifth Third's relationship managers collect information on companies and activities within the Bank's portfolio. Each company is identified within a given economic sector, subsector, and industry group.

(1.24.8) Primary reason for not mapping your upstream value chain or any value chain stages

Select from:

☑ Not an immediate strategic priority

[Fixed row]

(1.24.1) Have you mapped where in your direct operations or elsewhere in your value chain plastics are produced, commercialized, used, and/or disposed of?

	Plastics mapping
	Select from: ☑ No, and we do not plan to within the next two years

[Fixed row]

C2. Identification, assessment, and management of dependencies, impacts, risks, and opportunities

(2.1) How does your organization define short-, medium-, and long-term time horizons in relation to the identification, assessment, and management of your environmental dependencies, impacts, risks, and opportunities?

Short-term

(2.1.1) From (years)

0

(2.1.3) To (years)

1

(2.1.4) How this time horizon is linked to strategic and/or financial planning

Company-wide definition included in internal risk management framework as well as external disclosures (TCFD/Sustainability reports).

Medium-term

(2.1.1) From (years)

1

(2.1.3) To (years)

5

(2.1.4) How this time horizon is linked to strategic and/or financial planning

Company-wide definition included in internal risk management framework as well as external disclosures (TCFD/Sustainability reports).

Long-term

(2.1.1) From (years)

5

(2.1.2) Is your long-term time horizon open ended?

Select from:

☑ Yes

(2.1.4) How this time horizon is linked to strategic and/or financial planning

Company-wide definition included in internal risk management framework as well as external disclosures (TCFD/Sustainability reports).
[Fixed row]

(2.2) Does your organization have a process for identifying, assessing, and managing environmental dependencies and/or impacts?

	Process in place	Primary reason for not evaluating dependencies and/or impacts
	Select from: ☑ No, but we plan to within the next two years	*Select from:* ☑ Other, please specify :Lack of generally accepted standards or frameworks for assessing environmental impacts and dependency for financial institutions.

[Fixed row]

(2.2.1) Does your organization have a process for identifying, assessing, and managing environmental risks and/or opportunities?

	Process in place	Risks and/or opportunities evaluated in this process
	Select from: ☑ Yes	*Select from:* ☑ Both risks and opportunities

[Fixed row]

(2.2.2) Provide details of your organization's process for identifying, assessing, and managing environmental dependencies, impacts, risks, and/or opportunities.

Row 1

(2.2.2.1) Environmental issue

Select all that apply

☑ Climate change

(2.2.2.2) Indicate which of dependencies, impacts, risks, and opportunities are covered by the process for this environmental issue

Select all that apply

☑ Risks

(2.2.2.3) Value chain stages covered

Select all that apply

☑ Direct operations

☑ Upstream value chain

(2.2.2.4) Coverage

Select from:
☑ Partial

(2.2.2.7) Type of assessment

Select from:
☑ Qualitative and quantitative

(2.2.2.8) Frequency of assessment

Select from:
☑ More than once a year

(2.2.2.9) Time horizons covered

Select all that apply
☑ Short-term
☑ Medium-term
☑ Long-term

(2.2.2.10) Integration of risk management process

Select from:
☑ Integrated into multi-disciplinary organization-wide risk management process

(2.2.2.11) Location-specificity used

Select all that apply
☑ National

(2.2.2.12) Tools and methods used

Enterprise Risk Management
☑ Enterprise Risk Management

☑ Internal company methods

Other

☑ Desk-based research

☑ Partner and stakeholder consultation/analysis

☑ Scenario analysis

(2.2.2.13) Risk types and criteria considered

Acute physical

☑ Flood (coastal, fluvial, pluvial, ground water)

☑ Heavy precipitation (rain, hail, snow/ice)

Policy

☑ Other policy, please specify :Utilize vendor's proprietary models that take into account various changes in policy and regulatory environment under transition scenarios, such as Net Zero 2050.

Market

☑ Other market, please specify :Utilize vendor's proprietary models that take into account changes in market conditions.

Reputation

☑ Increased partner and stakeholder concern and partner and stakeholder negative feedback

Technology

☑ Other technology, please specify :Utilize vendor's proprietary models that take into account changes in technology tied to transition scenarios.

Liability

☑ Other liability, please specify :Utilize vendor's proprietary models that take into account changes in regulation and policy regarding emissions and environmental factors.

(2.2.2.14) Partners and stakeholders considered

Select all that apply

☑ Customers

☑ Investors

☑ Local communities

(2.2.2.15) Has this process changed since the previous reporting year?

Select from:

☑ No

(2.2.2.16) Further details of process

Climate-related considerations were first included in the Enterprise Risk Management Framework in 2017 through environmental and social risk oversight. In 2022, Fifth Third developed a climate risk scenario analysis framework and continued to explore incorporating climate-related risks into existing risk management frameworks. Fifth Third completed both transition risk and physical risk climate scenarios in addition to creating a climate risk scenario analysis framework that describes the Bank's approach to identifying business risk and driving climate risk disclosures. The framework calls for climate risks to be analyzed through the lens of the existing risk types identified in the Bank's Enterprise Risk Management Framework. This is key as climate risk is a transverse risk and has broad implications. The climate risk scenario analysis framework outlines the process for completing an analysis, key definitions, and responsibilities. Each scenario leverages stakeholders with expertise in risk areas, line of business management, and subject matter experts.

Row 2

(2.2.2.1) Environmental issue

Select all that apply

☑ Climate change

(2.2.2.2) Indicate which of dependencies, impacts, risks, and opportunities are covered by the process for this environmental issue

Select all that apply

☑ Opportunities

(2.2.2.3) Value chain stages covered

Select all that apply

☑ Direct operations

(2.2.2.4) Coverage

Select from:

☑ Partial

(2.2.2.7) Type of assessment

Select from:

☑ Qualitative only

(2.2.2.8) Frequency of assessment

Select from:

☑ Not defined

(2.2.2.9) Time horizons covered

Select all that apply

☑ Short-term

(2.2.2.11) Location-specificity used

Select all that apply

☑ National

(2.2.2.12) Tools and methods used

Other

☑ Desk-based research

☑ External consultants

☑ Internal company methods

(2.2.2.14) Partners and stakeholders considered

Select all that apply

☑ Customers

☑ Employees

☑ Local communities

(2.2.2.15) Has this process changed since the previous reporting year?

Select from:

☑ No

(2.2.2.16) Further details of process

Fifth Third sees environmental opportunities to continue its efforts to improve the environmental performance of its direct operations, including reductions to energy use, water use, waste, and greenhouse gas emissions. The Bank has also continued efforts to expand the use of renewable energy. These opportunities are driven by various elements including increased market prices, the benefits of greater resilience, government incentives, and other environmental conditions. As part of its process, the Bank sets operational sustainability goals and executes on environmental projects. Performance towards the Bank's operational sustainability goals are tracked on a quarterly basis and reported publicly annually.

[Add row]

(2.2.4) Does your organization have a process for identifying, assessing, and managing environmental dependencies and/or impacts related to your portfolio activities?

Banking (Bank)

(2.2.4.1) Process in place covering this portfolio

Select from:

☑ Yes

(2.2.4.2) Dependencies and/or impacts related to this portfolio evaluated in this process

Select from:

☑ Impacts only

(2.2.4.3) Primary reason for not evaluating dependencies and/or impacts related to this portfolio

Select from:

☑ Other, please specify :Impacts only

(2.2.4.4) Explain why you do not evaluate dependencies and/or impacts related to this portfolio and describe any plans to evaluate this in the future

Fifth Third evaluates GHG emissions across the entire value chain.
[Fixed row]

(2.2.5) Does your organization have a process for identifying, assessing, and managing environmental risks and/or opportunities related to your portfolio activities?

	Process in place covering this portfolio	Risks and/or opportunities related to this portfolio are evaluated in this process
Banking (Bank)	*Select from:* ☑ Yes	*Select from:* ☑ Both risks and opportunities

[Fixed row]

(2.2.6) Provide details of your organization's process for identifying, assessing, and managing environmental dependencies, impacts, risks, and/or opportunities related to your portfolio activities.

Banking (Bank)

(2.2.6.1) Environmental issue

Select all that apply

☑ Climate change

(2.2.6.2) Indicate which of dependencies, impacts, risks, and opportunities are covered by the process for this portfolio

Select all that apply

☑ Risks

☑ Opportunities

(2.2.6.4) Type of assessment

Select from:

☑ Qualitative and quantitative

(2.2.6.7) Time horizons covered

Select all that apply

☑ Short-term

☑ Medium-term

☑ Long-term

(2.2.6.8) Integration of risk management process

Select from:

☑ Integrated into multi-disciplinary organization-wide risk assessment process

(2.2.6.9) Location-specificity used

Select all that apply

☑ National

(2.2.6.10) Tools and methods used

Select all that apply

☑ Scenario analysis

☑ Other, please specify :For opportunities: place-based solutions for developing communities

(2.2.6.11) Risk type and criteria considered

Acute physical

☑ Flood (coastal, fluvial, pluvial, ground water)

☑ Wildfires

Policy

☑ Other policy, please specify :Proprietary models from a vender account for a range of changes and developments under different transition risk scenarios.

Market

☑ Other market, please specify :Proprietary models from a vender account for a range of changes and developments under different transition risk scenarios.

Reputation

☑ Other reputation, please specify :Implication of regulatory noncompliance

Technology

☑ Other technology, please specify :Proprietary models from a vender account for a range of changes and developments under different transition risk scenarios.

Liability

☑ Other liability, please specify :Proprietary models from a vender account for a range of changes and developments under different transition risk scenarios.

(2.2.6.12) Partners and stakeholders considered

Select all that apply

☑ Customers

☑ Local communities

☑ NGOs

☑ Regulators

(2.2.6.13) Further details of process

Risks: Climate-related considerations were first included in the Enterprise Risk Management Framework in 2017 through environmental and social risk oversight. In 2022, Fifth Third developed a climate risk scenario analysis program and continued to explore incorporating climate-related risks into existing risk programs. Fifth Third completed both transition risk and physical risk climate scenarios which assisted in identifying business risk and driving climate risk disclosures. Climate risks are analyzed through the lens of the existing risk types identified in the Bank's Enterprise Risk Management Framework. This is key as climate risk is a transverse risk and has broad implications. Climate risk scenarios involve stakeholders from different risk types, lines of business management, and subject matter experts.
Opportunities: Local communities have sustainability and climate needs, such as energy affordability, energy access and climate resiliency. Fifth Third works closely with community partners to identify their needs and provide appropriate financing solutions through its commercial and consumer banking divisions.
[Add row]

(2.2.7) Are the interconnections between environmental dependencies, impacts, risks and/or opportunities assessed?

	Interconnections between environmental dependencies, impacts, risks and/or opportunities assessed	Primary reason for not assessing interconnections between environmental dependencies, impacts, risks and/or opportunities	Explain why you do not assess the interconnections between environmental dependencies, impacts, risks and/or opportunities
	Select from: ☑ No	*Select from:* ☑ Not an immediate strategic priority	*Given the organization's current strategic priorities, this assessment is not an immediate area of focus.*

[Fixed row]

(2.2.8) Does your organization consider environmental information about your clients/investees as part of your due diligence and/or environmental dependencies, impacts, risks and/or opportunities assessment process?

	We consider environmental information
Banking (Bank)	*Select from:*

	We consider environmental information
	☑ No, and we do not plan to within the next two years

[Fixed row]

(2.4) How does your organization define substantive effects on your organization?

Risks

(2.4.1) Type of definition

Select all that apply

☑ Qualitative

(2.4.6) Metrics considered in definition

Select all that apply

☑ Likelihood of effect occurring

☑ Other, please specify :The exposure of the risk occurring.

(2.4.7) Application of definition

For CDP reporting, Fifth Third defines substantive financial or strategic impact as an impact that an individual line of business or business function identifies as important to identify, assess, and potentially manage in the short-, medium-, or long-term. A quantifiable indicator to be considered when measuring "substantive financial impacts" may be a stated threshold such as 5% of revenue (see SEC Staff Accounting Bulletin: No 99), however, it's important to note other "substantive strategic impacts" that may not be easily quantifiable (e.g. reputational risk impact). "The terms "substantive financial impact" or "substantive strategic impact" are distinct from and should not be confused with the terms "material" and "materiality" as defined by or construed in accordance with the securities laws or as used in the context of financial statements and reporting."

Opportunities

(2.4.1) Type of definition

Select all that apply

☑ Qualitative

(2.4.7) Application of definition

For CDP reporting, Fifth Third defines substantive financial or strategic impact as an impact that an individual line of business or business function identifies as important to identify, assess, and potentially manage in the short-, medium-, or long-term. A quantifiable indicator to be considered when measuring "substantive financial impacts" may be a stated threshold such as 5% of revenue (see SEC Staff Accounting Bulletin: No 99), however, it's important to note other "substantive strategic impacts" that may not be easily quantifiable (e.g. reputational risk impact). "The terms "substantive financial impact" or "substantive strategic impact" are distinct from and should not be confused with the terms "material" and "materiality" as defined by or construed in accordance with the securities laws or as used in the context of financial statements and reporting."

[Add row]

C3. Disclosure of risks and opportunities

(3.1) Have you identified any environmental risks which have had a substantive effect on your organization in the reporting year, or are anticipated to have a substantive effect on your organization in the future?

Climate change

(3.1.1) Environmental risks identified

Select from:

☑ No

(3.1.2) Primary reason why your organization does not consider itself to have environmental risks in your direct operations and/or upstream/downstream value chain

Select from:

☑ Environmental risks exist, but none with the potential to have a substantive effect on our organization

(3.1.3) Please explain

Impact of acute climate risk such as flooding has been reviewed and assessed; quantification currently does not reveal a substantive impact.

Plastics

(3.1.1) Environmental risks identified

Select from:

☑ No

(3.1.2) Primary reason why your organization does not consider itself to have environmental risks in your direct operations and/or upstream/downstream value chain

Select from:

☑ Environmental risks exist, but none with the potential to have a substantive effect on our organization

(3.1.3) Please explain

Our organization is focused on acute weather events as an emerging risk that may impact our footprint, vendors, customers, and borrowers.
[Fixed row]

(3.6) Have you identified any environmental opportunities which have had a substantive effect on your organization in the reporting year, or are anticipated to have a substantive effect on your organization in the future?

	Environmental opportunities identified
Climate change	*Select from:* ☑ Yes, we have identified opportunities, and some/all are being realized

[Fixed row]

(3.6.1) Provide details of the environmental opportunities identified which have had a substantive effect on your organization in the reporting year, or are anticipated to have a substantive effect on your organization in the future.

Climate change

(3.6.1.1) Opportunity identifier

Select from:

☑ Opp1

(3.6.1.3) Opportunity type and primary environmental opportunity driver

Capital flow and financing

☑ Access to new financing options

(3.6.1.4) Value chain stage where the opportunity occurs

Select from:

☑ Banking portfolio

(3.6.1.5) Country/area where the opportunity occurs

Select all that apply

☑ United States of America

(3.6.1.8) Organization specific description

Tax incentives and the increasing cost of energy, in addition to regulatory and market pressures, continue to incentivize investments in clean energy solutions. This trend presents an opportunity in the financing of renewable energy, energy efficiency, green building, and other climate-related financing solutions. In addition, local communities have sustainability and climate needs, such as energy affordability, energy access and climate resiliency. Fifth Third sees an opportunity to provide financing solutions in support of its commercial and consumer banking divisions.

(3.6.1.9) Primary financial effect of the opportunity

Select from:

☑ Increased revenues resulting from increased demand for products and services

(3.6.1.10) Time horizon over which the opportunity is anticipated to have a substantive effect on the organization

Select all that apply

☑ Short-term

☑ Medium-term

☑ Long-term

Climate change

(3.6.1.1) Opportunity identifier

Select from:

☑ Opp2

(3.6.1.3) Opportunity type and primary environmental opportunity driver

Energy source

☑ Use of renewable energy sources

(3.6.1.4) Value chain stage where the opportunity occurs

Select from:

☑ Direct operations

(3.6.1.5) Country/area where the opportunity occurs

Select all that apply

☑ United States of America

(3.6.1.8) Organization specific description

Fifth Third's commitment to purchase 100% renewable power led to the completion of a Virtual Power Purchase Agreement (VPPA), which now provides solar electricity and the associated Renewable Energy Certificates (RECs). In addition to revenues from the VPPA, Fifth Third has leveraged a REC arbitrage approach to generate additional revenues. This approach offers future environmental opportunities.

(3.6.1.9) Primary financial effect of the opportunity

Select from:

☑ Increased revenues resulting from increased demand for products and services

(3.6.1.10) Time horizon over which the opportunity is anticipated to have a substantive effect on the organization

Select all that apply

☑ Short-term

☑ Medium-term

☑ Long-term

[Add row]

C4. Governance

(4.1) Does your organization have a board of directors or an equivalent governing body?

(4.1.1) Board of directors or equivalent governing body

Select from:

☑ Yes

(4.1.2) Frequency with which the board or equivalent meets

Select from:

☑ More frequently than quarterly

(4.1.3) Types of directors your board or equivalent is comprised of

Select all that apply

☑ Executive directors or equivalent

☑ Independent non-executive directors or equivalent

(4.1.4) Board diversity and inclusion policy

Select from:

☑ Yes, and it is publicly available

(4.1.5) Briefly describe what the policy covers

Per our 2025 Proxy, our Corporate Governance Guidelines set forth the following non-exclusive criteria for directors: • independence (to compose a Board of Directors that has a majority of its members who are independent) • highest personal and professional ethics and integrity • willingness to devote sufficient time to fulfilling duties as a director • impact on the mix of the Board's overall experience in business, government, education, technology, and other areas relevant to our business • impact on the Board's composition in terms of skills, background, geography, and other factors relevant to our business • the number of other public company boards on which the candidate may serve (e.g., a non-CEO director may not serve on more than three public company boards in addition to Fifth Third) The

Board of Directors and Nominating and Corporate Governance Committee believe that a variety of backgrounds, skills, and characteristics is a critical component to an effective and high-performing board and prioritize candidates accordingly.

(4.1.6) Attach the policy (optional)

2025 Proxy Final.pdf
[Fixed row]

(4.1.1) Is there board-level oversight of environmental issues within your organization?

	Board-level oversight of this environmental issue
Climate change	*Select from:* ☑ Yes
Biodiversity	*Select from:* ☑ No, and we do not plan to within the next two years

[Fixed row]

(4.1.2) Identify the positions (do not include any names) of the individuals or committees on the board with accountability for environmental issues and provide details of the board's oversight of environmental issues.

Climate change

(4.1.2.1) Positions of individuals or committees with accountability for this environmental issue

Select all that apply
☑ Chief Executive Officer (CEO)
☑ Chief Risk Officer (CRO)
☑ Chief Sustainability Officer (CSO)

☑ Other C-Suite Officer

☑ Board-level committee

(4.1.2.2) Positions' accountability for this environmental issue is outlined in policies applicable to the board

Select from:

☑ Yes

(4.1.2.3) Policies which outline the positions' accountability for this environmental issue

Select all that apply

☑ Other policy applicable to the board, please specify :Committee charters

(4.1.2.4) Frequency with which this environmental issue is a scheduled agenda item

Select from:

☑ Scheduled agenda item in some board meetings – at least annually

(4.1.2.5) Governance mechanisms into which this environmental issue is integrated

Select all that apply

☑ Overseeing the setting of corporate targets

☑ Monitoring progress towards corporate targets

☑ Approving corporate policies and/or commitments

☑ Overseeing and guiding public policy engagement

☑ Monitoring the implementation of the business strategy

☑ Overseeing reporting, audit, and verification processes

☑ Overseeing and guiding the development of a business strategy

(4.1.2.6) Scope of board-level oversight

Select all that apply

☑ Risks and opportunities to our own operations

☑ Risks and opportunities to our banking activities

[Fixed row]

(4.2) Does your organization's board have competency on environmental issues?

Climate change

(4.2.1) Board-level competency on this environmental issue

Select from:

☑ Yes

(4.2.2) Mechanisms to maintain an environmentally competent board

Select all that apply

☑ Integrating knowledge of environmental issues into board nominating process

☑ Regular training for directors on environmental issues, industry best practice, and standards (e.g., TCFD, SBTi)

[Fixed row]

(4.3) Is there management-level responsibility for environmental issues within your organization?

	Management-level responsibility for this environmental issue
Climate change	*Select from:* ☑ Yes
Biodiversity	*Select from:* ☑ No, and we do not plan to within the next two years

[Fixed row]

(4.3.1) Provide the highest senior management-level positions or committees with responsibility for environmental issues (do not include the names of individuals).

Climate change

(4.3.1.1) Position of individual or committee with responsibility

Committee

☑ Other committee, please specify :Sustainability Committee

(4.3.1.2) Environmental responsibilities of this position

Dependencies, impacts, risks and opportunities

☑ Assessing environmental dependencies, impacts, risks, and opportunities

☑ Managing environmental dependencies, impacts, risks, and opportunities

Policies, commitments, and targets

☑ Monitoring compliance with corporate environmental policies and/or commitments

☑ Measuring progress towards environmental corporate targets

Strategy and financial planning

☑ Developing a business strategy which considers environmental issues

☑ Managing environmental reporting, audit, and verification processes

(4.3.1.3) Coverage of responsibilities

Select all that apply

☑ Dependencies, impacts, risks, and opportunities related to our banking activities

(4.3.1.4) Reporting line

Select from:

☑ Other, please specify :Reports to the Nominating and Governance Committee

(4.3.1.5) Frequency of reporting to the board on environmental issues

Select from:
☑ Quarterly

(4.3.1.6) Please explain

Our Nominating and Corporate Governance Committee and Sustainability Committee have oversight of sustainability and CSR matters.
[Add row]

(4.5) Do you provide monetary incentives for the management of environmental issues, including the attainment of targets?

	Provision of monetary incentives related to this environmental issue
Climate change	*Select from:* ☑ No, and we do not plan to introduce them in the next two years

[Fixed row]

(4.6) Does your organization have an environmental policy that addresses environmental issues?

	Does your organization have any environmental policies?
	Select from: ☑ Yes

[Fixed row]

(4.6.1) Provide details of your environmental policies.

Row 1

(4.6.1.1) Environmental issues covered

Select all that apply

☑ Climate change

(4.6.1.2) Level of coverage

Select from:

☑ Organization-wide

(4.6.1.3) Value chain stages covered

Select all that apply

☑ Direct operations

☑ Upstream value chain

☑ Downstream value chain

☑ Portfolio

(4.6.1.4) Explain the coverage

Our Enterprise Risk Management Framework incorporates climate-related risks. This Framework applies to all lines of business, subsidiaries, and support functions across Fifth Third.

(4.6.1.6) Indicate whether your environmental policy is in line with global environmental treaties or policy goals

Select all that apply

☑ No, and we do not plan to align in the next two years

(4.6.1.7) Public availability

Select from:
☑ Not publicly available
[Add row]

(4.7) Does the policy framework for the portfolio activities of your organization include environmental requirements that clients/investees need to meet, and/or exclusion policies?

Banking (Bank)

(4.7.1) Policy framework for portfolio activities include environmental requirements for clients/investees, and/or exclusion policies

Select from:
☑ No, and we do not plan to include environmental requirements and/or exclusion policies in our policy framework in the next two years

(4.7.2) Primary reason for not including both policies with environmental client/investee requirements and environmental exclusion policies in your policy framework for portfolio activities

Select from:
☑ Other, please specify :Our focus is on supporting clients through transition and risk mitigation if they are engaged in legal activities.

(4.7.3) Explain why the policy framework for your portfolio activities does not include both policies with environmental client/investee requirements and environmental exclusion policies

Our approach is to help clients through transition and not exclusion, as long as they are engaged in legal activities. While our overall policy framework does not currently include broad environmental requirements or exclusion policies, there is a specific exception within our Commercial Real Estate (CRE) policy. Section 5.0 of the CRE policy outlines environmental requirements for all CRE loans, including mandatory environmental due diligence prior to closing, indemnification and documentation, including representations and warranties confirming compliance with all applicable laws related to hazardous materials.
[Fixed row]

(4.8) Does your organization include covenants in financing agreements to reflect and enforce your environmental policies?

	Covenants included in financing agreements to reflect and enforce policies	Primary reason for not including covenants in financing agreements
	Select from: ☑ No, and we do not plan to in the next two years	*Select from:* ☑ Not an immediate strategic priority

[Fixed row]

(4.9) Does your organization offer its employees a pension scheme that incorporates environmental criteria in its holdings?

Climate change

(4.9.1) Pension scheme incorporates environmental criteria in its holdings

Select from:

☑ Yes, as the default investment strategy for all plans

(4.9.2) Describe how funds within the pension scheme are selected and how your organization ensures that environmental criteria are incorporated

Fiduciaries for the Fifth Third Bancorp 401(k) Savings Plan ("Plan") identify investment strategies with strong and deep investment teams, sound investment philosophies, robust investment processes, and proven track records that are expected to provide attractive risk-adjusted returns. Fiduciaries for the Plan are governed by ERISA and act in the sole interests of Plan participants and beneficiaries. Each of the investments in the Plan incorporate environmental criteria as part of their investment analysis and management process (for actively managed investment options) and/or as part of their proxy voting process (for both actively and passively managed investment options). If the investment option in the Plan incorporates environmental criteria as part of its investment process, the investment manager must demonstrate how their identification and assessment of these factors influence investment risk and returns and how their approach will lead to better investment outcomes. It should be noted that the underlying investment manager must not only demonstrate how the inclusion of environmental considerations enhances their investment process but also how all aspects of their process will likely lead to better long-term, risk-adjusted returns.

[Fixed row]

(4.10) Are you a signatory or member of any environmental collaborative frameworks or initiatives?

(4.10.1) Are you a signatory or member of any environmental collaborative frameworks or initiatives?

Select from:

☑ Yes

(4.10.2) Collaborative framework or initiative

Select all that apply

☑ Partnership for Carbon Accounting Financials (PCAF)

☑ Task Force on Climate-related Financial Disclosures (TCFD)

(4.10.3) Describe your organization’s role within each framework or initiative

[Fixed row]

(4.11) In the reporting year, did your organization engage in activities that could directly or indirectly influence policy, law, or regulation that may (positively or negatively) impact the environment?

(4.11.1) External engagement activities that could directly or indirectly influence policy, law, or regulation that may impact the environment

Select all that apply

☑ Yes, we engaged directly with policy makers

(4.11.2) Indicate whether your organization has a public commitment or position statement to conduct your engagement activities in line with global environmental treaties or policy goals

Select from:

☑ No, and we do not plan to have one in the next two years

(4.11.5) Indicate whether your organization is registered on a transparency register

Select from:
☑ Yes

(4.11.6) Types of transparency register your organization is registered on

Select all that apply
☑ Mandatory government register

(4.11.7) Disclose the transparency registers on which your organization is registered & the relevant ID numbers for your organization

Lobbying Disclosure Act of 1995, FIFTH THIRD BANCORP https://lda.senate.gov/filings/public/filing/14bf2d42-f4b2-4695-9816-0f9fca658a3b/print/
[Fixed row]

(4.12) Have you published information about your organization's response to environmental issues for this reporting year in places other than your CDP response?

Select from:
☑ Yes

(4.12.1) Provide details on the information published about your organization's response to environmental issues for this reporting year in places other than your CDP response. Please attach the publication.

Row 1

(4.12.1.1) Publication

Select from:
☑ In mainstream reports

(4.12.1.3) Environmental issues covered in publication

Select all that apply

☑ Climate change

(4.12.1.4) Status of the publication

Select from:

☑ Complete

(4.12.1.5) Content elements

Select all that apply

☑ Risks & Opportunities

(4.12.1.8) Comment

Please find 2024 Annual Report: https://s23.q4cdn.com/252949160/files/doc_financials/2024/ar/FITB-12-31-2024-Annual-Report-Final.pdf

Row 3

(4.12.1.1) Publication

Select from:

☑ In voluntary sustainability reports

(4.12.1.3) Environmental issues covered in publication

Select all that apply

☑ Climate change

☑ Water

(4.12.1.4) Status of the publication

Select from:

☑ Complete

(4.12.1.5) Content elements

Select all that apply

☑ Strategy

☑ Emissions figures

☑ Emission targets

(4.12.1.8) Comment

Please find 2025 Proxy Statement: https://s23.q4cdn.com/252949160/files/doc_financials/2024/ar/2025-Proxy-Final.pdf

Row 4

(4.12.1.1) Publication

Select from:

☑ In voluntary sustainability reports

(4.12.1.3) Environmental issues covered in publication

Select all that apply

☑ Climate change

☑ Water

(4.12.1.4) Status of the publication

Select from:

☑ Complete

(4.12.1.5) Content elements

Select all that apply

☑ Risks & Opportunities

☑ Strategy

☑ Emissions figures

☑ Emission targets

(4.12.1.8) Comment

Please find 2024 Sustainability Report: https://s23.q4cdn.com/252949160/files/doc_downloads/2025/07/2024-Sustainability-Report.pdf
[Add row]

C5. Business strategy

(5.1) Does your organization use scenario analysis to identify environmental outcomes?

	Use of scenario analysis
Climate change	*Select from:* ☑ Yes

[Fixed row]

(5.1.1) Provide details of the scenarios used in your organization's scenario analysis.

Climate change

(5.1.1.1) Scenario used

Climate transition scenarios

☑ NGFS scenarios framework, please specify :Fifth Third leveraged Net Zero 2050 and Delayed Transition scenarios.

(5.1.1.3) Approach to scenario

Select from:

☑ Qualitative and quantitative

(5.1.1.4) Scenario coverage

Select from:

☑ Portfolio

(5.1.1.5) Risk types considered in scenario

Select all that apply

☑ Policy

☑ Market

☑ Reputation

☑ Liability

(5.1.1.7) Reference year

2022

(5.1.1.8) Timeframes covered

Select all that apply

☑ 2025

☑ 2030

☑ 2040

☑ 2050

(5.1.1.9) Driving forces in scenario

Finance and insurance

☑ Other finance and insurance driving forces, please specify :OakNorth Climate's proprietary models are driven by NGFS scenarios as well as inputs such as (but not limited to) policy change, government regulations, global market conditions, industry specific projections.

Stakeholder and customer demands

☑ Other stakeholder and customer demands driving forces, please specify :OakNorth Climate's proprietary models are driven by NGFS scenarios as well as inputs such as (but not limited to) policy change, government regulations, global market conditions, industry specific projections.

Regulators, legal and policy regimes

☑ Other regulators, legal and policy regimes driving forces, please specify :OakNorth Climate's proprietary models are driven by NGFS scenarios as well as inputs such as (but not limited to) policy change, government regulations, global market conditions, industry specific projections.

Relevant technology and science

☑ Other relevant technology and science driving forces, please specify :OakNorth Climate's proprietary models are driven by NGFS scenarios as well as inputs such as (but not limited to) policy change, government regulations, global market conditions, industry specific projections.

Direct interaction with climate

☑ Other direct interaction with climate driving forces, please specify :OakNorth Climate's proprietary models are driven by NGFS scenarios as well as inputs such as (but not limited to) policy change, government regulations, global market conditions, industry specific projections.

Macro and microeconomy

☑ Other macro and microeconomy driving forces, please specify :OakNorth Climate's proprietary models are driven by NGFS scenarios as well as inputs such as (but not limited to) policy change, government regulations, global market conditions, industry specific projections.

(5.1.1.10) Assumptions, uncertainties and constraints in scenario

The Bank played out two transition scenarios (NGFS aligned) utilizing OakNorth (ON) Climate resources: Net Zero 2050 and Delayed Transition. Using the ON Climate tool, the Bank looked at the commercial and industrial portfolios, obtaining insights into borrower risk development over different time horizons and over the course of the two NGFS scenarios. Net Zero 2050 is an ambitious scenario that limits global warming to 1.5°C through stringent climate policies and innovation, reaching net zero CO_2 emissions around 2050. Delayed Transition assumes global annual emissions do not decrease until 2030. Strong policies are then needed to limit warming to below 2°C.

(5.1.1.11) Rationale for choice of scenario

The primary reason for selecting transition scenarios is to evaluate the impact of transition risk on the Bank. Net Zero 2050 and delayed transition scenarios help identify potential impacts to bank, clients, and communities through a variety of potential transmission channels. The scenarios illustrate whether higher costs and reduced revenues translate into lowered profits and reduced future cash flows for certain companies. Playing through potential outcomes shapes company understanding on how transition may result in higher loan default rates and increased losses for companies in carbon-intensive industries.

Climate change

(5.1.1.1) Scenario used

Physical climate scenarios

☑ Customized publicly available climate physical scenario, please specify :Conducted flood risk scenario analysis utilizing data aligned to RCP 4.5.

(5.1.1.3) Approach to scenario

Select from:

☑ Qualitative and quantitative

(5.1.1.4) Scenario coverage

Select from:

☑ Portfolio

(5.1.1.5) Risk types considered in scenario

Select all that apply

☑ Policy

☑ Market

☑ Liability

☑ Reputation

☑ Acute physical

☑ Chronic physical

(5.1.1.6) Temperature alignment of scenario

Select from:

☑ 2.0ºC - 2.4ºC

(5.1.1.7) Reference year

2022

(5.1.1.8) Timeframes covered

Select all that apply

☑ 2030

☑ 2050

(5.1.1.9) Driving forces in scenario

Regulators, legal and policy regimes

☑ Other regulators, legal and policy regimes driving forces, please specify :The Bank also analyzed the intersection of flood risk and low- to moderate-income areas in order to better understand who is at risk and how to maintain our commitments to the community.

Relevant technology and science

☑ Other relevant technology and science driving forces, please specify :Through use of physical hazard data provided by First Street Foundation, the Bank completed a physical risk scenario analysis evaluating flood risk across the geographic footprint of our consumer real estate portfolio.

Direct interaction with climate

☑ Other direct interaction with climate driving forces, please specify :The impact of flood events across the portfolio served as a primary driver for the scenario.

(5.1.1.10) Assumptions, uncertainties and constraints in scenario

Flood scenario analysis relied on flood models and data provided by First Street Foundation and FEMA flood zone mapping. Analysis focused on consumer mortgage portfolio.

(5.1.1.11) Rationale for choice of scenario

Floods can have a destructive impact on a consumer's home and well-being. In efforts to improve the lives of customers and the well-being of communities, the Bank undertook scenario analysis to better understand the potential flood risk and impact to our consumer borrowers. Because a flood can also weaken a borrower's ability to repay loans.

Climate change

(5.1.1.1) Scenario used

Physical climate scenarios

☑ Customized publicly available climate physical scenario, please specify :Conducted flood risk scenario analysis utilizing data aligned to RCP 4.5.

(5.1.1.3) Approach to scenario

Select from:

☑ Qualitative and quantitative

(5.1.1.4) Scenario coverage

Select from:

☑ Portfolio

(5.1.1.5) Risk types considered in scenario

Select all that apply

☑ Policy

☑ Market

☑ Liability

☑ Reputation

☑ Acute physical

☑ Chronic physical

(5.1.1.6) Temperature alignment of scenario

Select from:

☑ 2.0ºC - 2.4ºC

(5.1.1.7) Reference year

2023

(5.1.1.8) Timeframes covered

Select all that apply

☑ 2025

☑ 2030

☑ 2050

(5.1.1.9) Driving forces in scenario

Finance and insurance

☑ Other finance and insurance driving forces, please specify :The impact of flood and wind events across the portfolio served as a primary driver for the scenario. Role of insurance in commercial real estate sector was assessed.

Relevant technology and science

☑ Other relevant technology and science driving forces, please specify :The impact of flood and wind events across the portfolio served as a primary driver for the scenario. Vendor models account for improvements and alterations to built environment.

Direct interaction with climate

☑ Other direct interaction with climate driving forces, please specify :The impact of flood and wind events across the portfolio served as a primary driver for the scenario.

(5.1.1.10) Assumptions, uncertainties and constraints in scenario

Worked with a vendor to analyze current and future flood and wind risk to a sample of commercial real estate collaterals. Evaluation led to an understanding of collateral which present significant financial risk to the borrower.

(5.1.1.11) Rationale for choice of scenario

Flood and wind risk can have a destructive impact on a commercial real estate. The Bank undertook scenario analysis to better understand the potential flood and wind risk impact to our commercial real estate clients. Damaged property may weaken a borrower's ability to repay loans, and the Bank wants to understand that impact.
[Add row]

(5.1.2) Provide details of the outcomes of your organization's scenario analysis.

Climate change

(5.1.2.1) Business processes influenced by your analysis of the reported scenarios

Select all that apply

☑ Risk and opportunities identification, assessment and management

(5.1.2.2) Coverage of analysis

Select from:

☑ Business division

(5.1.2.3) Summarize the outcomes of the scenario analysis and any implications for other environmental issues

Scenario analysis enhanced enterprise understanding and identification of climate risks, especially how each risk may materialize over short-, medium-, and long-term time horizons. Flood analysis enabled internal conversations and industry engagement on topics of climate opportunity, homebuyer education, and affordability. Scenario analysis continues to develop as a strong risk management tool. Regulators across the globe established principles and conducted large-scale exercises to analyze climate risk through scenario analysis and related activities. As climate risk management matures at Fifth Third, regulatory principles and lessons learned from internal analyses inform future development activities.

[Fixed row]

(5.2) Does your organization's strategy include a climate transition plan?

	Transition plan	Primary reason for not having a climate transition plan that aligns with a 1.5°C world
	Select from: ☑ No and we do not plan to develop a climate transition plan within the next two years	*Select from:* ☑ Not an immediate strategic priority

[Fixed row]

(5.3) Have environmental risks and opportunities affected your strategy and/or financial planning?

(5.3.1) Environmental risks and/or opportunities have affected your strategy and/or financial planning

Select from:

☑ Yes, strategy only

(5.3.2) Business areas where environmental risks and/or opportunities have affected your strategy

Select all that apply

☑ Products and services

☑ Upstream/downstream value chain

☑ Operations

(5.3.3) Primary reason why environmental risks and/or opportunities have not affected your strategy and/or financial planning

Select from:

☑ Other, please specify :We have conducted assessments of environmental risks/opportunities. These assessments are informing internal discussions/awareness, but have not yet led to changes in strategic direction or financial planning.

(5.3.4) Explain why environmental risks and/or opportunities have not affected your strategy and/or financial planning

Our organization has conducted assessments of environmental risks and opportunities, including climate-related regulatory developments and physical risks. These assessments are informing internal discussions and awareness, as they are reviewed against overall risk appetite and incorporated into strategic and capital planning.
[Fixed row]

(5.3.1) Describe where and how environmental risks and opportunities have affected your strategy.

Products and services

(5.3.1.1) Effect type

Select all that apply

☑ Risks

☑ Opportunities

(5.3.1.3) Describe how environmental risks and/or opportunities have affected your strategy in this area

Risks: Enterprise strategy reviews integrated climate risk as a consideration. Opportunities: Fifth Third is building community-level products and solutions for climate resiliency and clean energy.

Operations

(5.3.1.1) Effect type

Select all that apply

☑ Risks

☑ Opportunities

(5.3.1.3) Describe how environmental risks and/or opportunities have affected your strategy in this area

Risks: Enterprise strategy reviews integrated climate risk as a consideration. Opportunities: Fifth Third recognizes opportunities in operational sustainability and is committed to purchase 100% renewable power. It has completed a Virtual Power Purchase Agreement (VPPA), which now provides solar electricity and the associated Renewable Energy Certificates (RECs). In addition to revenues from the VPPA, Fifth Third has leveraged a REC arbitrage approach to generate additional revenues.
[Add row]

(5.10) Does your organization use an internal price on environmental externalities?

	Use of internal pricing of environmental externalities
	Select from: ☑ No, and we do not plan to in the next two years

[Fixed row]

(5.11) Do you engage with your value chain on environmental issues?

	Engaging with this stakeholder on environmental issues	Environmental issues covered
Clients	*Select from:* ☑ Yes	*Select all that apply*
Suppliers	*Select from:* ☑ Yes	*Select all that apply* ☑ Climate change
Investors and shareholders	*Select from:* ☑ Yes	*Select all that apply* ☑ Climate change
Other value chain stakeholders	*Select from:* ☑ Yes	*Select all that apply* ☑ Climate change

[Fixed row]

(5.11.3) Provide details of your environmental engagement strategy with your clients.

Row 1

(5.11.3.1) Type of clients

Select from:

☑ Clients of Banks

(5.11.3.2) Environmental issues covered by the engagement strategy

Select all that apply

☑ Climate change

(5.11.3.3) Type and details of engagement

Information collection

☑ Other information collection activity, please specify :See response

(5.11.3.6) Explain the rationale for the coverage of your engagement

We conducted a pilot program last year to directly engage clients in carbon-intensive industries. The goal was to better understand their transition plans and sustainability practices through in-person discussions with representatives from sustainability, line of business, and risk. Leveraging the lessons learned from this engagement, we began developing a method to evaluate borrower-level climate risks and opportunities in a consistent manner. While this work provided valuable insights and a strong foundation for future efforts, we have opted to conclude this phase and focus on integrating lessons learned into broader risk management practices.

(5.11.3.7) Describe how you communicate your engagement strategy to your clients and/or to the public

We continue to focus on direct engagement and leveraging insights from our pilot program to inform future strategies and communications.

(5.11.3.12) Escalation process for engagement when dialogue is failing

Select from:

☑ No, we don’t have an escalation process

[Add row]

(5.11.7) Provide further details of your organization’s supplier engagement on environmental issues.

Climate change

(5.11.7.2) Action driven by supplier engagement

Select from:

☑ Other, please specify :Establish expectations for environmental standards through our third-party network.

(5.11.7.3) Type and details of engagement

Innovation and collaboration

☑ Other innovation and collaboration activity, please specify :Fifth Third Bank’s Third Party Code of Conduct outlines expectations for ethical, human rights, labor, and environmental standards for suppliers.

(5.11.7.4) Upstream value chain coverage

Select all that apply

☑ Tier 1 suppliers

(5.11.7.9) Describe the engagement and explain the effect of your engagement on the selected environmental action

Fifth Third engages with its suppliers on environmental issues through its Third Party Code of Conduct, which sets expectations for responsible business practices, including environmental standards. While the Bank does not currently conduct active due diligence or performance monitoring related to climate change or environmental sustainability, suppliers are expected to comply with the Code and applicable laws and regulations. The Code encourages suppliers to promote similar standards within their own supply chains. Fifth Third does not currently use third-party sustainability ratings or surveys and does not procure third-party services based on climate-related criteria.

(5.11.7.11) Engagement is helping your tier 1 suppliers engage with their own suppliers on the selected action

Select from:

☑ Unknown

[Add row]

(5.11.9) Provide details of any environmental engagement activity with other stakeholders in the value chain.

Climate change

(5.11.9.1) Type of stakeholder

Select from:

☑ Investors and shareholders

(5.11.9.2) Type and details of engagement

Education/Information sharing

☑ Share information on environmental initiatives, progress and achievements

(5.11.9.5) Rationale for engaging these stakeholders and scope of engagement

For more on how we engage with stakeholders - including shareholders, customers, employees, communities, and regulators - please see the "Stakeholder Engagement for Sustainability Matters" section on page 6 of our 2024 Sustainability Report.

(5.11.9.6) Effect of engagement and measures of success

Fifth Third reports on our sustainability efforts and progress through our annual Sustainability Report, earnings call materials, and other disclosures, which are available at ir.53.com.
[Add row]

(5.14) Do your external asset managers have to meet environmental requirements as part of your organization's selection process and engagement?

	External asset managers have to meet specific environmental requirements as part of the selection process and engagement	Primary reason for not including environmental requirements in selection process and engagement with external asset managers
	Select from: ☑ No, and we do not plan to include environmental requirements in the next two years	*Select from:* ☑ Not an immediate strategic priority

[Fixed row]

(5.15) Does your organization exercise voting rights as a shareholder on environmental issues?

	Exercise voting rights as a shareholder on environmental issues
	Select from: ☑ Yes

[Fixed row]

(5.15.1) Provide details of your shareholder voting record on environmental issues.

	Method used to exercise your voting rights as a shareholder
Row 1	*Select from:* ☑ Exercise voting rights through an external service provider

[Add row]

C6. Environmental Performance - Consolidation Approach

(6.1) Provide details on your chosen consolidation approach for the calculation of environmental performance data.

Climate change

(6.1.1) Consolidation approach used

Select from:

☑ Operational control

(6.1.2) Provide the rationale for the choice of consolidation approach

Fifth Third has better access to needed data under an operational control approach. An operational control approach also gives full ownership of GHG emissions to the company that is in the best position to calculate and reduce those emissions.
[Fixed row]

C7. Environmental performance - Climate Change

(7.1) Is this your first year of reporting emissions data to CDP?

Select from:
☑ No

(7.1.1) Has your organization undergone any structural changes in the reporting year, or are any previous structural changes being accounted for in this disclosure of emissions data?

	Has there been a structural change?
	Select all that apply ☑ No

[Fixed row]

(7.1.2) Has your emissions accounting methodology, boundary, and/or reporting year definition changed in the reporting year?

	Change(s) in methodology, boundary, and/or reporting year definition?
	Select all that apply ☑ No

[Fixed row]

(7.2) Select the name of the standard, protocol, or methodology you have used to collect activity data and calculate emissions.

Select all that apply
☑ The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)

(7.3) Describe your organization's approach to reporting Scope 2 emissions.

	Scope 2, location-based	Scope 2, market-based	Comment
	Select from: ☑ We are reporting a Scope 2, location-based figure	*Select from:* ☑ We are reporting a Scope 2, market-based figure	

[Fixed row]

(7.4) Are there any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1, Scope 2 or Scope 3 emissions that are within your selected reporting boundary which are not included in your disclosure?

Select from:
☑ No

(7.5) Provide your base year and base year emissions.

Scope 1

(7.5.1) Base year end

12/31/2014

(7.5.2) Base year emissions (metric tons CO2e)

18671.0

Scope 2 (location-based)

(7.5.1) Base year end

12/31/2014

(7.5.2) Base year emissions (metric tons CO2e)

134176.0

Scope 2 (market-based)

(7.5.1) Base year end

12/31/2014

(7.5.2) Base year emissions (metric tons CO2e)

90052.0

Scope 3 category 1: Purchased goods and services

(7.5.1) Base year end

12/31/2021

(7.5.2) Base year emissions (metric tons CO2e)

297277

Scope 3 category 2: Capital goods

(7.5.1) Base year end

12/31/2021

(7.5.2) Base year emissions (metric tons CO2e)

58754

Scope 3 category 3: Fuel-and-energy-related activities (not included in Scope 1 or 2)

(7.5.1) Base year end

12/31/2021

(7.5.2) Base year emissions (metric tons CO2e)

21989

Scope 3 category 4: Upstream transportation and distribution

(7.5.1) Base year end

12/31/2021

(7.5.2) Base year emissions (metric tons CO2e)

3060

Scope 3 category 5: Waste generated in operations

(7.5.1) Base year end

12/31/2021

(7.5.2) Base year emissions (metric tons CO2e)

3294

Scope 3 category 6: Business travel

(7.5.1) Base year end

12/31/2014

(7.5.2) Base year emissions (metric tons CO2e)

5792.0

Scope 3 category 7: Employee commuting

(7.5.1) Base year end

12/31/2021

(7.5.2) Base year emissions (metric tons CO2e)

14436

Scope 3 category 13: Downstream leased assets

(7.5.1) Base year end

12/31/2021

(7.5.2) Base year emissions (metric tons CO2e)

570
[Fixed row]

(7.6) What were your organization’s gross global Scope 1 emissions in metric tons CO2e?

	Gross global Scope 1 emissions (metric tons CO2e)
Reporting year	*9449*

[Fixed row]

(7.7) What were your organization's gross global Scope 2 emissions in metric tons CO2e?

	Gross global Scope 2, location-based emissions (metric tons CO2e)	Gross global Scope 2, market-based emissions (metric tons CO2e)
Reporting year	*51413*	*0*

[Fixed row]

(7.8) Account for your organization's gross global Scope 3 emissions, disclosing and explaining any exclusions.

Purchased goods and services

(7.8.1) Evaluation status

Select from:

☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

125506

(7.8.3) Emissions calculation methodology

Select all that apply
☑ Spend-based method

(7.8.4) Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

Capital goods

(7.8.1) Evaluation status

Select from:
☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

34353

(7.8.3) Emissions calculation methodology

Select all that apply
☑ Spend-based method

(7.8.4) Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

Fuel-and-energy-related activities (not included in Scope 1 or 2)

(7.8.1) Evaluation status

Select from:
☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

10963

(7.8.3) Emissions calculation methodology

Select all that apply

☑ Average data method

(7.8.4) Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

Upstream transportation and distribution

(7.8.1) Evaluation status

Select from:

☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

4619

(7.8.3) Emissions calculation methodology

Select all that apply

☑ Spend-based method

(7.8.4) Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

Waste generated in operations

(7.8.1) Evaluation status

Select from:
☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

2811

(7.8.3) Emissions calculation methodology

Select all that apply
☑ Average data method

(7.8.4) Percentage of emissions calculated using data obtained from suppliers or value chain partners

100

(7.8.5) Please explain

Detailed data on waste types, waste treatment methods, and the associated amounts was provided by Fifth Third waste suppliers directly. The waste streams include mixed trash and recyclables, construction and demolition, shredded paper, and recycled electronics. Waste emissions across these four sources were calculated at the portfolio level, rather than the site level.

Business travel

(7.8.1) Evaluation status

Select from:
☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

12203

(7.8.3) Emissions calculation methodology

Select all that apply

☑ Average data method

(7.8.4) Percentage of emissions calculated using data obtained from suppliers or value chain partners

0

Employee commuting

(7.8.1) Evaluation status

Select from:

☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

18419

(7.8.3) Emissions calculation methodology

Select all that apply

☑ Average data method

Upstream leased assets

(7.8.1) Evaluation status

Select from:

☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

0

(7.8.5) Please explain

Category 8 emissions are accounted for under Scope 1 & 2.

Downstream transportation and distribution

(7.8.1) Evaluation status

Select from:

☑ Not relevant, explanation provided

(7.8.5) Please explain

As a financial services company, we do not have emissions from downstream transportation and distribution.

Processing of sold products

(7.8.1) Evaluation status

Select from:

☑ Not relevant, explanation provided

(7.8.5) Please explain

As a financial services company, we do not have emissions from processing sold products.

Use of sold products

(7.8.1) Evaluation status

Select from:

☑ Not relevant, explanation provided

(7.8.5) Please explain

As a financial services company, we do not have emissions from use of sold products.

End of life treatment of sold products

(7.8.1) Evaluation status

Select from:

☑ Not relevant, explanation provided

(7.8.5) Please explain

As a financial services company, we do not have emissions from end of life treatment of sold products.

Downstream leased assets

(7.8.1) Evaluation status

Select from:

☑ Relevant, calculated

(7.8.2) Emissions in reporting year (metric tons CO2e)

812

(7.8.3) Emissions calculation methodology

Select all that apply

☑ Supplier-specific method

(7.8.4) Percentage of emissions calculated using data obtained from suppliers or value chain partners

100

Franchises

(7.8.1) Evaluation status

Select from:
☑ Not relevant, explanation provided

(7.8.5) Please explain

As a financial services company, we do not have emissions from franchises.

Other (upstream)

(7.8.1) Evaluation status

Select from:
☑ Not relevant, explanation provided

Other (downstream)

(7.8.1) Evaluation status

Select from:
☑ Not relevant, explanation provided
[Fixed row]

(7.9) Indicate the verification/assurance status that applies to your reported emissions.

	Verification/assurance status
Scope 1	*Select from:* ☑ Third-party verification or assurance process in place
Scope 2 (location-based or market-based)	*Select from:*

	Verification/assurance status
	☑ Third-party verification or assurance process in place
Scope 3	*Select from:* ☑ Third-party verification or assurance process in place

[Fixed row]

(7.9.1) Provide further details of the verification/assurance undertaken for your Scope 1 emissions, and attach the relevant statements.

Row 1

(7.9.1.1) Verification or assurance cycle in place

Select from:

☑ Annual process

(7.9.1.2) Status in the current reporting year

Select from:

☑ Complete

(7.9.1.3) Type of verification or assurance

Select from:

☑ Limited assurance

(7.9.1.4) Attach the statement

2024 GHG Verification Statement_Final.pdf

(7.9.1.5) Page/section reference

1

(7.9.1.6) Relevant standard

Select from:
☑ ISO14064-3

(7.9.1.7) Proportion of reported emissions verified (%)

100
[Add row]

(7.9.2) Provide further details of the verification/assurance undertaken for your Scope 2 emissions and attach the relevant statements.

Row 1

(7.9.2.1) Scope 2 approach

Select from:
☑ Scope 2 location-based

(7.9.2.2) Verification or assurance cycle in place

Select from:
☑ Annual process

(7.9.2.3) Status in the current reporting year

Select from:

☑ Complete

(7.9.2.4) Type of verification or assurance

Select from:

☑ Limited assurance

(7.9.2.5) Attach the statement

2024 GHG Verification Statement_Final.pdf

(7.9.2.6) Page/ section reference

1

(7.9.2.7) Relevant standard

Select from:

☑ ISO14064-3

(7.9.2.8) Proportion of reported emissions verified (%)

100

Row 2

(7.9.2.1) Scope 2 approach

Select from:

☑ Scope 2 market-based

(7.9.2.2) Verification or assurance cycle in place

Select from:

☑ Annual process

(7.9.2.3) Status in the current reporting year

Select from:
☑ Complete

(7.9.2.4) Type of verification or assurance

Select from:
☑ Limited assurance

(7.9.2.5) Attach the statement

2024 GHG Verification Statement_Final.pdf

(7.9.2.6) Page/ section reference

1

(7.9.2.7) Relevant standard

Select from:
☑ ISO14064-3

(7.9.2.8) Proportion of reported emissions verified (%)

100
[Add row]

(7.9.3) Provide further details of the verification/assurance undertaken for your Scope 3 emissions and attach the relevant statements.

Row 1

(7.9.3.1) Scope 3 category

Select all that apply

☑ Scope 3: Capital goods
☑ Scope 3: Business travel
☑ Scope 3: Employee commuting
☑ Scope 3: Upstream leased assets
☑ Scope 3: Downstream leased assets
☑ Scope 3: Purchased goods and services
☑ Scope 3: Waste generated in operations
☑ Scope 3: Upstream transportation and distribution
☑ Scope 3: Downstream transportation and distribution
☑ Scope 3: Fuel and energy-related activities (not included in Scopes 1 or 2)

(7.9.3.2) Verification or assurance cycle in place

Select from:

☑ Annual process

(7.9.3.3) Status in the current reporting year

Select from:

☑ Complete

(7.9.3.4) Type of verification or assurance

Select from:

☑ Limited assurance

(7.9.3.5) Attach the statement

2024 GHG Verification Statement_Final.pdf

(7.9.3.6) Page/section reference

2

(7.9.3.7) Relevant standard

Select from:

☑ ISO14064-3

(7.9.3.8) Proportion of reported emissions verified (%)

100
[Add row]

(7.10) How do your gross global emissions (Scope 1 and 2 combined) for the reporting year compare to those of the previous reporting year?

Select from:
☑ Decreased

(7.10.1) Identify the reasons for any change in your gross global emissions (Scope 1 and 2 combined), and for each of them specify how your emissions compare to the previous year.

Change in renewable energy consumption

(7.10.1.1) Change in emissions (metric tons CO2e)

140

(7.10.1.2) Direction of change in emissions

Select from:
☑ Decreased

(7.10.1.3) Emissions value (percentage)

0.2

(7.10.1.4) Please explain calculation

140 MT decrease is estimated to come from a series of on-site solar installation projects. Dividing -140 by 70,143 (our 2023 Scope 1+2 emissions), yields -0.20%.

Other emissions reduction activities

(7.10.1.1) Change in emissions (metric tons CO2e)

1319

(7.10.1.2) Direction of change in emissions

Select from:

☑ Decreased

(7.10.1.3) Emissions value (percentage)

1.88

(7.10.1.4) Please explain calculation

1,319 MT decrease is estimated to come from a series of energy efficiency building services projects. Dividing -1,319 by 70,143 (our 2023 Scope 1+2 emissions), yields -1.88%. This may be an underestimate of our emissions reductions because the company also implemented measures for which we do not have emissions savings estimates. Examples of these efforts without estimates include reprogramming thermostats and lighting clocks, implementation of low-cost/no-cost recommendations from energy audits, and increased training and communication to facility managers about high-energy consuming locations and best practices.

Change in output

(7.10.1.1) Change in emissions (metric tons CO2e)

1847

(7.10.1.2) Direction of change in emissions

Select from:

☑ Decreased

(7.10.1.3) Emissions value (percentage)

2.63

(7.10.1.4) Please explain calculation

1,847MT decrease is attributed to a 2.63% reduction in output. Dividing -1,847 by 70,143 (our 2023 Scope 1+2 emissions), yields -2.63%.

Change in methodology

(7.10.1.1) Change in emissions (metric tons CO2e)

3249

(7.10.1.2) Direction of change in emissions

Select from:

☑ Decreased

(7.10.1.3) Emissions value (percentage)

4.63

(7.10.1.4) Please explain calculation

3,249 MT decrease is attributed to electric power grid CO2 intensity reduction (estimated based on change in US average emissions factors). Dividing 3,249 by 70,143 (our 2023 Scope 1+2 emissions), yields -4.63%.

Change in boundary

(7.10.1.1) Change in emissions (metric tons CO2e)

1414

(7.10.1.2) Direction of change in emissions

Select from:

☑ Decreased

(7.10.1.3) Emissions value (percentage)

2.02

(7.10.1.4) Please explain calculation

1,414 MT decrease results from the net reduction of emissions associated with properties added to or removed from our portfolio. Dividing 1,414 by 70,143 (our 2023 Scope 1+2 emissions), yields -2.02%.

Unidentified

(7.10.1.1) Change in emissions (metric tons CO2e)

1311

(7.10.1.2) Direction of change in emissions

Select from:

☑ Decreased

(7.10.1.3) Emissions value (percentage)

1.87

(7.10.1.4) Please explain calculation

1,311 MT decrease is attributed to unidentified. Dividing 1,311 by 70,143 (our 2023 Scope 1+2 emissions), yields -1.87%. This change is due to multiple factors that cannot be separated, including low-cost and no-cost energy efficiency improvements not estimated in "emissions reduction activities", unidentified, and changes in physical operating conditions.
[Fixed row]

(7.10.2) Are your emissions performance calculations in 7.10 and 7.10.1 based on a location-based Scope 2 emissions figure or a market-based Scope 2 emissions figure?

Select from:

☑ Location-based

(7.23) Is your organization able to break down your emissions data for any of the subsidiaries included in your CDP response?

Select from:
☑ No

(7.29) What percentage of your total operational spend in the reporting year was on energy?

Select from:
☑ More than 0% but less than or equal to 5%

(7.30) Select which energy-related activities your organization has undertaken.

	Indicate whether your organization undertook this energy-related activity in the reporting year
Consumption of fuel (excluding feedstocks)	*Select from:* ☑ Yes
Consumption of purchased or acquired electricity	*Select from:* ☑ Yes
Consumption of purchased or acquired heat	*Select from:* ☑ No
Consumption of purchased or acquired steam	*Select from:* ☑ No
Consumption of purchased or acquired cooling	*Select from:* ☑ No
Generation of electricity, heat, steam, or cooling	*Select from:* ☑ Yes

[Fixed row]

(7.30.1) Report your organization's energy consumption totals (excluding feedstocks) in MWh.

Consumption of fuel (excluding feedstock)

(7.30.1.1) Heating value

Select from:

☑ HHV (higher heating value)

(7.30.1.2) MWh from renewable sources

0

(7.30.1.3) MWh from non-renewable sources

48389.96

(7.30.1.4) Total (renewable + non-renewable) MWh

48389.96

Consumption of purchased or acquired electricity

(7.30.1.1) Heating value

Select from:

☑ Unable to confirm heating value

(7.30.1.2) MWh from renewable sources

127638.35

(7.30.1.3) MWh from non-renewable sources

0

(7.30.1.4) Total (renewable + non-renewable) MWh

127638.35

Consumption of self-generated non-fuel renewable energy

(7.30.1.1) Heating value

Select from:
☑ Unable to confirm heating value

(7.30.1.2) MWh from renewable sources

633.3

(7.30.1.4) Total (renewable + non-renewable) MWh

633.30

Total energy consumption

(7.30.1.1) Heating value

Select from:
☑ Unable to confirm heating value

(7.30.1.2) MWh from renewable sources

128271.65

(7.30.1.3) MWh from non-renewable sources

48389.96

(7.30.1.4) Total (renewable + non-renewable) MWh

176661.61
[Fixed row]

(7.30.16) Provide a breakdown by country/area of your electricity/heat/steam/cooling consumption in the reporting year.

Canada

(7.30.16.1) Consumption of purchased electricity (MWh)

48.39

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:
☑ No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

48.39

(7.30.16.7) Provide details of the electricity consumption excluded

N/A

United Kingdom of Great Britain and Northern Ireland

(7.30.16.1) Consumption of purchased electricity (MWh)

0

(7.30.16.2) Consumption of self-generated electricity (MWh)

0

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

☑ No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

0.00

(7.30.16.7) Provide details of the electricity consumption excluded

N/A

United States of America

(7.30.16.1) Consumption of purchased electricity (MWh)

127589960

(7.30.16.2) Consumption of self-generated electricity (MWh)

633.3

(7.30.16.3) Is some or all of this electricity consumption excluded from your RE100 commitment?

Select from:

☑ No

(7.30.16.4) Consumption of purchased heat, steam, and cooling (MWh)

0

(7.30.16.5) Consumption of self-generated heat, steam, and cooling (MWh)

0

(7.30.16.6) Total electricity/heat/steam/cooling energy consumption (MWh)

127590593.30

(7.30.16.7) Provide details of the electricity consumption excluded

N/A
[Fixed row]

(7.30.17) Provide details of your organization’s renewable electricity purchases in the reporting year by country/area.

Row 1

(7.30.17.1) Country/area of consumption of purchased renewable electricity

Select from:

☑ United States of America

(7.30.17.2) Sourcing method

Select from:

☑ Unbundled procurement of Energy Attribute Certificates (EACs)

(7.30.17.3) Renewable electricity technology type

Select from:

☑ Wind

(7.30.17.4) Renewable electricity consumed via selected sourcing method in the reporting year (MWh)

138642

(7.30.17.5) Tracking instrument used

Select from:

☑ US-REC

(7.30.17.6) Country/area of origin (generation) of purchased renewable electricity

Select from:

☑ United States of America

(7.30.17.9) Vintage of the renewable energy/attribute (i.e. year of generation)

Select from:

☑ 2023

(7.30.17.10) Supply arrangement start year

2024

(7.30.17.11) Ecolabel associated with purchased renewable electricity

Select from:

☑ Green-e Certified(R) Renewable Energy

(7.30.17.12) Comment

EACs purchased from five separate projects.
[Add row]

(7.30.19) Provide details of your organization’s renewable electricity generation by country/area in the reporting year.

Row 1

(7.30.19.1) Country/area of generation

Select from:

☑ United States of America

(7.30.19.2) Renewable electricity technology type

Select from:

☑ Solar

(7.30.19.4) Total renewable electricity generated by this facility in the reporting year (MWh)

633

(7.30.19.5) Renewable electricity consumed by your organization from this facility in the reporting year (MWh)

633

(7.30.19.8) Comment

Generation from 30 separate solar generation facilities on retail bank branches.
[Add row]

(7.30.20) Describe how your organization's renewable electricity sourcing strategy directly or indirectly contributes to bringing new capacity into the grid in the countries/areas in which you operate.

In 2017, Fifth Third publicly committed to purchase 100% renewable power. In December 2017, Fifth Third Bank signed a Virtual Power Purchase Agreement to purchase 100% of the output from a new solar project that was built in response to the Bank's PPA contract. The 80 MWac/120 MWdc (Aulander Holloman) solar project was sized to account for 100% of Fifth Third's total corporate electric load. The project came online in 2019. With the opening of the project in August 2019, Fifth Third announced it had achieved its goal of purchasing 100% renewable power (three years ahead of our 2022 goal). Since that time, Fifth Third Bank has maintained its 100% renewable power commitment. In recent years, Fifth Third has completed a REC arbitrage/swap to offset costs of the PPA. The purchased RECs are sourced from various projects. Fifth Third recently renewed its 100% renewable power commitment through 2030. Fifth Third has continued to build upon this milestone by starting to deploy solar PV systems across its retail network.

(7.45) Describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tons CO2e per unit currency total revenue and provide any additional intensity metrics that are appropriate to your business operations.

Row 1

(7.45.1) Intensity figure

0.000007158

(7.45.2) Metric numerator (Gross global combined Scope 1 and 2 emissions, metric tons CO2e)

60862

(7.45.3) Metric denominator

Select from:

☑ unit total revenue

(7.45.4) Metric denominator: Unit total

8503000000

(7.45.5) Scope 2 figure used

Select from:

☑ Location-based

(7.45.6) % change from previous year

11

(7.45.7) Direction of change

Select from:

☑ Decreased

Row 2

(7.45.1) Intensity figure

3.269338204

(7.45.2) Metric numerator (Gross global combined Scope 1 and 2 emissions, metric tons CO2e)

60862

(7.45.3) Metric denominator

Select from:

☑ full time equivalent (FTE) employee

(7.45.4) Metric denominator: Unit total

18616

(7.45.5) Scope 2 figure used

Select from:
☑ Location-based

(7.45.6) % change from previous year

13

(7.45.7) Direction of change

Select from:
☑ Decreased

Row 3

(7.45.1) Intensity figure

0.006901314

(7.45.2) Metric numerator (Gross global combined Scope 1 and 2 emissions, metric tons CO2e)

60862

(7.45.3) Metric denominator

Select from:
☑ square foot

(7.45.4) Metric denominator: Unit total

8818900

(7.45.5) Scope 2 figure used

Select from:
☑ Location-based

(7.45.6) % change from previous year

11

(7.45.7) Direction of change

Select from:
☑ Decreased
[Add row]

(7.53) Did you have an emissions target that was active in the reporting year?

Select all that apply
☑ Absolute target

(7.53.1) Provide details of your absolute emissions targets and progress made against those targets.

Row 1

(7.53.1.1) Target reference number

Select from:
☑ Abs 1

(7.53.1.2) Is this a science-based target?

Select from:
☑ No, and we do not anticipate setting one in the next two years

(7.53.1.5) Date target was set

05/09/2022

(7.53.1.6) Target coverage

Select from:
☑ Organization-wide

(7.53.1.7) Greenhouse gases covered by target

Select all that apply
☑ Carbon dioxide (CO_2)
☑ Methane (CH_4)
☑ Nitrous oxide (N_2O)
☑ Hydrofluorocarbons (HFCs)

(7.53.1.8) Scopes

Select all that apply
☑ Scope 1
☑ Scope 2

(7.53.1.9) Scope 2 accounting method

Select from:
☑ Location-based

(7.53.1.11) End date of base year

12/31/2014

(7.53.1.12) Base year Scope 1 emissions covered by target (metric tons CO2e)

18671

(7.53.1.13) Base year Scope 2 emissions covered by target (metric tons CO2e)

134176

(7.53.1.31) Base year total Scope 3 emissions covered by target (metric tons CO2e)

0.000

(7.53.1.32) Total base year emissions covered by target in all selected Scopes (metric tons CO2e)

152847.000

(7.53.1.33) Base year Scope 1 emissions covered by target as % of total base year emissions in Scope 1

100

(7.53.1.34) Base year Scope 2 emissions covered by target as % of total base year emissions in Scope 2

100

(7.53.1.53) Base year emissions covered by target in all selected Scopes as % of total base year emissions in all selected Scopes

100

(7.53.1.54) End date of target

12/31/2030

(7.53.1.55) Targeted reduction from base year (%)

75

(7.53.1.56) Total emissions at end date of target covered by target in all selected Scopes (metric tons CO2e)

38211.750

(7.53.1.57) Scope 1 emissions in reporting year covered by target (metric tons CO2e)

9449

(7.53.1.58) Scope 2 emissions in reporting year covered by target (metric tons CO2e)

51413

(7.53.1.77) Total emissions in reporting year covered by target in all selected scopes (metric tons CO2e)

60862.000

(7.53.1.78) Land-related emissions covered by target

Select from:

☑ No, it does not cover any land-related emissions (e.g. non-FLAG SBT)

(7.53.1.79) % of target achieved relative to base year

80.24

(7.53.1.80) Target status in reporting year

Select from:

☑ Underway

(7.53.1.82) Explain target coverage and identify any exclusions

The boundaries of GHG emissions target is everything under operational control.

(7.53.1.83) Target objective

The goal is to reduce our location-based GHG emissions by 75% by 2030. See more on our operational sustainability goals in our 2024 Sustainability Report.

(7.53.1.85) Target derived using a sectoral decarbonization approach

Select from:

☑ No

[Add row]

(7.54) Did you have any other climate-related targets that were active in the reporting year?

Select all that apply

☑ Targets to increase or maintain low-carbon energy consumption or production

☑ Other climate-related targets

(7.54.1) Provide details of your targets to increase or maintain low-carbon energy consumption or production.

Row 1

(7.54.1.1) Target reference number

Select from:

☑ Low 1

(7.54.1.2) Date target was set

05/09/2022

(7.54.1.3) Target coverage

Select from:

☑ Organization-wide

(7.54.1.4) Target type: energy carrier

Select from:

☑ Electricity

(7.54.1.5) Target type: activity

Select from:

☑ Consumption

(7.54.1.6) Target type: energy source

Select from:

☑ Renewable energy source(s) only

(7.54.1.7) End date of base year

12/31/2014

(7.54.1.8) Consumption or production of selected energy carrier in base year (MWh)

219702

(7.54.1.9) % share of low-carbon or renewable energy in base year

32

(7.54.1.10) End date of target

12/31/2030

(7.54.1.11) % share of low-carbon or renewable energy at end date of target

100

(7.54.1.12) % share of low-carbon or renewable energy in reporting year

100

(7.54.1.13) % of target achieved relative to base year

100.00

(7.54.1.16) Is this target part of an emissions target?

Fifth Third's current GHG reduction goal uses a location-based methodology, so our renewable energy certificates (REC)s are not included in this calculation. However, we also calculate our Scope 2 market-based GHG emissions so that analysts can calculate the combined impact. The market-based calculation is impacted by our purchase of 100% renewable power.

(7.54.1.17) Is this target part of an overarching initiative?

Select all that apply

☑ No, it's not part of an overarching initiative

(7.54.1.19) Explain target coverage and identify any exclusions

Target covers all electricity consumption company-wide.

(7.54.1.20) Target objective

Fifth Third has been purchasing renewable power for its own operations since 2010. In the early days of our renewable energy strategy, Fifth Third purchased RECs to offset a portion of our energy consumption. In 2017, Fifth Third set a goal to purchase 100% renewable power, a goal we achieved with the opening in 2019 of the 80 MWac/120 MWdc Aulander Holloman solar facility. This project was facilitated through a virtual power purchase agreement signed by the Bank. The agreement facilitated the construction of a new solar field by guaranteeing that Fifth Third would purchase all of the electricity generated, thereby enabling the developer to secure funding and complete the project. In return for guaranteeing to purchase the energy produced, Fifth Third receives all the RECs generated by the project. In 2024, the solar power generation from the project was more than 180,000 MWh. Although we intended to retire the RECs received from this project towards our 100% renewable power goal, in 2020 we began swapping these RECs with Green-e certified RECs from other renewable energy projects in the U.S. All RECs were retired towards our 100% renewable power goal. Fifth Third has continued to build upon this milestone by starting to deploy solar PV systems across its retail network.

[Add row]

(7.54.2) Provide details of any other climate-related targets, including methane reduction targets.

Row 1

(7.54.2.1) Target reference number

Select from:

☑ Oth 1

(7.54.2.2) Date target was set

05/09/2022

(7.54.2.3) Target coverage

Select from:

☑ Organization-wide

(7.54.2.4) Target type: absolute or intensity

Select from:

☑ Absolute

(7.54.2.5) Target type: category & metric (target numerator if reporting an intensity target)

Energy consumption or efficiency

☑ million Btu

(7.54.2.7) End date of base year

12/31/2014

(7.54.2.8) Figure or percentage in base year

820887

(7.54.2.9) End date of target

12/31/2030

(7.54.2.10) Figure or percentage at end of date of target

40

(7.54.2.11) Figure or percentage in reporting year

46

(7.54.2.12) % of target achieved relative to base year

99.9992690477

(7.54.2.13) Target status in reporting year

Select from:
☑ Achieved and maintained

(7.54.2.15) Is this target part of an emissions target?

Indirectly part of emissions target as energy efficiency improvements help us achieve our Abs1 GHG reduction goal, but the two goals are not formally linked.

(7.54.2.16) Is this target part of an overarching initiative?

Select all that apply
☑ No, it's not part of an overarching initiative

(7.54.2.18) Please explain target coverage and identify any exclusions

Figure covers all billed fossil gas and electricity consumption company-wide.

(7.54.2.19) Target objective

As of 2024, Fifth Third has reduced portfolio-wide energy use by 46%.
[Add row]

(7.55) Did you have emissions reduction initiatives that were active within the reporting year? Note that this can include those in the planning and/or implementation phases.

Select from:
☑ Yes

(7.55.3) What methods do you use to drive investment in emissions reduction activities?

Row 1

(7.55.3.1) Method

Select from:

☑ Internal finance mechanisms

(7.55.3.2) Comment

Some energy efficiency-related investments were prioritized based on their ability to provide a financial return to the company.

Row 2

(7.55.3.1) Method

Select from:

☑ Other :End-of-Life plus increase energy efficiency

(7.55.3.2) Comment

Some investments replaced equipment that had reached the end of its useful life, but the degree of incremental efficiency improvement to pursue was informed by an investment's ability to provide a financial return to the company.
[Add row]

(7.79) Has your organization retired any project-based carbon credits within the reporting year?

Select from:

☑ Yes

(7.79.1) Provide details of the project-based carbon credits retired by your organization in the reporting year.

Row 1

(7.79.1.1) Project type

Select from:
☑ HFCs

(7.79.1.2) Type of mitigation activity

Select from:
☑ Emissions reduction

(7.79.1.3) Project description

The innovative project displaces new HFC production by re-using previously used HFC that have been recovered from equipment and reclaimed to like-new purity. The project then use certified reclaimed HFCs in the manufacturing or servicing of refrigeration, air conditioning, or fire suppressant equipment. These projects are an important tool to reduce super-polluting greenhouse gas emissions from the refrigeration, air conditioning, and fire suppressant industrial sectors. By leveraging carbon markets to incentivize the reclamation and reuse of HFCs, we can phase down the amount of super pollutants in our atmosphere.

(7.79.1.4) Credits retired by your organization from this project in the reporting year (metric tons CO2e)

21700

(7.79.1.5) Purpose of retirement

Select from:
☑ Voluntary offsetting

(7.79.1.6) Are you able to report the vintage of the credits at retirement?

Select from:
☑ Yes

(7.79.1.7) Vintage of credits at retirement

2022

(7.79.1.8) Were these credits issued to or purchased by your organization?

Select from:

☑ Purchased

(7.79.1.9) Carbon-crediting program by which the credits were issued

Select from:

☑ ACR (American Carbon Registry)

(7.79.1.10) Method the program uses to assess additionality for this project

Select all that apply

☑ Consideration of legal requirements

☑ Market penetration assessment

☑ Other, please specify :performance standard test

(7.79.1.11) Approaches by which the selected program requires this project to address reversal risk

Select all that apply

☑ No risk of reversal

(7.79.1.12) Potential sources of leakage the selected program requires this project to have assessed

Select all that apply

☑ Other, please specify :No leakage emissions expected

(7.79.1.13) Provide details of other issues the selected program requires projects to address

ACR requires all Project Proponents to prepare and disclose an environmental and social impact assessment, mitigation of any negative impacts, and monitoring of any negative impacts and risks. ACR requires the use of the most recently published ACR Environmental and Social Impact Assessment Report template on the ACR website, provided within or as an appendix to the GHG Project Plan, for the assessment of environmental and social impacts of the Project, taking into account the scope and scale of the project activity and the mitigation measures.
[Add row]

C12. Environmental performance - Financial Services

(12.1) Does your organization measure the impact of your portfolio on the environment?

Banking (Bank)

(12.1.1) We measure the impact of our portfolio on the climate

Select from:

☑ Yes

(12.1.2) Disclosure metric

Select all that apply

☑ Financed emissions

(12.1.11) We measure the impact of our portfolio on biodiversity

Select from:

☑ No, and we do not plan to do so in the next two years

(12.1.12) Primary reason for not measuring portfolio impact on biodiversity

Select from:

☑ No standardized procedure

Investing (Asset manager)

(12.1.1) We measure the impact of our portfolio on the climate

Select from:

☑ No, and we do not plan to do so in the next two years

(12.1.3) Primary reason for not measuring portfolio impact on climate

Select from:

☑ Lack of tools or methodologies available

(12.1.11) We measure the impact of our portfolio on biodiversity

Select from:

☑ No, and we do not plan to do so in the next two years

(12.1.12) Primary reason for not measuring portfolio impact on biodiversity

Select from:

☑ No standardized procedure

[Fixed row]

(12.1.1) Provide details of your organization's financed emissions in the reporting year and in the base year.

Banking (Bank)

(12.1.1.1) Asset classes covered in the calculation

Select all that apply

☑ Loans

☑ Project finance

☑ Real estate

(12.1.1.11) Please explain the details of and assumptions used in your calculation

We calculated financed emissions for FY2022 and FY2023. At the time of survey, we are still working on FY2024 calculations and plan to publish in the future.

[Fixed row]

(12.2) Are you able to provide a breakdown of your organization's financed emissions and other portfolio carbon footprinting metrics?

Banking (Bank)

(12.2.1) Portfolio breakdown

Select all that apply
☑ Yes, by industry

(12.2.2) Please explain why you do not provide a breakdown of your portfolio impact on the climate

We calculated financed emissions for FY2022 and FY2023. At the time of survey, we are still working on FY2024 calculations and plan to publish in the future.
[Fixed row]

(12.2.1) Break down your organization’s financed emissions and other portfolio carbon footprinting metrics by asset class, by industry, and/or by scope.

Row 1

(12.2.1.2) Portfolio metric

Select from:
☑ Absolute portfolio emissions (tCO2e)

(12.2.1.12) Please explain the details, assumptions and exclusions in your calculation

We calculated financed emissions for FY2022 and FY2023. At the time of survey, we are still working on FY2024 calculations and plan to publish in the future.
[Add row]

(12.3) State the values of your financing and insurance of fossil fuel assets in the reporting year.

Lending to all fossil fuel assets

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

☑ No, and we do not plan to report our portfolio's exposure to fossil fuel in the next two years

Lending to thermal coal

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

☑ No, and we do not plan to report our portfolio's exposure to fossil fuel in the next two years

Lending to met coal

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

☑ No, and we do not plan to report our portfolio's exposure to fossil fuel in the next two years

Lending to oil

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

☑ No, and we do not plan to report our portfolio's exposure to fossil fuel in the next two years

Lending to gas

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

☑ No, and we do not plan to report our portfolio's exposure to fossil fuel in the next two years

Investing in all fossil fuel assets (Asset manager)

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

☑ No, and we do not plan to report our portfolio's exposure to fossil fuel in the next two years

Investing in thermal coal (Asset manager)

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

☑ No, and we do not plan to report our portfolio's exposure to fossil fuel in the next two years

Investing in met coal (Asset manager)

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

☑ No, and we do not plan to report our portfolio's exposure to fossil fuel in the next two years

Investing in oil (Asset manager)

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

☑ No, and we do not plan to report our portfolio's exposure to fossil fuel in the next two years

Investing in gas (Asset manager)

(12.3.1) Reporting values of the financing and/or insurance of fossil fuel assets

Select from:

☑ No, and we do not plan to report our portfolio's exposure to fossil fuel in the next two years

[Fixed row]

(12.5) In the reporting year, did your organization finance and/or insure activities or sectors that are aligned with, or eligible under, a sustainable finance taxonomy? If so, are you able to report the values of that financing and/or underwriting?

	Reporting values of the financing and/or insurance of activities or sectors that are eligible under or aligned with a sustainable finance taxonomy	Taxonomy under which portfolio alignment is being reported
Banking (Bank)	*Select from:* ☑ Yes	*Select from:* ☑ Other, please specify :Fifth Third disclose its sustainable finance activities under environmental and social eligibility criteria. Please see "Sustainable Finance" section on page 37-38 of our 2024 Sustainability Report.
Investing (Asset manager)	*Select from:* ☑ No, and we do not plan to report in the next two years	*Select from:*

[Fixed row]

(12.6) Do any of your existing products and services enable clients to mitigate and/or adapt to the effects of environmental issues?

	Existing products and services enable clients to mitigate and/or adapt to the effects of environmental issues
	Select from: ☑ Yes

[Fixed row]

(12.6.1) Provide details of your existing products and services that enable clients to mitigate and/or adapt to the effects of environmental issues, including any taxonomy or methodology used to classify the products and services.

Row 1

(12.6.1.1) Environmental issue

Select all that apply

☑ Climate change

(12.6.1.2) Product/service enables clients to mitigate and/or adapt to climate change

Select all that apply

☑ Mitigation

☑ Adaptation

(12.6.1.3) Portfolio

Select from:

☑ Banking (Bank)

(12.6.1.4) Asset class

Select from:

☑ Bonds

(12.6.1.5) Type of product classification

Select all that apply

☑ Products that promote environmental and/or social characteristics

(12.6.1.6) Taxonomy or methodology used to identify product characteristics

Select all that apply

☑ Green Bond Principles (ICMA)

(12.6.1.7) Type of solution financed, invested in or insured

Select all that apply

☑ Carbon removal

☑ Green buildings and equipment

☑ Low-emission transport

☑ Renewable energy

(12.6.1.8) Description of product/service

Fifth Third offers, and writes green bonds in accordance with the ICMA Green Bond Principles

Row 2

(12.6.1.1) Environmental issue

Select all that apply

☑ Climate change

(12.6.1.2) Product/service enables clients to mitigate and/or adapt to climate change

Select all that apply

☑ Mitigation

☑ Adaptation

(12.6.1.3) Portfolio

Select from:

☑ Banking (Bank)

(12.6.1.4) Asset class

Select from:
☑ Loans

(12.6.1.5) Type of product classification

Select all that apply
☑ Not applicable

(12.6.1.6) Taxonomy or methodology used to identify product characteristics

Select all that apply
☑ Internally classified

(12.6.1.7) Type of solution financed, invested in or insured

Select all that apply
☑ Renewable energy
☑ Ecosystem protection
☑ Fortified buildings
☑ Ecosystem restoration
☑ Nature-based solutions
☑ Low-emission transport
☑ Energy efficiency measures
☑ Green buildings and equipment

(12.6.1.8) Description of product/service

Fifth Third Bank provides loans to support these activities.

Row 3

(12.6.1.1) Environmental issue

Select all that apply
☑ Climate change

(12.6.1.2) Product/service enables clients to mitigate and/or adapt to climate change

Select all that apply
☑ Mitigation
☑ Adaptation

(12.6.1.3) Portfolio

Select from:
☑ Banking (Bank)

(12.6.1.4) Asset class

Select from:
☑ Project finance

(12.6.1.5) Type of product classification

Select all that apply
☑ Not applicable

(12.6.1.6) Taxonomy or methodology used to identify product characteristics

Select all that apply
☑ Internally classified

(12.6.1.7) Type of solution financed, invested in or insured

Select all that apply
☑ Energy efficiency measures
☑ Low-emission transport
☑ Renewable energy

(12.6.1.8) Description of product/service

Fifth Third Bank provides project finance to support these activities.
[Add row]

C13. Further information & sign off

(13.1) Indicate if any environmental information included in your CDP response (not already reported in 7.9.1/2/3, 8.9.1/2/3/4, and 9.3.2) is verified and/or assured by a third party?

	Other environmental information included in your CDP response is verified and/or assured by a third party
	Select from: ☑ Yes

[Fixed row]

(13.1.1) Which data points within your CDP response are verified and/or assured by a third party, and which standards were used?

Row 1

(13.1.1.1) Environmental issue for which data has been verified and/or assured

Select all that apply

☑ Climate change

(13.1.1.2) Disclosure module and data verified and/or assured

Environmental performance – Climate change

☑ Waste data

☑ Carbon removals

☑ Fuel consumption

☑ Electricity/Steam/Heat/Cooling consumption

☑ Renewable Electricity/Steam/Heat/Cooling generation

☑ Renewable Electricity/Steam/Heat/Cooling consumption

☑ Base year emissions
☑ Energy attribute certificates (EACs)

(13.1.1.3) Verification/assurance standard

Climate change-related standards
☑ ISO 14064-3

(13.1.1.4) Further details of the third-party verification/assurance process

An independent professional services company was engaged to conduct an independent verification of the greenhouse gas (GHG) emissions and energy consumption data reported by Fifth Third Bank (Fifth Third). Based on the verification process and procedures conducted to a limited assurance level of the GHG emissions and energy consumption statement shown above, the independent professional services company found no evidence that the GHG emissions and energy consumption statement: • is not materially correct and is not a fair representation of the GHG emissions and energy consumption data and information; and • has not been prepared in accordance with the WRI/WBCSD GHG Protocol Corporate Accounting and Reporting Standard (Scope 1 and 2), and WRI/WBCSD Greenhouse Gas Protocol Corporate Value Chain Accounting and Reporting Standard (Scope 3).

(13.1.1.5) Attach verification/assurance evidence/report (optional)

2024 GHG Verification Statement_Final.pdf
[Add row]

(13.3) Provide the following information for the person that has signed off (approved) your CDP response.

(13.3.1) Job title

Chief Sustainability Officer

(13.3.2) Corresponding job category

Select from:

☑ Chief Sustainability Officer (CSO)
[Fixed row]