INDEPENDENT LIMITED ASSURANCE STATEMENT

To: The Stakeholders of Fifth Third Bank

Introduction and objectives of work

Apex Companies, LLC (Apex) has been engaged by Fifth Third Bank (Fifth Third) to provide limited assurance of selected Key Performance Indicators (KPIs). This Independent Assurance Statement applies to the Subject Matter included within the scope of work described below (Subject Matter).

This information and its presentation in the 2025 Sustainability Report ('the Report') are the sole responsibility of the management of Fifth Third. Apex was not involved in the drafting of the Report. Our sole responsibility was to provide independent assurance on the accuracy of the Subject Matter.

Scope of work

The scope of our work was limited to assurance over the following Key Performance Indicators (KPIs) included within the 2025 Sustainability Report ('the Report') for the period January 1, 2025 through December 31, 2025 (the 'Subject Matter'):

- Energy: Absolute energy consumption (electricity and fossil gas) for the 2025 calendar year (Fifth Third Bank reports natural gas as fossil gas)
- Greenhouse Gas (GHG) Emissions: Total Scope 1 and Scope 2 (location based) GHG emissions (as CO_2 equivalent) for the 2025 calendar year
- Renewable Power: Total electricity used and Renewable Energy Certificates (RECs) purchased/obtained, as well as the percentage of green/renewable power for the 2025 calendar year.
- Water: Total water consumption for the 2025 calendar year
- Waste: Total municipal solid waste, recycled waste, secure shred paper (recycled) waste, construction and demolition waste--disposed, construction and demolition waste–diverted from landfill, Last Mile—diverted food waste, and recycled E-waste in the 2025 calendar year
- Office Paper: Total 2025 office paper usage

Our assurance does not extend to any other information included in the Report.

Reporting Boundaries

The following are the boundaries used by Fifth Third for reporting sustainability data:

- Operational Control
- For the Energy KPI - all owned and ground-leased locations for which Fifth Third receives a utility energy (electric or natural gas) bill; locations where Fifth Third is a tenant and ATM locations are not included.
- For the GHG Emissions KPI – total scope 1 and scope 2 (location-based) GHG emissions.
- For the Renewable Power KPI – all electricity used and RECs purchased by Fifth Third.
- For the Water KPI - all owned and ground-leased locations for which Fifth Third receives a utility water bill; locations where Fifth Third is a tenant are not included.
- For the Waste KPI - all locations where Fifth Third contracts for and receives reporting/billing for waste.

Reporting Criteria

The Subject Matter needs to be read and understood together with the description of the Subject Matter in the Sustainability Report. The reporting criteria for greenhouse gas (GHG) emissions was the World Resources Institute (WRI)/World Business Council for Sustainable Development (WBCSD) Greenhouse Gas Protocol Corporate Accounting and Reporting Standard. The reporting criteria for other data is based on company criteria, as described in the Sustainability Report.

Limitations and Exclusions

Excluded from the scope of our work is any verification of information relating to:

- Text or other written statements associated with Fifth Third's 2025 Sustainability Report;
- Activities outside the defined assurance reporting period; and
- Data identified by Fifth Third for non-inclusion.

This limited assurance engagement relies on a risk-based selected sample of sustainability data and the associated limitations that this entails. This independent statement should not be relied upon to detect all errors, omissions or misstatements that may exist.

Responsibilities

The preparation and presentation of the Subject Matter in the Report are the sole responsibility of the management of Fifth Third.

Apex was not involved in the drafting of the Report or Reporting Criteria. Our responsibilities were to:

- provide limited assurance about whether the Subject Matter has been prepared in accordance with the Reporting Criteria;
- form an independent conclusion based on the assurance procedures performed and evidence obtained; and
- report our conclusions to the Stakeholders of Fifth Third Bank.

Assessment Standards

We performed our work in accordance with Apex's standard procedures and guidelines for external Assurance of Sustainability Reports and International Standard on Assurance Engagements (ISAE) 3000 Revised, Assurance Engagements Other than Audits or Reviews of Historical Financial Information (effective for assurance reports dated on or after Dec. 15, 2015), issued by the International Auditing and Assurance Standards Board. A materiality threshold of ±5-percent was set for the assurance process.

Summary of Work Performed

As part of our independent verification, our work included:

1. Assessing the appropriateness of the Reporting Criteria for the Subject Matter;
2. Conducting interviews with relevant personnel of Fifth Third;
3. Reviewing the data collection and consolidation processes used to compile Subject Matter, including assessing assumptions made, and the data scope and reporting boundaries;
4. Reviewing documentary evidence provided by Fifth Third;
5. Checking a selection of the Subject Matter against the corresponding source documentation;
6. Reviewing Fifth Third's systems for quantitative data aggregation and analysis; and

7. Assessing the disclosure and presentation of the Subject Matter to ensure consistency with assured information.

Conclusion

On the basis of our methodology and the activities described above:

- Nothing has come to our attention to indicate that the Subject Matter is not fairly stated in all material respects; and
- It is our opinion that Fifth Third has established appropriate systems for the collection, aggregation, and analysis of quantitative data within the scope of this assurance.

A summary of data within the scope of assurance for 2025 is attached.

Statement of Independence, Integrity and Competence

Apex is an independent professional services company that specializes in Health, Safety, Social and Environmental management services including assurance with over 30 years history in providing these services.

Apex has implemented a Code of Ethics across the business to maintain high ethical standards among staff in their day-to-day business activities.

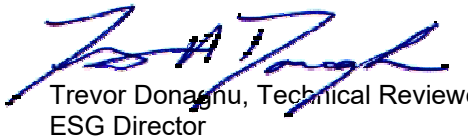
No member of the assurance team has a business relationship with Fifth Third Bank, its Directors or Managers beyond that required of this assignment. We have conducted this verification independently, and there has been no conflict of interest.

The assurance team has extensive experience in conducting assurance over environmental, social, ethical and health and safety information, systems and processes, has over 20 years combined experience in this field and an excellent understanding of Apex's standard methodology for the assurance of sustainability data.

Attestation:



Jessica Jacobs, Lead Assuror
ESG Program Manager
Apex Companies, LLC
Cincinnati, Ohio



Trevor Donagnu, Technical Reviewer
ESG Director
Apex Companies, LLC
Pleasant Hill, California

June 18, 2026

This independent assurance statement, including the opinion expressed herein, is provided to Fifth Third Bank and is solely for the benefit of Fifth Third Bank in accordance with the terms of our agreement. We consent to the release of this statement to the public or other organizations, but without accepting or assuming any responsibility or liability on our part to any other party who may have access to this statement.

Summary of Data Subject to Assurance		
Key Performance Indicator[1]	**2025**	**Units[2]**
Energy		
Total energy consumption (Fossil gas[3] and electricity)	455,633,515	kBTU
Greenhouse Gas Emissions (KPI)		
Total Scope 1 and Scope 2	60,308	MT CO_2e
Renewable Power		
Total electricity	124,983	MWh
Total renewable electricity	128,140	MWh
% Green/Renewable power	100%	%
Water		
Total water consumption	155,106	kGal
Waste		
Municipal solid waste	4,582	tons
Recycled waste	1,922	tons
Secure shred paper - recycled	2,797	tons
Construction and demolition waste - disposed	386	tons
Construction and demolition waste – diverted from landfill	2,115	tons
Last Mile – diverted food waste	1	tons
E-waste – recycled	176	tons
% Waste Diverted from Landfill	59	%
Office Paper		
Total usage	479,588	pounds

(1) See Reporting Boundaries for KPI inclusions and exclusions.

(2) Unit abbreviations:

kBTU = thousand British Thermal Units
n/a = not applicable
MT CO_2e = metric tons of carbon dioxide equivalent
MWh = megawatt hours
kGal = thousand gallons

(3) Fifth Third Bank reports natural gas as fossil gas.