VERIFICATION OPINION DECLARATION
GREENHOUSE GAS EMISSIONS AND ENERGY CONSUMPTION

To: Stakeholders of Fifth Third Bank

Apex Companies LLC, (Apex) was engaged to conduct an independent verification of the greenhouse gas (GHG) emissions and energy consumption data reported by Fifth Third Bank (Fifth Third) for the period stated below. This verification opinion declaration applies to the related information included within the scope of work described below.

The determination of the GHG emissions and energy consumption data is the sole responsibility of Fifth Third. Fifth Third is responsible for the preparation and fair presentation of the GHG emissions and energy consumption statement in accordance with the criteria. Apex's sole responsibility was to provide an independent verification opinion on the accuracy of the GHG emissions and energy consumption data reported, and on the underlying systems and processes used to collect, analyze and review the information. Apex is responsible for expressing an opinion on the GHG emissions and energy consumption data statement based on the verification. Verification activities applied in a limited level of assurance verification are less extensive in nature, timing and extent than in a reasonable level of assurance verification.

Boundaries of the reporting company GHG emissions and energy consumption data covered by the verification:

- Operational Control
- United States, Canada

Types of GHGs: CO_2, N_2O, CH_4, and HFCs

GHG Emissions and Energy Consumption Data Statement:

Energy Consumption Megawatt Hours (MWh) for 2025	
Total Energy Consumption MWh	181,735
Electricity Consumption MWh	124,983
Fossil Gas[1] Consumption MWh	50,983
Diesel Fuel Consumption MWh	182
Gasoline Fuel Consumption MWh	27
Jet Fuel Consumption MWh	5,560
Total Renewable Electricity applied to Scope 2 Emissions (MWh)	128,140
Fifth Third Bank Entity-Wide GHG Emissions for 2025	
Scope 1 Emissions - Metric Tonnes (mt) of CO_2 equivalent (CO_2e)	11,066
Scope 2 Emissions – Location Based mt CO_2e	49,243
Scope 2 Emissions – Market Based mt CO_2e (electricity emissions not covered by renewable electricity instruments)	0

Scope 3 Emissions –	
Category 1: Purchased Goods and Services mt CO_2e	134,766
Category 2: Capital Goods mt CO_2e	42,287
Category 3: Fuel and Energy-Related Services mt CO_2e	11,660
Category 4: Upstream Transportation and Distribution mt CO_2e	4,854
Category 5: Waste Generated in Operations mt CO_2e	2,833
Category 6: Business Travel mt CO_2e	10,296
Category 7: Employee Commuting mt CO_2e	17,982
Category 13: Downstream Leased Assets mt CO_2e	850
Category 15: Investments mt CO_2e	14,163,351
Total Scope 1 + Scope 2 Market Based + Scope 3 mt CO_2e	**14,399,944**
GHG Emission Offsets and Net Emissions for 2024	
Purchased GHG Emission Offsets mt CO_2e	21,400
Net Emissions (operational elements) mt CO_2e (Scope 1 + Scope 2 Market Based + Scope 3 Business Travel) - Purchased GHG Emission Offsets	0

[1] *Fossil gas = natural gas*

Data and information supporting the Scope 1 and Scope 2 GHG emissions and energy consumption data assertion were primarily historical in nature.

Data and information supporting the Scope 3 GHG emissions assertion were in some cases estimated rather than historical in nature.

Period covered by GHG emissions and energy consumption data verification:

- January 1, 2025 to December 31, 2025

Criteria against which verification was conducted:

- World Resources Institute (WRI)/World Business Council for Sustainable Development (WBCSD) Greenhouse Gas Protocol, Corporate Accounting and Reporting Standard, Revised Edition (Scope 1 and 2) and the GHG Protocol Scope 2 Guidance, an amendment to the GHG Protocol Corporate Standard
- WRI/WBCSD Corporate Value Chain (Scope 3) Accounting and Reporting Standard

Reference Standard:

- ISO 14064-3 Second Edition 2019-04: Greenhouse gases -- Part 3: Specification with guidance for the verification and validation of greenhouse gas statements

Level of Assurance and Qualifications:

- Limited
- This verification used a materiality threshold of +/-5% for aggregate errors in sampled data for each of the above indicators.

GHG and Energy Consumption Data Verification Methodology:

Evidence-gathering procedures included, but were not limited to:

- Interviews with relevant personnel of Fifth Third;
- Review of documentary evidence produced by Fifth Third;
- Review of Fifth Third data and information systems and methodology for collection, aggregation, analysis and review of information used to determine GHG emissions and energy consumption data; and,
- Audit of sample of data used by Fifth Third to determine GHG emissions and energy consumption data.

Verification Opinion:

Based on the verification process and procedures conducted to a limited assurance level of the GHG emissions and energy consumption statement shown above, Apex 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).

It is our opinion that Fifth Third has established appropriate systems for the collection, aggregation and analysis of quantitative data for determination of these GHG emissions and energy consumption data for the stated period and boundaries.

Statement of independence, impartiality 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.

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

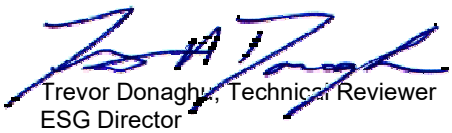
Apex has implemented a Code of Ethics across the business to maintain high ethical standards among staff in their day-to-day business activities.

The verification 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 verification of greenhouse gas emissions data.

Attestation:



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



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

June 23, 2026

This verification opinion declaration, 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 declaration 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 declaration.