FIFTH THIRD
Bancorp

2025
Sustainability Report

Contents

Introduction

Fifth Third is a bank that's as long on innovation as it is on history. Since 1858, we've been helping individuals, families, businesses and communities through smart financial services that improve lives. Our list of firsts is extensive, and it continues to expand as we strengthen the intersection of tech-driven innovation, dedicated people and focused community impact.

Fifth Third is once again among the few U.S.-based banks to have been named to Ethisphere's World's Most Ethical Companies®. With a commitment to taking care of our customers, employees, communities and shareholders, our ambition is not only to be the nation's highest-performing regional bank, but to be the one bank people most value and trust.

IN THIS SECTION

A Message from the Chief Corporate Responsibility Officer

Thank you for your interest in the Fifth Third 2025 Sustainability Report and for taking the time to understand how our company works to be a good corporate citizen for the benefit of all.

I became a banker because I was convinced of the power banks can have in driving economic mobility in underserved communities and in helping individuals and families achieve their version of the American Dream. By investing in people and places, and expanding access to responsible, innovative financial solutions, Fifth Third is building inclusive and sustainable communities across our footprint.

In 2025, Fifth Third received an "Outstanding" Community Reinvestment Act rating from the Office of the Comptroller of the Currency for the years 2022, 2023 and 2024. This achievement, which we've now accomplished for three consecutive cycles, speaks to our ability to consistently keep our community commitments.

In 2025, Comerica Bank, which we acquired in February 2026, also was rated "Outstanding" for CRA performance by the Federal Reserve Board. The merger of Fifth Third and Comerica has brought together two organizations committed to improving lives and fostering the well-being of our communities.

We are committing to continuing our track record of achieving Outstanding CRA rating across our new, combined footprint. We are also committing to expanding our signature place-based community and economic development initiative, including the Fifth Third Neighborhood Program across our footprint.

Additionally, following the merger announcement in 2025, leaders from both banks traveled to Michigan, Texas and California to participate in Community Listening Sessions. These and our ongoing engagement with community organizations will help inform additional priorities, actions and commitments.

Corporate Responsibility Framework for Long-Term Sustainability

In 2025, we also completed our first assessment based on the principles of "double materiality" to better understand stakeholder priorities and their impact on our business.

The results informed a refreshed Corporate Responsibility Framework for Long-Term Sustainability. **Underscored by our commitment to Operate with Strong Corporate Governance, we are focused on Enabling the American Dream, Driving Shared Growth and Building a Sustainable Future.**

Operate with Strong Corporate Governance

Following the merger, we welcomed new Board members who, along with our remaining Board, are providing oversight and guidance of Fifth Third's corporate strategy, risk management, and corporate culture.

In 2025, we maintained a strong focus on governance, ethical conduct, data privacy and business continuity. Earlier this year, **we were also recognized for the seventh time as one of the world's most ethical companies by Ethisphere, and again named one of America's Most Just Companies.**

Fifth Third Bank Executive Vice President & Chief Corporate Responsibility Officer Kala Gibson.

Enable the American Dream

Our Community Development Group supported affordable housing development nationwide, helping create 3,750 new units of housing while our Mortgage Banking team delivered the 53 Community Mortgage, a program designed to remove affordability barriers, as well as provide down payment assistance through Fifth Third and other entities. We made significant investments in community development financial institutions and delivered capital through our innovative Small Business Catalyst Fund. We accelerated small business growth by expanding SBA lending, improving our national 7(a) loan ranking from #67 in 2022 to #15 as of May 27, 2026.

To further financial education, we worked with Grand Valley State University in Michigan to deploy a new financial education program developed by college students for college students. Our Financial Empowerment Mobile (eBus) traveled through our footprint bringing localized financial and social services to underserved communities.

We also partnered with Trust & Will to ensure Fifth Third customers have access to affordable estate planning. Through the partnership, all Fifth Third customers can create a free legally binding will and discounted trusts through a simple digital platform. **Since launching in May 2025, the program has delivered more than 35,000 free wills, enabled 2,700 discounted trusts, generated over $6 million in customer savings, and helped protect more than $6 billion in assets.**

In 2025, Fifth Third opened 21 branches in LMI or high minority income tracts. Branches in LMI communities expand financial inclusion by bringing banking services and access to capital to underserved neighborhoods

Place-Based Strategy

In 2025, we concluded formal technical assistance for the original nine neighborhoods in our Fifth Third Neighborhood Program. **Through more than $409 million in capital deployment, we catalyzed an additional $200 million and generated over 24,000 positive outcomes** that support economic mobility. **We also launched our tenth neighborhood in North Nashville.**

That same year, we expanded our place-based framework to include a Small Cities & Small Towns program, which is focused on underinvested rural and remote areas, as well as Community Investment Corridors (CICs)—high-opportunity micro-geographies primed for targeted capital deployment. **In March 2026, we announced Lima, Ohio as our first small city.**

In recognition of the ambitious and innovative elements of Fifth Third's place-based approach, multiple case statements and white papers about the Fifth Third Neighborhood Program were published in early 2026. The white papers, written by the Beneficial State Bank Foundation and the Kenan Institute of Public Enterprise, analyzed the effectiveness of the program and made recommendations for how other financial institutions can adopt a similar place-based approach to community development. Read them on our Corporate Citizenship page of our 53.com website.

Drive Shared Growth

In January 2026, **we raised our minimum wage to $21 per hour**, reinforcing our commitment to competitive, market-responsive pay and fair compensation practices. We also continued investing in career mobility, leadership development and inclusive talent strategies that support long-term financial and professional security.

In 2025, **we expanded employee benefits with new offerings**, including a health payment account providing access to a zero-interest, fee-free line of credit of up to $1,500 for health care expenses and a wellness app offering free virtual physical therapy, clinical expertise and exercise routines.

We also remained deeply committed to volunteerism as a core expression of our culture, **with employees giving their time, skills and leadership across 111,549 hours** to support nonprofits, schools, and community organizations in the places where we live and work.

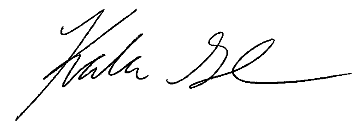
Build A Sustainable Future

By the end of 2025, Fifth Third had financed $58 billion toward our $100 billion environmental and social finance target through 2030 and achieved key operational milestones, including sourcing 100% renewable power and reducing energy use by 40%.

Our most meaningful progress came through energy affordability and climate resiliency solutions and their integration into our place-based model, beginning in North Nashville. Our Community Development Company also made its first renewable energy focused equity-equivalent investment. These efforts contributed to **Fifth Third being named one of USA Today America's Climate Leaders.**

Thank you for your continued partnership as we work toward our ambition to be the one bank people most value and trust.

I invite you to read this report alongside Fifth Third's 2025 Annual Report and 2026 Proxy Statement. Thank you for working with us to create a more inclusive, resilient and sustainable future for us all.



Kala Gibson

Executive Vice President

Chief Corporate Responsibility Officer

At a wealth inequality conference in 2026 presented by the Kenan Institute, Kala Gibson posited that the Bank's Place-based model is helping address wealth inequality by enabling access to the American Dream for more people in disinvested communities.

About This Report

Fifth Third is committed to generating long-term sustainable value for all our stakeholders. We publish an annual Sustainability Report to provide transparency into our progress.

We make independent business decisions for the Company.

We make business decisions to advance the long-term interests of our Company and its shareholders. This includes serving our clients, supporting our employees, helping our communities, and supporting a sustainable economy. We work with a broad array of organizations that may help advance those interests, even if we don't always support every position they take. Regardless, we make our own decisions independently and based on our business principles.

We manage risk.

Managing risk is critical to the long-term success of our business and to achieving regulatory excellence. We evaluate risks through established risk management processes to make informed decisions that support our strategic objectives.

We want to provide elite banking service.

Our ability to provide elite financial solutions and service, in both established and new markets, is critical to the long-term success of our business. We decide where and how we choose to do business by assessing risk and opportunity, not to further any political or social agendas.

We don't boycott any legal business.

We support consumer customers, small business customers, and commercial and business banking clients across industries, religions and political affiliation. We consider each client and prospective client on an individual basis, considering risk to the Bank, financial return and our ability to meet the client's unique needs. We do not make decisions based on political or social agendas.

We value engagement.

We believe the best answers reside in engagement and discourse. When policymakers seek input to tackle challenges, we want to help. We know that our success requires working closely with government and stakeholders on sound public policy that grows the economy and lifts communities. We have worked across party lines to address the most pressing needs of the businesses and communities we serve, and look forward to continuing to do so.

We are committed to accuracy and transparency.

Our data governance process uses the three lines of defense methodology (see page 14 for details) for accountability and managing risks. This includes certifications from the content contributors who constitute the first line of defense. The report is reviewed by legal and second line of defense functions and it also is subject to review as part of the Company's audit program (third line of defense). The report is reviewed and overseen through governance committees, including the Sustainability Disclosure Council, Sustainability Committee, Nominating and Corporate Governance Committee and the Board of Directors.

Data in this report cover Jan. 1 through Dec. 31, 2025, unless otherwise noted, and the narrative may include updates in 2026 where applicable, including commentary related to Fifth Third's merger with Comerica Bank on Feb. 1, 2026.

A note on "materiality".

This report uses certain terms, including "material" topics, to reflect the issues of importance to Fifth Third and our broad stakeholder groups. Used in this context, these terms 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.

For the last seven years, we have been reporting in accordance with the Sustainability Accounting Standards Board sustainable industry classification system for Commercial Banks, Consumer Finance and Mortgage Finance.

In addition, we have been reporting on Global Reporting Initiative Standards' core option, which includes general disclosures as well as topic-specific disclosures relevant to Fifth Third.

A Task Force on Climate-related Financial Disclosures (TCFD) index can be found on page 81 of this report.

A note on our goals & targets.

In seeking a sustainable and inclusive future, we set targets to do our part using an independent assessment of what we determine is reasonable, achievable and will serve the best interest of our business and clients. While we pursue these targets, we note that they are subject to other prerequisites and critical considerations, both within and outside our control. These include the necessity of technological advancements; data quality and availability; the evolution of consumer behavior and demand; the business decisions of our clients, who are responsive to their own stakeholders; the need for thoughtful public policies; the potential impact of legal and regulatory obligations; market conditions; and the challenge of balancing short-term targets with the need to facilitate an orderly energy transition and energy security.

A note on the evolving state of sustainability disclosures.

The state of disclosures is evolving. In the absence of a regulatory framework, we base our sustainability reporting on certain industry-acknowledged reporting standards and frameworks. As such, certain information, including scope, definition and expectations regarding aspects of corporate sustainability may change, which in turn may trigger appropriate changes in our strategy, processes and practices. We undertake no obligation to update the information in this report or otherwise notify the reader in the event that any views, opinions or facts stated in this report change or subsequently become inaccurate.

A note on the Acquisition of Comerica Incorporated.

On February 1, 2026, Fifth Third announced the closing of the merger with Comerica Incorporated. After the closing Comerica Incorporated merged with and into a subsidiary of Fifth Third Bancorp. This report primarily covers a time period that occurred prior to the closing of the merger when both Fifth Third and Comerica operated as separate independent companies. References may be made to actions or commitments of Comerica and its banking subsidiaries that occurred independent from and without the influence of Fifth Third. There can be no assurance that Fifth Third will take similar actions in the future.

A note on the use of this report.

This report is for general informational purposes only and does not constitute an offer or sale of any securities issued by Fifth Third Bancorp. All such offers and sales shall be made only pursuant to an effective registration statement filed by Fifth Third Bancorp with the Securities and Exchange Commission and a current prospectus. The information in this report shall not be deemed to be incorporated by reference in any filing under the Securities Exchange Act of 1934 or the Securities Act of 1933, except as shall be expressly set forth by specific reference. This report is not comprehensive and contains only voluntary disclosures on important sustainability topics. For that reason, this report should be read in conjunction with our 2025 Annual Report on Form 10-K and our Form 10-Q for the quarter ended March 31, 2026 (particularly the "Forward-Looking Statements" and "Risk Factors" sections of both filings) and 2026 Proxy Statement, all of which can be found on ir.53.com.

Fifth Third Reports with reference to Key Sustainability Frameworks

Refer to our Investor Relations website for alignment of our sustainability disclosures with SASB, GRI, SCM and TCFD guidance.

Our Approach to Sustainability

The Corporate Responsibility Office, led by Executive Vice President Kala Gibson, works to create a sustainable and inclusive economy for all of Fifth Third's stakeholders. The Sustainability Office, led by Senior Vice President Pratik Raval, directs our corporate sustainability strategy, execution, reporting and governance.

A Message from Fifth Third's Chief Sustainability Officer

Pratik Raval
Chief Sustainability Officer

At Fifth Third, sustainability is guided by our ambition to be the one bank people most value and trust. We seek to create durable socioeconomic value while managing the opportunities and risks that shape our business and the communities we serve. As such, our corporate sustainability strategy is grounded in an understanding of stakeholder impacts, business risks and opportunities, and the evolving expectations of shareholders, customers, employees, communities, and regulators.

In 2025, we recalibrated our corporate sustainability strategy to sharpen our focus on the areas where Fifth Third can create the greatest positive impact while supporting long-term business success. Guided by the principles of "double materiality", our new **Corporate Responsibility Framework for Long-Term Sustainability** provides the foundation for our corporate sustainability strategy and clearly articulates our major focus areas. In this report, we describe our approach to managing each focus area, including execution strategy, products, solutions, partnerships, and stakeholder impact.

Ultimately, our goal is to deliver the best possible results for our shareholders, customers, employees and communities every day.

Stakeholder Engagement for Sustainability Matters

Stakeholder	Methods of engagement
Shareholders	Annual shareholder meeting, quarterly earnings calls, investor conferences and presentations, meetings with investor relations team and executive management, SEC filings and dedicated investor relations website.
Customers	Focus groups, conversations through branch interactions and phone calls, satisfaction surveys, social media interactions, customer helplines and corporate website.
Employees	Engagement survey, executive leadership communications, learning programs, performance and development initiatives, and corporate intranet.
Communities	National Community Advisory Forum, periodic Community Needs Assessments, community listening sessions, financial education and outreach programs, philanthropic investments, civic memberships, volunteerism and nonprofit board engagement, and corporate website.
Regulators	Exams, continuous monitoring and other meetings with senior management, interactions through regulatory affairs and government affairs teams, and regulator-sponsored events and initiatives.

Governance and Management Oversight

The Nominating and Corporate Governance Committee of the Board of Directors established the Sustainability Committee in 2020 with a charter to provide oversight and review of the Bank's policies, programs, practices, strategies and approach to relevant sustainability topics.

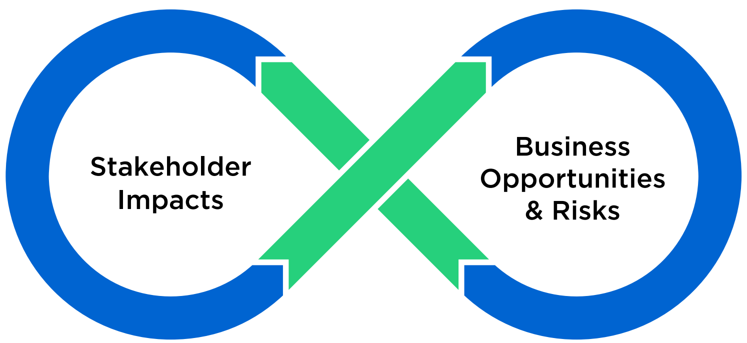
Members of the Sustainability Committee:

- Chief Corporate Responsibility Officer (chair).
- Chief Community Impact Banking Officer.
- Chief Human Resources Officer.
- Chief Inclusion Officer.
- Chief Legal Officer.
- Chief Operating Officer.
- Chief Risk Officer.
- Chief Sustainability Officer.
- Head of Commercial Bank.
- Head of Community Development.
- Head of Enterprise and Non-Financial Risk.
- Head of Regional Banking.
- Senior Director, Investor Relations.
- Chief Audit Executive (non-voting member).

Corporate Sustainability Strategy Recalibration

In 2025, we conducted a comprehensive assessment to strengthen our corporate sustainability strategy. Guided by the principles of "double materiality", the work helped recalibrate our sustainability strategy in line with key stakeholder expectations, socio-economic value proposition, and the opportunities and risks shaping our business and the communities we serve.

Our approach for sustainability strategy recalibration



The outcome of the assessment helps to:

- **Recalibrate Fifth Third's corporate sustainability strategy and streamline focus areas across the enterprise.**
- **Validate the rationale for the Company's corporate responsibility and sustainability initiatives.**
- **Inform our sustainability reporting and disclosures.**

We used a rigorous five-step process (see sidebar at right) to rebuild our corporate sustainability strategy. Our data-driven, strategic and holistic approach helped build the new Corporate Responsibility Framework for Long-Term Sustainability, which is designed to be consistent through the socio-political and regulatory cycle.

The framework, shown on the next page, sets **Strong Corporate Governance** as the foundation, and clearly defines our three primary corporate responsibility and sustainability priorities:

- **Enable the American Dream**
- **Drive Shared Growth**
- **Build a Sustainable Future**

The framework also identifies a set of focus areas through which we will address each priority.

Overall, grounded in evidence and aligned with stakeholder and business expectations the framework provides a strategic and disciplined approach to defining, advancing, and measuring our corporate responsibility and sustainability initiatives—today and into the future.

Our Five-step Process for Corporate Sustainability Strategy Assessment

1. **Identified potential sustainability topics**. We combined peer disclosures and industry best practices, Fifth Third investor stewardship priorities and market data provider frameworks, as well as customer, community and employee priority research to build an inventory of potential corporate responsibility and sustainability topics.
2. **Built a framework for assessment and prioritization**. We built an analytical framework for assessment of the potential topics based on impacts, risks and opportunities.
3. **Partnered with subject matter experts for assessment of relevant sustainability topics**. We partnered with the subject matter experts from 10 business functions across the enterprise (Legal, Risk, Investor Relations, Customer Experience, Corporate Strategy, Information Technology, Corporate Responsibility, Human Capital, Ethics and Enterprise Workplace Services) for assessment of impacts, risks, and opportunities across 37 potential topics.
4. **Conducted "sensitivity analysis" using AI-enabled personas**. We used 14 AI-enabled, synthetic personas to validate directional alignment of sustainability priorities and test and develop recommendations for demographic-neutral messaging for relevant sustainability topics.
5. **Developed sustainability priorities framework**. We finalized the framework based on the guidance from corporate executives and the Sustainability Committee.

Corporate Responsibility Framework for Long-Term Sustainability

Built on strong governance to deliver socioeconomic value for our key stakeholders today and in the future.

Enable the American Dream

- Community Economic Development
  - Housing
  - Small Business
  - Financial Empowerment & Education
  - Energy Affordability & Resiliency
  - Workforce of the Future
- Inclusive Products & Services
- Responsible Products

Drive Shared Growth

- Consumer Rights
- Customer Experience
- Employee Compensation
- Employee Experience & Well-being
- Human Rights

Build a Sustainable Future

- Climate Resiliency & Adaptation
- Domestic Manufacturing & Supply Chain
- Product Advancement & Innovation
- Sustainable Finance & Operations
- Responsible Use of Technology

Operate with Strong Corporate Governance

- Board Oversight
- Business Continuity
- Data Privacy & Security
- Ethical Business Conduct

Key Stakeholders: Shareholders, Customers, Employees, Communities, Regulators

Accolades and Recognition

These accolades highlight how Fifth Third delivers strong, consistent results for shareholders; reinvests in our communities; and creates a culture where employees thrive.[1,2]

America's Most JUST Companies® — CNBC 2023 – 2025

2026 World's Most Ethical Companies® — Ethisphere 7-Time Honoree™

Euromoney Private Banking Awards 2026 United States — Best for Client Service

USA Today Top Work Places 2022-2026 USA

Best Bank Award 2026 — Global Finance

Fortune World's Most Admired Companies™ 2026

USA Today America's Best Customer Service in Financial Services 2026 — Plant-A Insights Group

USA Today America's Climate Leaders 2026 — in cooperation with statista

Forbes World's Best Banks powered by statista 2026

Best Private Bank Award 2026 — Global Finance

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Operate with Strong Corporate Governance

At Fifth Third, our integrity is our strength.

We view strong governance and risk management as the foundational element of a sustainable and well-managed company, and as such, it is the basis of our corporate responsibility and sustainability framework. We continuously review our structures, processes and controls to ensure they promote accountability, effectiveness, transparency and ethical behavior.

IN THIS SECTION

Board Oversight

Board of Directors

Our Board of Directors provides oversight of and guidance to our executive management team in the development of corporate strategy, risk management, corporate culture and other key aspects of our business, including sustainability topics.

To provide effective oversight and guidance, **the Board includes a majority of independent directors, strong committee leadership, and a diverse range of backgrounds and experiences calibrated to the evolving needs of our business and stakeholders**.

All of our directors are independent under applicable listing standards and as required by our Corporate Governance Guidelines, except our CEO.

Our 2026 Proxy Statement includes information about the Board and its committees and their respective responsibilities. It also includes a Board Skills and Attributes Matrix that sets forth the varied skills and attributes that each director contributes to the Board's oversight of the Company.

Management

Our management structure is intended to facilitate leadership that is effective and consistent with our corporate standards and that promotes a strong corporate culture.

We manage our organization along lines of business, while also maintaining strong corporate functions and appropriate governance.

Our Company's most senior management body is Enterprise, which is responsible for developing and implementing corporate strategy and managing executive-level operations. Sustainability updates are provided to Enterprise throughout the year.

Board Committee Oversight of Sustainability

- **Nominating and Corporate Governance Committee:** Oversees the Company's Sustainability program, including practices and reporting related to environmental topics, governance strategy and practices, and other corporate responsibilities that are significant to our business and stakeholders. Our Nominating and Corporate Governance Committee receives regular sustainability updates.
- **Risk and Compliance Committee:** Oversees risk management practices, including those related to key sustainability topics.
- **Audit Committee:** Oversees the integrity of our financial reporting and governance programs.
- **Human Capital and Compensation Committee:** Oversees strategies and policies regarding compensation, talent management and executive succession planning and other employment practices.
- **Technology Committee:** Oversees our technology, information security, and data privacy strategies critical to the interests of all stakeholders.

Enterprise Risk Management and Resilience

Fifth Third has remained in business since 1858 by effectively balancing risk and return.

We take risks every day delivering products and services to customers and executing our business processes and activities. Therefore, we are responsible for managing these risks effectively to deliver value and performance for all our stakeholders.

Alignment with Our Culture and Values

Our culture and values provide a foundation for supporting sound risk management practices by setting expectations for appropriate conduct and accountability across the organization. This foundation enables us to pursue our ambition to be the one bank people most value and trust.

Our approach to sound risk management is grounded in each employee living by our values and acting in an ethical and responsible manner as we serve the financial needs of our customers and communities.

Fifth Third's Enterprise and Line of Business Risk Management Frameworks outline our approach to managing risk in support of our ambition.

Risk Appetite

Fifth Third's Risk Appetite is established in alignment with our strategic, financial and capital plans. The Board and executive management approve the Risk Appetite, which is considered in the development of business strategies. **The Risk Appetite is defined using quantitative metrics and qualitative measures to ensure prudent risk-taking and drive balanced decision-making**. Our goal is to ensure that aggregate residual risks do not exceed Fifth Third's Risk Appetite, and that risks we take support our portfolio diversification and profitability objectives.

We are committed to continuously evaluating and enhancing our governance to ensure adherence to our values in the management of these risks.

Risk Management Process

Our risk management process ensures a consistent and comprehensive approach to how we identify, measure and assess, manage and mitigate, monitor and report risks. We also have established processes and programs to manage and report concentration risks, support robust talent, compensation and performance management, and aggregate risks across the enterprise.

Fifth Third maintains a risk aggregation and assessment methodology, which defines how enterprise risks, inclusive of material risks, are evaluated and aggregated to ensure the Bank's risk profile remains within its defined Risk Appetite. Risks are identified by the first and second lines of defense during routine business activities, including monitoring of internal operations, industry trends and external events. These risks undergo a determination of inherent risk based on a common set of factors used across the enterprise. Mitigation strategies are based on these inherent risk levels and vary depending on the established risk appetite.

Risk Committees

Fifth Third's risk governance structure ensures proper oversight of risk across the organization. **It provides a path for escalation of risks and issues to management and Board-level committees to drive effective decisions relating to risk.** The Board is responsible for actively overseeing risk-taking activities and holding management accountable for adherence to the Enterprise Risk Management Framework. The Board delegates certain responsibilities to Board Committees, including the **Risk and Compliance Committee as outlined in our** [Proxy Statement.] Additional information about these committees is available on our Investor Relations website.

Three Lines of Defense

Accountability for managing risk is driven through a Three Lines of Defense structure, as outlined in our 2025 Annual Report.

1 The **first line** of defense is comprised of front line business units and enterprise-wide functions, including the Sustainability Office, that create risk or are involved in risk-taking activities and are accountable and responsible for managing risk.

2 The **second line** of defense is an independent risk management function focusing on oversight and challenge of first line activities. This function includes areas such as Enterprise and Non-Financial Risk (including Climate Risk), Model Risk, Capital Markets Risk, Compliance, Credit Risk, and Credit Risk Review.

3 The **third line** of defense is comprised of Internal Audit, which provides independent and objective oversight of the first and second lines of defense.

Enterprise Resilience

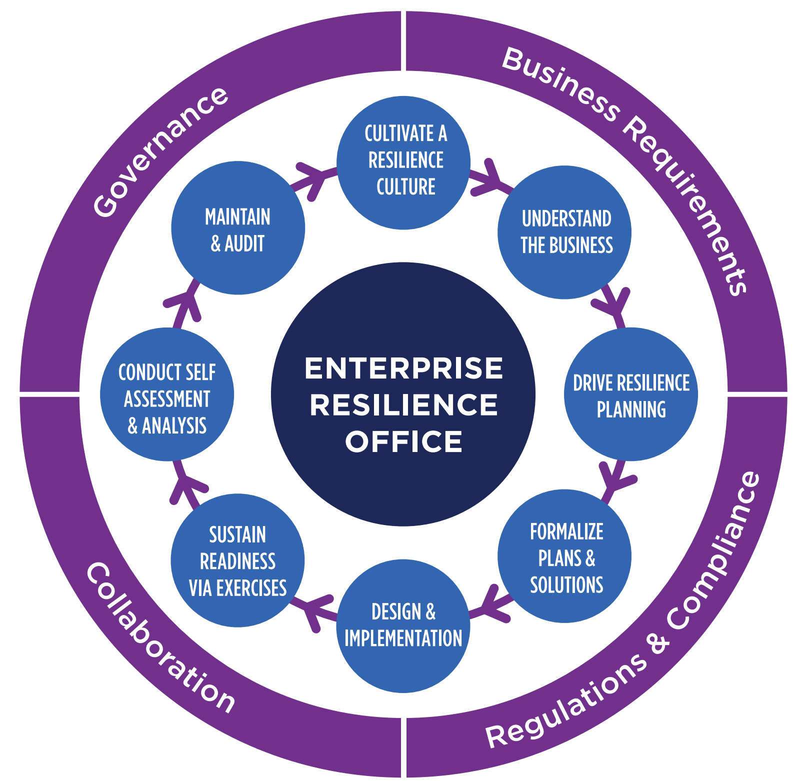
The Enterprise Resilience Office (ERO), comprised of the Business Continuity, Disaster Recovery, Response & Recovery, and Operational Resilience programs, plays a crucial role in ensuring Fifth Third's ability to withstand and quickly recover from business disruptions. **By maintaining robust resilience programs, the office safeguards Fifth Third's operations, protects its assets and ensures the continuity of critical services**. This proactive approach not only mitigates potential risks but also enhances the Company's overall resilience, enabling it to respond effectively to emergencies and maintain trust with clients and stakeholders. Through continuous improvement and strategic planning, the Enterprise Resilience Office ensures that the Bank remains prepared for a variety of unforeseen challenges.

Guided by a board policy that is approved annually, ERO operates as an enterprise-wide program. The program's goal is to enable Fifth Third to effectively prepare for and respond to threats such as natural disasters, man-made events, data breaches, third-party service provider outages, cyberattacks and/or technical outages in order to serve our customers.

To enhance Fifth Third's cyber response posture, ERO successfully facilitated a "no notice" cyber war game exercise in April 2025, engaging executive leadership and Board members. The exercise showcased our robust and effective response capabilities.

In the second quarter of 2025, the annual integrated disaster recovery exercise was conducted, testing over 600 internally managed applications and over 550 third-party applications.

Throughout 2025, ERO also coordinated responses to multiple events, including FEMA individual assistance declarations, severe weather events, wildfires, technology outages, and other types of business disruptions. The team coordinated responses to these disruptions to minimize impact to both customers and banking operations, while keeping appropriate levels of leadership informed and engaged.



Business Continuity Management Lifecycle

The Business Continuity Management (BCM) Program functions within an integrated, eight-step lifecycle. The above steps outline the approach that is taken to define, implement, mature and evaluate the BCM program.

Data Privacy & Security

Fifth Third is committed to protecting data and maintaining customers' confidence about their financial futures.

Keeping private data secure requires a partnership among various teams at Fifth Third, with Information Security, Data Privacy and Financial Crimes as the key players. Moreover, each Fifth Third employee and contractor understands the role they play in keeping data private. They work diligently to protect data every day through the use of appropriate data sharing services and tools, restriction of access to data, and identification and reporting of potential cyberattacks that attempt to steal data. Protecting customer data is a true team effort focused on mitigating the many evolving threats within the cyber landscape.

Information Security contracts with an independent third-party to assess Fifth Third's Information Security program against NIST SP 800-53 and/or Cyber Security Framework (CSF). **The 2024 assessment determined Fifth Third Bank's cybersecurity processes are integrated, measured and controlled. The Bank is outperforming peers in the Detect and Recover domains.** This, along with the performance of our key risk indicators and our Gramm-Leach-Bliley Act (GLBA) overall satisfactory control ratings, is evidence of the continued positive momentum of our efforts to protect customer data.

Privacy & Data Security

Fifth Third's privacy and data security controls have been built to meet regulatory requirements, while pursuing ever-changing industry best practices and customer expectations. These controls, whether technical solutions or processes, are assessed regularly by industry and governmental experts to ensure they meet the challenge of protecting the privacy of customers and their data. The cyber and regulatory landscape is constantly evolving, as do our dynamic defenses. We have implemented measures to secure customer information from loss or unauthorized access, use, alteration or disclosure. Information is stored on secure servers behind firewalls, and all data transported on our website and mobile applications is encrypted.

In 2024, our Enterprise Identity team won the prestigious CSO Award from Foundry's CSO, which recognizes organizations for security projects and initiatives demonstrating outstanding business value and thought leadership. The accolade highlights our innovative approach to enabling and protecting Fifth Third and our customers.

To help protect information further, Fifth Third requires employees to review and know information security and privacy policies, as well as complete all assigned security and privacy training.

Our privacy policy defines our practices on protecting personal information, from the information we collect, how it is shared, to how customers can choose to limit the sharing of data based on state, federal and international regulations. The policy governs all relevant business lines and subsidiaries.

A significant factor in the success of the Information Security Program relies on third parties with whom we have chosen to partner. These partners assist in our data loss prevention, distributed denial of service (DDoS) protections, document lifecycle management, cyberattack response services, threat intelligence, endpoint security, secure development and more. Plus, we have partnered with HackerOne, the world's largest community of trusted ethical hackers, to further increase our system security. Through their Vulnerability Disclosure Program, these ethical hackers find vulnerabilities on our site and report them to us. This means we're constantly improving so we can continue to keep customer information safe.

As the threat landscape evolves, so does third-party risk. Providing appropriate oversight to the Bank's third parties to reduce risk is critical. Onboarding new third parties requires due diligence to ensure they meet Fifth Third's control requirements.

Fifth Third's Third Party Code of Conduct outlines our expectations that third parties protect all of our data, including Company confidential information, trade secrets, and customer information, under applicable privacy, information security and data protection laws, regulations, and industry standards. In addition to our third-party partners, our controls extend to affiliates and subsidiaries. Our Extended Security Program team evaluates acquired entities for security control requirements and adequacy. The Third Party Management and Third Party Risk Management teams assist in the development of due diligence surveys, handling of escalated due diligence reviews, and reviews of cyber-related incidents and threat management. We work with our third parties to ensure they have appropriate information security programs and capabilities in place to protect any data we entrust to them. **Ensuring our third-party partners are doing all they can to protect Fifth Third and our customers is another way we keep the customer at the center of everything we do.**

Sharing information with other significant players in the industry is also a key enabler of what we do. We partner closely with law enforcement agencies, cybersecurity industry leaders, direct peer relationships in other financial institutions and global cyber-intelligence sharing communities, such as Financial Services Information Sharing and Analysis Center (FS-ISAC). We have been a member of FS-ISAC since 2010, some of our team members having held board positions, and we often present at their gatherings. We have representation on many communities of interest and have previously won the FS-ISAC Excellence in Sharing Award.

Committed to Privacy

Fifth Third Bank respects our customers' privacy and is committed to protecting it with our privacy policies. Our commitment includes:

- Posting changes to our privacy policy online in a timely manner.
- Notifying impacted customers in a timely manner of any data breach in which personally identifiable information was exposed.
- Obtaining user data through lawful and transparent means, with consent where required, and using it only for the stated purpose. Refer to the security and privacy policy documents on 53.com for details.
- Clearly identifying the information we collect, use, share and retain. Refer to the security and privacy policy documents on 53.com for details.
- Requiring third parties with whom we share data to comply with Fifth Third's Third Party Code of Conduct.
- Notifying California consumers of Fifth Third Bank's California Consumer Privacy Act and California Privacy Rights Act Notice that provides right of access and deletion of individual's data and that states the Bank will not sell users' data to advertisers or marketing companies.
- Providing to customers a clear and accessible mechanism to raise concerns about data privacy.

Committed to Data Security

Banking online and through our mobile application continues to accelerate. Our diligent focus on our customers' security is a key priority for Fifth Third. In our mobile banking platform we have enabled the following:

- **Biometric Authentication**: Over 66% of our customers using mobile banking are using advanced biometric authentication capabilities on their mobile phones, giving them a better user experience with enhanced security controls.
- **SmartShield® Security:** This portal is a valuable tool in security protection. It serves as a personal security center, engaging directly with customers to offer options to help keep them safe by providing alerts, phishing reporting capabilities, login security, awareness of scams and controls to help prevent theft.

Our online banking security tools and processes also include:

- **Encryption:** Fifth Third uses modern encryption standards, including the use of Transport Layer Security, known as TLS, technology, which prevents the unauthorized viewing of customer information during or after their banking sessions.
- **Automatic Time-Out:** If a customer is logged in to Fifth Third online banking and 15 minutes pass with no activity, the session will automatically time out and the customer is required to log back in.
- **Enhanced Authentication:** Our online services require that customers authenticate their identity using their user ID along with their personal identification number or internet banking password. To prevent fraudulent logins, our technology tracks the risk characteristics of each customer's login session. Depending upon the risk, the customer may be asked to log in from a trusted device, answer security questions, or further authenticate with an additional factor.
- **Digital Certificate:** A digital certificate is an electronic fingerprint bonded to the "keys" used to encrypt information transmitted over the internet. This unique identifier substantiates Fifth Third Bank's identity to each customer's browser. Our internet banking, brokerage services and online applications all require browser versions that support TLS encryption technology, frames and JavaScript.

Fifth Third's commitment to data security and privacy is available on 53.com.

The Value of Strong Leadership and Governance

- Information security and privacy teams regularly report to senior executive leadership and the Board to ensure everyone is aligned to Fifth Third's priorities and focus.
- The Chief Information Security Officer and privacy officer report regularly to the Board or Board committees to keep them abreast of efforts to prevent, detect and respond to risks.
- The Technology Committee, a committee of the Board, is composed of Board members with extensive technology backgrounds. Its primary purpose is to assist the Board in its oversight of technology and innovation strategies, plans and operations, information, cybersecurity and data privacy issues, trends, and risks, as well as third-party technology strategy.
- An external assessment of our information security program is conducted biennially, complementing our annual GLBA risk assessment and Payment Card Industry (PCI) compliance certification.
- Additionally, we maintain an enterprise-wide information protection policy which applies to all Fifth Third information created, received, collected, modified, accessed, used, stored, transmitted or processed, archived, or dispositioned for secure deletion, whether originally sourced in paper, electronic or digital formats, and applies to Fifth Third employees, contractors and Third Party Service Providers.

Our awareness and education program includes:

- Targeted security awareness training for high-risk audience.
- Quarterly lunch and learn sessions.
- Monthly simulated phishing exercises.
- Regular security awareness communications.
- Data Loss Prevention Consequence Program should a user fail to protect data appropriately.
- A variety of activities, including an annual conference, during October's Cybersecurity Awareness Month.
- Additional information security training courses based on role or elevated access.
- Business Continuity Management.

Our First Line of Defense

Our employees and contractors are a key component in our first line of defense. Keeping them informed and educated helps them to make the right decisions on protecting the information they work with every day. To do this, we have a mature security awareness and education program. **Employees and contractors are required to complete privacy and information security training on an annual basis,** including privacy compliance, information classification and handling, managing information and data, creating a safe cyber environment and business continuity. **In 2025, 99.96% of all required compliance training modules were completed by employees.**

All information owners are made aware of the expectation to protect data through appropriate retention and defensible deletions once it has reached the end of its lifecycle based on the Corporate Records Retention Schedule. Application owners and managers are required to provide access to data through least privilege and certify that access on an annual basis.

To support Fifth Third's objective of protecting data, the Information Security team has established and maintains a qualified and representative workforce, ensuring that the right people with the right skills are in place to achieve our business goals. To that end, the organization invests heavily in ongoing training and certifications for its team members. This includes technical boot camps as well as online and classroom training and conferences. The inventory of training is extensive, aligns with certification opportunities and is provided via various mediums. 64% of the Information Security organization holds advanced certifications.

Ethical Business Conduct

Doing the right thing is central to achieving our ambition to be the one bank people most value and trust.

Fifth Third's ambition inspires our employees to create a great customer experience, an engaging workforce and vibrant communities. It is the foundation of Fifth Third's reputation as a respected corporate citizen, and this commitment begins with each Fifth Third employee doing the right thing.

Ethics Program

Fifth Third's ethics program is administered by the Ethics Office and overseen by the chief ethics officer, who is responsible for the publication of our Code of Business Conduct and Ethics. The Ethics Office reports on key aspects of the Ethics program to Management Compliance Committee as well as the Audit and the Risk and Compliance committees of the Board of Directors. Information reported includes EthicsLine (hotline) activity and resolutions, conflicts of interest matters, and culture and conduct risk reporting.

In addition, the Ethics Office develops ethics training and employee communications on ethics matters and conducts ethics program assessments. Training includes two required annual all-employee and contractor courses: annual Code of Business Conduct and Ethics Course and a module on Doing the Right Thing at Fifth Third. Our robust communication plan is reviewed annually and contains periodic, event-specific, and seasonally appropriate Code of Business Conduct and Ethics reminders.

The chief ethics officer may also escalate ethics matters directly to the Board. **The Ethics program is regularly audited and examined as part of the Fifth Third Audit schedule and the schedule of its examiners**.

The Code of Business Conduct and Ethics is the foundation of our Ethics program, which contributed to the Bank's recognition as one of the 2026 World's Most Ethical Companies®. This honor came from the highly respected Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices. **It puts us in elite company, as only 138 organizations around the globe—including only two U.S.-based banks—earned this recognition**. Ethisphere scores companies in five categories: ethics and compliance program, corporate governance, culture of ethics, environmental and social impact, and third party management. This year was the seventh time the Bank has received this award: Ethisphere also recognized the Bank as one of the World's Most Ethical Companies® in 2019, 2021, 2022, 2023, 2024 and 2025.

2026 WORLD'S MOST ETHICAL COMPANIES® ETHISPHERE 7-TIME HONOREE™

Employee Code of Conduct

The Code of Business Conduct and Ethics is a critical Board-approved guide for employees outlining our responsibility to do the right thing, serve with honesty and integrity, and act in compliance with both the letter and the spirit of the law.

Employees are required to read, comply with and annually acknowledge the code. The acknowledgment is part of the annual Code of Business Conduct and Ethics training course. **In 2025, 99.79% of employees completed the Code acknowledgment.**

Additionally, employees and contractors are required to complete ethics training on an annual basis. **In 2025, 99.96% of all employees completed required compliance training modules, which include ethics and Code training.** Further, ethics training is incorporated into other training modules required of employees and contractors depending on specific roles and positions within the Bank. Fifth Third's Directors also receive specialized annual ethics training.

Ethics Hotline

Every Fifth Third employee has a responsibility to adhere to the Code of Business Conduct and Ethics and to raise issues if they become aware of misconduct or violations of our code. Employees are encouraged to raise concerns directly with their manager or someone in their division's reporting line with whom they feel comfortable talking.

In addition, employees have access to their human resources business partner, the Employee Relations Resource Group, Bancorp Security Operations Center or the Ethics Office, including the 24-hour EthicsLine. Reports can be made to the EthicsLine at any time, and employees can choose to remain anonymous. All reports are investigated and taken seriously, and we protect confidentiality to the fullest extent possible. If an investigation determines employee misconduct has occurred, prompt corrective action is taken, up to and including termination. Regular reporting of EthicsLine reports is provided to senior management, as well as the Audit Committee of the Board of Directors. Reports to the EthicsLine may be made by any of our employees, contractors, vendors, customers or others. In 2025, 462 reports were made to the EthicsLine, up 2% from 2024.

Whistleblower Protections

Fifth Third's Non-Retaliation Policy strictly prohibits intimidation of, or retaliation against, individuals who make good-faith reports of known or suspected violations of the Code of Business Conduct and Ethics, any Fifth Third policy or procedure, or any law or regulation.

To ensure that Fifth Third's practices are robust, we conduct regular non-retaliation assessments.

Anti-Competitive Activities

The Code of Business Conduct and Ethics outlines Fifth Third's position on anti-competitive activities. Antitrust laws, also referred to as "competition laws," are rules developed by the U.S. government to protect consumers from predatory business practices. Their goal is to ensure fair competition exists in the marketplace.

We ensure that business activities that involve any of our competitors are conducted with great care to ensure compliance with all laws and regulations.

We are responsible for adhering to anti-bribery and anti-corruption regulations of the countries in which we operate. This includes the Foreign Corrupt Practices Act, Canada's Corruption of Foreign Public Officials Act, and the U.K. Bribery Act, as well as other applicable laws and regulations. The regulations prohibit bribery of a foreign or domestic government official for the purpose of influencing that official. These regulations apply to conduct both inside and outside of U.S. territory. These regulations also apply to third parties conducting business with Fifth Third, such as suppliers and consultants. While Fifth Third has a low risk of anti-bribery and anti-corruption violations, it has implemented standards to govern activities that pose a higher risk of violations, such as payments to third parties outside of the United States and foreign travel.

Anti-competitive prohibited activities include:

- **Any agreements between competitors** relating to prices, allocations of territories or customers, or limitations of products.
- **Use of competitors' confidential or proprietary information**.
- **Engaging in any other anticompetitive behavior**, including disparaging or making false statements in relation to competitors, misappropriating competitors' trade secrets or encouraging competitors' customers to break contracts.

Ethical Use of Artificial Intelligence

Fifth Third Bank recognizes the potential value of AI to enhance efficiency and customer experiences in a thoughtful manner and based on ethical guiding principles. Our AI governance process is designed to ensure the responsible and effective implementation of emerging AI technologies throughout Fifth Third. Key to our approach is transparency and accountability, including human oversight and robust data privacy and security. **Employees receive training on the responsible use of AI, including its limitations, bias recognition and responsible data management**. This commitment aligns with our ethical standards and our diligent approach to emerging technology risks.

Discrimination and Harassment

Discrimination, harassment and intimidation are not tolerated for any reason. This includes discrimination on the basis of an individual's race, ethnicity, color, national origin, ancestry, citizenship status, religion, religious affiliation, creed, physical intellectual, or mental disability, sex/gender, marital status, civil partnership, sexual orientation, gender identity or expression, transgender status, age, pregnancy (including childbirth, lactation or other related medical conditions), parental status or caregiving responsibilities, genetic information, other protected condition, protected medical condition, military or veteran status, an individual having been a victim of domestic violence, sexual assault or abuse, an employee's or dependent's reproductive health decision making, or any other characteristic protected under applicable federal, state or local laws.

Third Party Management

Fifth Third has a robust third party management program for the acquisition of goods and services. It is expected that our third party partners demonstrate the same level of commitment to ethical business practices as Fifth Third.

Our Third Party Code of Conduct sets forth Fifth Third's expectations for ethical, human rights, labor and environmental standards in our third-party network.

Third party management's goal is to meet Fifth Third's strategic objectives and maintain our commitment to providing equal opportunities to all capable third parties. To achieve this goal, we seek strategic partnerships with highly qualified sources who provide solutions that improve our processes, increase the quality of our products and services, and drive efficiencies. We execute our third party selection process in accordance with the highest standards of integrity, fairness and objectivity.

Public Policy & Government Relations

Fifth Third is subject to government regulation and risks generated by new, complex and evolving legislative and regulatory requirements that impact nearly every aspect of our operations.

As a result, customers, employees and shareholders have a measurable stake in the outcome of certain public policy discussions. To mitigate this risk and work toward favorable outcomes, we participate in the public policy process.

Our government affairs program is designed to give us a coordinated voice in public policy through a partnership between the Government Affairs team and Company leaders.

Fifth Third's advocacy efforts are executed at the local, state and federal level by registered lobbyists. Open disclosure of federal lobbying activity occurs via the U.S. Congress, and disclosure of other lobbying activity is provided to appropriate local and state agencies as required by law.

In accordance with campaign finance laws, the Fifth Third Political Action Committees (PACs) support candidates across party lines at the federal, state, and local levels. They are funded exclusively through voluntary contributions from employees that are eligible. No company funds are contributed to the PAC. Disclosure of federal PAC activity can be viewed at fec.gov and our website. Disclosure of PAC activity at local and state levels is provided to state election authorities in compliance with applicable law and on our website.

Fifth Third's political contributions are governed by the Government Affairs Policy. The Nominating and Corporate Governance Committee of the Board reviews political contributions semiannually and approves the policy annually. Fifth Third also maintains a Political Activity Policy that ensures the compliance of the Bank and its employees with laws and regulations governing political contributions. Our recent political contributions can be found on the Corporate Governance page of our 53.com website.

Enable the American Dream

Fifth Third is a purpose-driven company with a history of innovation and commitment to community. We inspire financial well-being so individuals have access to the tools and knowledge they need to achieve their American Dream.

We prioritize the issues that our community stakeholders say matter most: access to housing, revitalized commercial corridors, support for small businesses, developing the workforce of the future, delivering financial education, affordable energy and resiliency solutions, and a suite of innovative and inclusive products to broaden financial access. We meet people where they are in their journey and in the places they live through our place-based economic development approach, enabling us to be a trusted advisor across our footprint.

IN THIS SECTION

Community Reinvestment Act

Fifth Third is committed to advancing low- and moderate-income communities and reversing negative cycles that prevent economic mobility for all.

In 2026, our long-standing commitment to the communities we serve was again recognized with an Outstanding rating—the highest possible—on our most recent Community Reinvestment Act examination by the Office of the Comptroller of the Currency, reflecting excellent performance in community lending, investment and service from the evaluation period of Jan. 1, 2022 through Dec. 31, 2024.

For much of the evaluation period, Fifth Third's community reinvestment efforts focused on advancing place-based development through initiatives such as the Fifth Third Neighborhood Program. Fifth Third's place-based approach combines the deployment of capital with a core solutions toolkit, including investments and financing for housing, small business support and technical assistance, financial access and mobility programs, philanthropy for workforce development, and actions to address climate resiliency and energy affordability for residents. This approach leverages innovative financing tools, including New Market Tax Credits, program-related investments and assistance programs, to expand access to economic mobility.

In our consumer lending practices, Fifth Third is recognized as an industry-leading mortgage bank that treats every loan as unique, grounded in a deep understanding of each borrower's individual needs rather than a one-size-fits-all transaction. The Bank invests in homebuyer education for LMI borrowers and regularly hosts regional homeownership summits that convene real estate professionals, nonprofit partners and housing developers. These events are intentionally designed to remove barriers to participation, offering free childcare and family-friendly activities to ensure broader access and engagement.

The Bank also offers a range of affordable lending solutions designed to make homeownership more attainable for more families. From 2022 through 2024, Fifth Third provided meaningful financial support to homeowners. Fifth Third directly assisted more than 2,300 families by delivering $7.3 million in down payment and closing cost assistance, fee waivers, and support through its Equity Down Payment Assistance (DPA) program. **Through partnerships and the layering of additional assistance programs, Fifth Third customers received an additional $2.4 million in benefits, bringing the total homeowner savings delivered to $9.7 million.**

Fifth Third also reinvests in its communities by expanding financial access and inclusion. The Bank focuses on creating opportunity for individuals, families and small businesses, especially those historically excluded from the financial system, through inclusive banking solutions, community partnerships and targeted investments. These efforts include financial education delivered through schools, nonprofits and community partners, as well as the Fifth Third Financial Empowerment Mobile, or eBus, which brings financial services, education and over 24,000 critical social resources directly to underserved communities in partnership with a leading social impact financial wellness fintech company.

Fifth Third team members in North Carolina gathered together to celebrate the Company's Outstanding CRA rating from the Office of the Comptroller of the Currency.

Previously, Fifth Third received an Outstanding CRA rating from the OCC dated July 2022, and received an Outstanding CRA rating from the Federal Reserve Bank of Cleveland in 2018.

Comerica Bank, which Fifth Third acquired in February 2026, also was notified in 2025 of its Outstanding CRA rating from the Federal Reserve Board. The examination covered 2023–2024 HMDA and CRA small business lending data and community development activity from July 1, 2023, to March 31, 2025.

Fifth Third's CRA Public File on 53.com documents CRA-qualified loans in LMI census tracts and to LMI individuals. See Inclusive Products starting on page 39 for more information.

National Community Advisory Forum

The Fifth Third National Community Advisory Forum (CAF), chaired by Chief Corporate Responsibility Officer Kala Gibson, helps to inform, guide and affirm Fifth Third's community commitments and strategic initiatives. Comprised of leaders of national organizations representing housing, small business, workforce development, financial access and inclusion, the CAF advises the Bank on customer, financial and community-based initiatives.

In 2025, Fifth Third convened in person meetings with the CAF in Washington, D.C. and Cincinnati and convened two virtual sessions. The May 2025 Washington, D.C. meeting focused on shaping Fifth Third's evolving place-based development strategy. CAF members discussed major forces affecting communities, including housing affordability, economic uncertainty, workforce shortages, energy affordability, and resiliency challenges. The forum also reviewed the Bank's housing agenda, small business initiatives, Neighborhood Program, and emerging Sustainable Communities strategy through conversations with community development, policy, and nonprofit leaders.

The September 2025 Cincinnati meeting focused on moving from strategy to execution. Members reviewed community needs assessment findings, received updates on Fifth Third's place-based model, toured investments in our place-based communities of Walnut Hills and Avondale, and discussed the launch of the Small Cities & Small Towns pilot in Lima, Ohio. The meeting also highlighted partnerships with organizations such as LISC and the Cincinnati Development Fund, along with updates on energy and resiliency initiatives, community finance strategies, and the Bank's broader growth agenda.

Fifth Third Chairman, President & CEO Tim Spence (back row, third from left) and Kala Gibson (back row, second from left), chief corporate responsibility officer and National CAF chair engaged with the National CAF at their convening in September 2025.

Maintaining Local Voices in New and Expanded Markets—Community Development Advisory Councils

For years, both Fifth Third and Comerica have relied on formal community advisory bodies to ensure their community development strategies are informed by the organizations and leaders working closest to community needs. Fifth Third's National Community Advisory Forum (CAF) and Comerica's Community Development Advisory Councils (CDACs) share a common purpose: providing advice and counsel on community priorities, strategies and emerging opportunities to strengthen economic mobility and neighborhood vitality. This commitment to stakeholder engagement has been a hallmark of both institutions' strong community development performance and Outstanding CRA ratings.

Comerica's CDAC model consisted of three regional councils representing Michigan, Texas/Florida and California/Arizona. Made up of leaders from community development, affordable housing, economic development and small business organizations, the councils provided region-specific insights into local challenges and opportunities. Members met regularly with bank leaders to offer perspectives on community needs, helping guide strategies and investments across Comerica's footprint.

Following the merger, Fifth Third chose to maintain the three regional CDACs as an important complement to the National CAF. While the National CAF continues to provide strategic counsel on issues affecting communities across the Bank's footprint, the CDACs bring localized expertise and market-specific perspectives from Michigan, Texas and California.

Together, these advisory bodies create a stronger platform for listening, learning and partnership, ensuring community voices continue to help inform Fifth Third's work to build inclusive and sustainable economies in every market we serve.

Place-based Community and Economic Development Model

Community investment is most powerful when it is intentional, concentrated and shaped by the people who live and work there.

Fifth Third's place-based community and economic development model is a strategic approach that delivers capital, networks and expertise within defined geographies to advance economic mobility and long-term community resilience.

Neighborhood Program

Designed for historically disinvested neighborhoods in large urban centers, the Neighborhood Program concentrates a full suite of Fifth Third's core solutions within a defined geography over multiple years, guided by resident voices and trusted local partners.

Small Cities & Small Towns Program

The Small Cities & Small Towns Program extends Fifth Third's place-based approach to underinvested and remote communities that serve as regional economic anchors. The model deploys a multi-year commitment informed by community context, emphasizing employer engagement, access to capital, workforce development, sustainability planning, and investment attraction tailored to local needs. **Fifth Third's first Small Cities & Small Towns location is Lima, Ohio. It was announced in March 2026.**

Community Investment Corridors

Community Investment Corridors (CICs) focus on high-opportunity micro-geographies like commercial districts or business corridors within broader underinvested areas. CICs receive hyper-targeted capital solutions, primarily community development loans and investments, to unlock outsized impact where timing and readiness align. **Walnut Hills in Cincinnati is a Fifth Third CIC where we have invested nearly $100 million over the past decade.**

Sustainable, Scalable Impact

Fifth Third's place-based model is intentional, holistic and community-informed. By aligning capital deployment with locally defined goals, Fifth Third strengthens housing stability, small business ecosystems, workforce pipelines, financial access and climate resilience. Our place-based model enables us to be a long-term partner in building durable economic mobility and shared prosperity across our footprint.

Core Solutions Toolkit

Fifth Third's place-based model is anchored by a core solutions toolkit, which consists of financial and programmatic capabilities that are deployed holistically or selectively based on community needs.

Housing Financing

Fifth Third deploys equity and debt financing to support the development and preservation of housing in underserved communities. Fifth Third also offers the Fifth Third Community Mortgage, a program for eligible LMI borrowers and/or in LMI communities as well as down payment assistance.

Small Business Capital & Economic Development

Fifth Third supports small business growth through targeted lending and investment strategies, including SBA lending. The Fifth Third Small Business Catalyst Fund enables the distribution of both grants and loans to early-stage and under-capitalized small businesses, helping activate commercial corridors and retain local economic activity.

Financial Access and Inclusion

Fifth Third offers financial access programs, including the Financial Empowerment Mobile, or eBus, to reduce barriers to financial stability. The eBus provides access to social service agencies that can help address immediate needs. Fifth Third also offers a full spectrum of free financial education programs.

Russell: A Place of Promise is the lead community organization for the Fifth Third Neighborhood Program in Louisville, Kentucky. Photo provided by RPOP and Enterprise Community Partners. Used with permission.

Workforce Development

Fifth Third supports workforce development initiatives in partnership with community organizations such as the National Urban League, many of which are funded by the Fifth Third Foundation. These efforts focus on job readiness, reskilling and upskilling, career pathways, certifications, and alignment with local employer needs.

Energy Affordability & Community Resiliency

In select communities, Fifth Third deploys energy and resiliency solutions, including EQ2 investments and residential solar pilots that increase energy affordability for LMI households.

Philanthropy & Volunteerism

Our place-based model is enabled, in part, through targeted philanthropy from the Fifth Third Foundation as well as the dedicated volunteerism and service of our employees in our place-based communities.

Nine Neighborhoods, Lasting Results—and a Model Built to Grow

Fifth Third's Neighborhood Program proved that a focused, place-based approach can deliver lasting results that extend well beyond the initial investment period, especially when grounded in community voice and sustained commitment.

Launched in nine historically disinvested neighborhoods in 2021, the Neighborhood Program was designed not as a one-time infusion of capital, but as a multi-year strategy to strengthen local systems, expand economic opportunity, and advance long-term mobility for residents. By concentrating financial, social and intellectual capital in specific neighborhoods, Fifth Third partnered with communities to pursue outcomes that residents themselves identified as most critical to neighborhood success.

By the conclusion of the program in December 2025, **Fifth Third had delivered $409.2 million, more than double its original commitment, and catalyzed $200.9 million in additional investment** from public and private partners—validating the power of place-based deployment to attract broader capital and collaboration. But the program's true impact is best understood through what those investments produced on the ground.

As part of our Neighborhood Program investment, a closed YMCA is now home to an active community center, called the SALUD Center. It contains a shared business space, a technology innovation lab, a small business incubator and a community recreation facility that includes a gym, exercise facility and program areas.

Across the nine neighborhoods, **the program generated more than 24,000 measurable outputs,** reflecting progress toward five interconnected goals: building equitable and connected systems, improving upward mobility for residents, strengthening inclusive civic structures, supporting prosperous small businesses, and creating healthy, resilient built environments.

These outcomes were not isolated wins; they represented coordinated, compounding progress across housing, economic development, workforce opportunity, and community infrastructure.

Evolution

While the technical assistance for the original nine neighborhoods formally ended in 2025, Fifth Third remains engaged in each community and is committed to program sustainability.

Fifth Third also has documented lessons learned and is applying them to the next phases of the Neighborhood Program as well as its overall place-based model.

In June 2025, Fifth Third launched its tenth neighborhood in North Nashville. Also in 2025, Fifth Third committed to returning to the neighborhood where the program was first piloted in 2019–Gratiot & Seven Mile in Detroit–in 2026.

Fifth Third also has announced plans to expand our place-based model in new and expanded markets with an investment of $250 million from 2027 to 2031.

Third Party Assessment

We desire to not only expand our Fifth Third Neighborhood Program, but to encourage other financial institutions to join us in this effort. In 2025, we hired the Kenan Institute of Private Enterprise of the University of North Carolina to assess the Fifth Third Neighborhood Program, document key learnings, and offer recommendations for other interested parties. The white paper can be accessed from our [Corporate Citizenship](#) page.

Fifth Third's Place-based Model Expands to New Neighborhood, First Small City

No. 10: The North Nashville Neighborhood

A crowd gathered to hear the launch of North Nashville as Fifth Third's 10th program neighborhood in June 2025.

In June 2025, Fifth Third expanded our place-based community and economic development work by welcoming North Nashville as the tenth neighborhood in the Fifth Third Neighborhood Program. Building on the success and learnings of the original nine neighborhoods, the expansion reflects Fifth Third's commitment to advancing economic mobility in communities that have experienced disinvestment while facing rapid growth pressures.

North Nashville was selected through a community-informed process that emphasized local leadership, strong nonprofit partnerships, and a shared commitment to inclusive growth. As Nashville continues to experience significant economic expansion, Fifth Third's goal in the neighborhood is to balance investment and revitalization with intentional support for existing residents and businesses to ensure that growth translates into lasting opportunity and not displacement.

Fifth Third partnered with Enterprise Community Partners as our technical assistance lead and worked alongside local organizations: Affordable Housing Resources and United Way of Greater Nashville to develop a community-led economic roadmap for North Nashville. In addition, Mayor Freddie O'Connell and his office have been engaged advocates and conveners for the program.

The North Nashville Neighborhood Program focuses on four areas of impact: housing and homeownership opportunities; people-based programs like education-to-career pathways and expungement services; infrastructure and resiliency priorities; and commercial corridor revitalization.

Since launch, North Nashville has been visited by Fifth Third's Financial Empowerment Mobile and a homeownership workshop was presented by Fifth Third, Affordable Housing Resources and Enterprise Community Partners.

Affordable Housing Resources, Fifth Third and Enterprise hosted a homeownership workshop.

Launching the Small Cities & Small Towns Initiative: Extending Place-Based Impact

Lima, Ohio Mayor Sharetta Smith stands between Fifth Third's Tara Campbell and Kala Gibson at the announcement of Lima as Fifth Third's first place-based small city.

On March 19, 2026, Fifth Third launched the Small Cities & Small Towns initiative in Lima, Ohio, marking the next evolution of our place-based economic development model. The initiative is designed to support communities that may not fit a traditional neighborhood-scale approach but have strong local leadership, regional importance, and momentum for growth.

Lima was selected because of its economic resilience, coordinated civic leadership, and a clear, community-driven vision for the future. Under Mayor Sharetta Smith's leadership, the city has advanced the Better Together Plan, a strategy focused on revitalizing neighborhoods, expanding economic opportunity, improving housing, and modernizing essential infrastructure. Fifth Third's partnership is designed to accelerate the plan's implementation—aligning capital and expertise with priorities already identified by the community.

The Small Cities & Small Towns initiative reflects an important evolution of Fifth Third's place-based strategy. The Small Cities & Small Towns model operates at a broad systems level—working closely with municipal leaders, regional partners, and anchor institutions to strengthen the conditions that enable long-term economic mobility across an entire city.

In Lima, Fifth Third will deploy its full suite of place-based core solutions, integrating financial, social, and intellectual capital to support locally defined priorities. Focus areas include strengthening housing and neighborhoods, supporting small business growth and equitable commercial revitalization, expanding workforce development and job training pathways, and enhancing water and energy infrastructure to support future investment and job creation.

As the first community in the Small Cities & Small Towns initiative, Lima represents the beginning of a broader expansion of Fifth Third's place-based model—one designed to adapt to local context while extending proven strategies to new geographies. The expansion reinforces Fifth Third's commitment to advancing inclusive, sustainable economic growth across its footprint.

Community Economic Development Toolkit

Housing

Fifth Third is committed to addressing the current U.S. housing crisis and to developing solutions to help people in our communities obtain and maintain permanent housing.

There is a great need for housing across the spectrum from subsidized, affordable, workforce, semi-permanent and permanent housing, both for rent and for homeownership.

Fifth Third provides multiple affordable housing solutions for our customers and communities, including a variety of market specific programs for residential mortgages and other programs for LMI communities. Loans and equity investments through our Community Development Group are facilitating major housing developments. Our Company also is a sought-after resource for government, nonprofit and private funders committed to being a part of the solution to the housing problem.

Affordable Residential Mortgages

Mortgages remain a key to boosting affordable housing. We provide residential mortgage products and programs for a wide range of borrowers, especially those who may not qualify for our traditional first-mortgage products and those who wish to purchase a home in an underserved and/or low-income census tract.

In 2024, Fifth Third launched the **53 Community Mortgage**. The 53 Community Mortgage product is a program for borrowers who need alternative terms to purchase a home. See page 40 for more information.

The Allen family purchased their home in Walnut Hills through a shared equity model.

Fifth Third also offers home financing through multiple affordable programs, including loans through the Federal Housing Administration and Department of Veteran Affairs, and programs like Freddie Mac's Home Possible® and Fannie Mae's HomeReady programs for very low to low-income purchase borrowers.

In Cincinnati's Walnut Hills neighborhood, Fifth Third helped Monte and Erika Allen, first-time homebuyers, achieve homeownership through an innovative affordability model designed to balance immediate equity with long-term community stability.

The Allens purchased a newly constructed home through a Port of Greater Cincinnati–sponsored initiative created to expand access to homeownership for low-income households. The program includes a shadow lien—**a shared-equity mechanism that provides buyers with meaningful equity at purchase** while requiring the home to remain owner-occupied for a defined period. Despite the additional complexity associated with deed restrictions and the shadow lien structure, Fifth Third worked diligently through the model to deliver responsible financing. At closing, the home appraised well above the purchase price, allowing the Allens to begin ownership with substantial equity and a strong foundation for long-term financial security.

Down Payment Assistance

Fifth Third's Down Payment Assistance Program (DPA) helps eliminate one of the key barriers to homeownership, which is a down payment. **In 2025, Fifth Third provided $5.92 million in DPA assistance.** Our down payment assistance program enabled community members to purchase 2,083 homes last year. Fifth Third has provided over $24.8 million in DPA assistance since 2021. Fifth Third also helps borrowers access other down payment assistance programs that can be combined with our own.

Early in 2024, Fifth Third made changes to our program to enable the lowest-income borrowers who qualify to receive up to $5,300 in down payment assistance if they purchase in a low income census tract. Qualified purchasers in a moderate income tract can receive up to $1,295.

Low-Income Tax Housing Credits

The groundbreaking of Carefree Village in Chicago, a new development for senior affordable housing.

Fifth Third's Community Development Group works to meet the unique capital needs of leading for-profit and nonprofit developers of affordable housing. **In 2025, the group closed on over $897 million in loans and investments to revitalize neighborhoods. This commitment includes the creation and preservation of 3,750 units of housing.**

Fifth Third specializes in financing affordable housing developments that have received reservations of Low-Income Tax Housing Credits, or LIHTCs. The Fifth Third Community Development Company (CDC) also invests in federal, state and historic tax credits, new markets tax credits and equity equivalent investments.

In Chicago, Fifth Third invested $51.2 million to acquire a limited partnership interest in the Raymond James Tax Credit Fund 55 LLC, of which $19.3 million was directed to finance 55 units of senior affordable housing on 151st Street in Oak Forest, IL. The LIHTC project, Carefree Village, involves site acquisition and new construction for senior affordable housing. Nine units are reserved for individuals earning up to 30% of Area Median Income (AMI), 12 units are reserved for those earning 50% AMI and 34 units reserved for those earning 60% AMI.

The Grand Meridian Apartments in Indianapolis were developed in part thanks to a $13.7 million LIHTC loan from Fifth Third.

Fifth Third also participates in LIHTC construction and/or bond financing, 15-year permanent financing, equity bridge financing, new market tax credit leverage lending, and syndicator bridge financing to boost affordable housing in the markets served by Fifth Third Bank.

In 2025, Fifth Third originated a $13.7 million LIHTC loan to support the rehabilitation of 94 units at Grand Meridian Apartments in Indianapolis. The project is located in a low-income census tract and includes 68 studio and 26 one-bedroom units, with all but one unit reserved for households earning 30-, 50- or 60% AMI. Residents will benefit from in-person and online financial literacy training, career pathways, and academic programs provided by Rainbow Housing Assistance Corporation.

New Market Tax Credits

Fifth Third also utilizes federal New Market Tax Credits awards to support economic opportunity in underserved communities. **In December 2025, the Fifth Third New Markets Development Company II received an $85 million allocation** from the U.S. Department of Treasury's Community Development Financial Institutions Fund, marking our **second NMTC award in 15 months following a $50 million allocation received in September 2024.**

The NMTC program is a proven federal tool for attracting private investment to economically distressed communities by helping to close financing gaps that would otherwise limit development. For every $1 of federal investment, the program generates $8 in private capital, supporting projects that create jobs, expand access to housing, and deliver critical public facilities such as healthcare, education and childcare. These investments strengthen local economies while improving access to essential services and long-term opportunity.

New Market Tax Credits have enabled Fifth Third to support high-impact projects such as the Phillis Wheatley Westside YWCA in Atlanta and the Talbert House Hamilton County Crisis Center in Cincinnati. These investments align with our place-based approach to revitalization, expanding financial access, supporting small businesses, and promoting economic mobility in historically disinvested neighborhoods.

Strengthening a Detroit Neighborhood Through Affordable Housing Investments

In 2025, Fifth Third supported the development of Brewster Wheeler in Detroit, a transformative 159-unit, three-phase affordable housing project located in a low-income tract. The development will address persistent housing shortages for individuals and families.

Across all three phases, Fifth Third provided over $40 million in support, including LIHTC equity bridge financing and/or investments, for the construction of three 53-unit residential buildings designed to serve households earning 30-, 40- and 80% of AMI. Importantly, 24 of the 159 units are supported by project-based Housing Assistance Payment (HAP) vouchers under a 20-year contract, helping ensure long-term affordability and housing stability for residents with the lowest incomes.

Representatives from both Fifth Third and Comerica worked together with Van Fox of MHT Housing on the development of Brewster Wheeler.

Originally structured as a 50/50 financing partnership with Comerica, which provided $40 million in community development lending and investments, the Brewster Wheeler development demonstrates the power of collaborative capital to deliver meaningful outcomes.

It further demonstrates that Fifth Third and Comerica shared a commitment to financing affordable housing even before the companies' merger in February 2026.

The redevelopment required navigation of multiple layers of financing, including Low Income Housing Tax Credits, equity bridge loans and federal rental assistance, underscoring both the complexity and responsiveness of the project. By structuring financing that aligned with the project's phased construction and long-term affordable goals, Fifth Third enabled the timely delivery of critically needed housing in a market where rising costs continue to outpace incomes.

Small and Micro Business Lending

Fifth Third supports small businesses to help revitalize neighborhoods and create thriving commercial corridors, which leads to job growth and increased economic mobility.

Supporting Small Businesses

Small businesses are the backbone of the U.S. economy. Supporting them through lending, investments and technical assistance is a significant part of our commitment to economic development.

We support small businesses in a multitude of ways—from direct support in customized lending and banking products to indirect support through our investments in community development financial institutions (CDFIs), nonprofit organizations that provide technical assistance, and programming like workshops to aid small businesses.

Fifth Third is a U.S. Small Business Administration Preferred Lender and has made significant investments in growing our SBA loan originations, particularly under the 7(a) program. In 2024, Fifth Third began leveraging our Provide fintech platform to power all of our SBA 7(a) lending. **Fifth Third's national rank in approved 7(a) loan volume has improved from #67 in 2022 to #15 as of May 27, 2026**. Fifth Third also participates actively in the SBA Express and 504 programs.

Community Development Financial Institutions

When small businesses and communities need support beyond traditional banking, CDFIs help fill the gap by providing responsible, affordable capital. Fifth Third is committed to expanding our support for CDFIs through EQ2s, CDFI-sponsored funds, and note purchase agreements that allow capital to be redeployed locally.

In 2025, Fifth Third expanded its note purchase agreement with Community Investment Corporation in Chicago by $30 million, invested $5 million in the LISC-sponsored Cleveland Housing Investment Fund, provided a $5 million EQ2 to LISC for energy efficiency and resiliency projects, and made a $2 million EQ2 investment in Appalachian Community Capital to support small businesses and smaller CDFIs across the Appalachian region.

Small Business Catalyst Fund

Established in 2024, the Fifth Third Small Business Catalyst Fund (SBCF) reflects an innovative approach to small business finance that is intentionally designed to meet entrepreneurs where they are.

By combining grants, microloans, and flexible small business loans within a single coordinated fund, the program removes common barriers to capital and creates meaningful entry points for early-stage and growing businesses that may not yet qualify for traditional lending.

Delivered in partnership with trusted CDFIs, including the Community Reinvestment Fund, USA (CRF), this model supports a more equitable small business ecosystem by pairing access to capital with flexibility and community-based expertise, helping businesses grow, create jobs and strengthen the long-term resilience of the neighborhoods Fifth Third serves.

In 2025, the Small Business Catalyst Fund deployed 46 grants in the amount of $5,300, representing a total of $243,800. It also funded 77 loans to small businesses totaling $2,738,400. SBCF loans can range from $5,000 to $250,000 for early-stage businesses, and up to $750,000 for businesses in later stages of maturity.

Colin Russo, owner of the Luxe Blind Store, expressed his gratitude for his company's SBCF loan. "As a newly-launched premium window treatment company in Columbus, the funding came at a pivotal moment for Luxe Blind Store. We've used the loan to invest in inventory, marketing, and tools that allows us to deliver a high-end, shop-at-home experience to our customers. This funding has not only accelerated our momentum but also boosted the confidence of our team as we work toward our first-year company goals."

Funders of the SBCF include the Fifth Third Foundation, the Fifth Third CDC and Rockefeller Philanthropy Advisors. CRF administers grants and small business loans and works alongside the Economic & Community Development Institute and Ascendus, two CDFIs who focus on microloans and technical assistance.

Cardinal Property Analysts, Legacy Farm, and Kimberly D. Lawrence Law were SBCF grant recipients in Columbus (left). In Cleveland, The Vegan Club was both a SBCF loan and grant recipient (right).

Financial Empowerment and Education

As a financial institution, Fifth Third can catalyze transformative change by putting down stakes in the communities we serve and being the gateway that provides access to finance for all stakeholders.

Access to Finance

We are committed to opening branches where we can best serve the needs of our customers, especially in banking deserts, areas where banks are not physically present.

Fifth Third seeks to open new, permanent branches in these areas, and where that is not possible, utilizes our Financial Empowerment Mobile (eBus) and Banking to Go kit (see the following pages) to address financial access gaps in underserved communities.

In 2025, we opened 55 new Fifth Third branches, including 21 in LMI and/or high minority tracts (HMTs). We also opened one branch in an area located adjacent to an LMI tract.

Additionally, as part of Fifth Third's merger with Comerica Bank in February, Fifth Third has committed to maintaining 97% of branches in LMI/HMT areas in the new, combined geographic footprint.

Branch Expansion Strategy

By 2030, Fifth Third is planning to have approximately 1,750 branches, over half of which will be located in the Southeast, Arizona and California.

This continues our ambitious expansion plans in the Southeast and also includes the opening of 150 new, full-service branches in Texas through 2030 and a commitment to filling gaps in California. In Michigan, where Fifth Third and Comerica Bank both operated branches, the customers of both banks now benefit from significantly increased branch access with Fifth Third and Comerica customers gaining access to 45% and 60% more branches respectively.

Branch Design

Our innovative branch design includes digital and physical components that create a differentiated customer experience that fosters deep banking relationships and drives sustainable organic growth. We view this as critical to the customer experience.

Our branches are designed to meet how consumers want to bank today. Fifth Third's new financial centers enable deeper, more meaningful conversations between customers and bankers. Traditional transaction space has been greatly reduced and replaced with modular meeting and seating areas that offer adjustable layers of privacy.

24/7 Access

Fifth Third continues to invest in digital tools that expand access to safe, convenient banking and support customers' financial well-being. **In 2025, Fifth Third's mobile app was recognized by J.D. Power as the No. 1 mobile banking app for customer satisfaction** among regional banks, reflecting strong customer feedback on usability, design and overall experience. This recognition underscores Fifth Third's commitment to delivering intuitive digital banking solutions that meet customers where they are, 24 hours a day, seven days per week.

Combined with the availability of account openings now available on the eBus as it visits underserved communities, our digital access capabilities give community members the ability to have paychecks automatically deposited and to check account balances, pay bills and make funds transfers at their convenience. Fifth Third also had a network of approximately 20,000 fee-free ATMs through 2025.

Fifth Third opened the Avondale Banking Center in December 2025. The new branch is located in the historically disinvested neighborhood of Avondale, one of our adopted communities in the Fifth Third Neighborhood Program. The neighborhood had been a banking desert for several years.

New Fifth Third Financial Centers in LMI and HMT Areas in 2025:

- **Suwanee Banking Center, North Atlanta**
- **Tamarac Banking Center, Palm Beach/Broward**
- **59th & Western Banking Center, Chicago**
- **Flamingo Pines Banking Center, Palm Beach/Broward**
- **Hypoluxo Banking Center, Palm Beach/Broward**
- **Buford Drive Banking Center, North Atlanta**
- **Mid City Banking Center, Huntsville**
- **Avondale Banking Center, Cincinnati**
- **Berewick Banking Center, Charlotte**
- **Mableton Banking Center, North Atlanta**
- **Hays Farm Banking Center, Huntsville**
- **Okeechobee Boulevard Banking Center, Palm Beach/Broward**
- **Champions Crossing Banking Center, Orlando**
- **Pulaski Banking Center, Chicago**

Fifth Third's Financial Empowerment Mobile

Advancing financial inclusion requires more than traditional banking access–it requires innovation that responds to the complex realities shaping financial well-being. Fifth Third's Financial Empowerment Mobile, commonly known as the eBus, reflects this belief.

Reimagined in 2024, the eBus pairs mobile banking with technology-enabled access to essential social services, creating a more holistic approach to financial empowerment in underserved communities. The transformation represents a significant evolution in how we support long-term financial health. **We recognize that economic stability is not just about access to financial products and education but is closely connected to factors such as housing affordability, food security, childcare access and employment opportunities, alongside access to financial products and education.**

The eBus functions first as a mobile branch. Community members can open a Fifth Third Momentum® account on site, engage in private consultations with Fifth Third bankers and access on board digital workstations to explore banking tools and educational resources, helping bridge technology and connectivity gaps.

What distinguishes Fifth Third's eBus is its integration of financial health technology that extends beyond traditional banking services. **Through a partnership with SpringFour, a woman-founded and women-led social-impact financial wellness fintech, the eBus connects visitors to more than 24,000 free, vetted nonprofit and government resources nationwide.** Using a simple zip code-based search, individuals can identify localized assistance across 14 categories, including housing stability, food support, childcare, transportation, employment services and small business resources.

Tablets onboard the eBus enable community members to self-navigate these resources, while Fifth Third staff are available to provide guidance as needed. This blended model combines digital self-service with human interaction to help reduce barriers and normalize access to support. We firmly believe this improves the overall financial health experience.

Fifth Third's reimagined eBus doesn't represent just physical transformation, but an intentional shift to an integrated platform that treats financial education, banking access and social services into a single experience that can help address the root causes of financial stress.

A Wellness on Wheels event featuring the Fifth Third eBus came to the Avondale neighborhood of Cincinnati in July 2025. The event included the Hamilton County 513 Relief bus, which provided additional access to social service resources.

Top Resources Category Searches on the Fifth Third eBus, 2025

1. Food savings, 22.3%
2. Financial counseling, 21.1%
3. Housing counseling, 19.8%
4. Down Payment assistance, 18.7%
5. Rental resources, 18.1%

Fifth Third employees serve community members on board the eBus at an event stop in Atlanta.

This innovation is particularly impactful in communities facing transportation barriers, bank branch closures, or limited access to trusted financial guidance. By traveling directly to neighborhoods across Fifth Third's footprint, the eBus expands reach while ensuring consistency in service delivery and quality. Each stop is coordinated in partnership with local organizations that understand community needs.

The model also enhances data-informed decision making. Insights from eBus engagement, such as the types of resources most frequently accessed, help us better understand community-level challenges and tailor future investments, partnerships and educational programming. The eBus functions as a service delivery vehicle and a listening platform that enables us to evolve its capabilities to meet growing needs.

In 2025, Fifth Third's eBus had 125 events. Nearly 8,500 community members were served during those community stops, which covered 11 states. Fifth Third employees volunteered over 2,500 hours to guide individuals through the resources available on board the eBus.

Banking to Go

Banking to Go is Fifth Third's portable financial empowerment program designed to expand access to banking services in underserved and unbanked communities. Serving as a flexible complement to the Financial Empowerment Mobile, Banking to Go allows Fifth Third to deliver financial education, one-on-one support, and access to banking products directly within community settings. **Through partnerships with nonprofit and community organizations, the Banking to Go program transforms everyday spaces into service-ready financial access points that meet people where they are.**

Fifth Third bankers at the Daytona Beach Housing Fair utilized the Banking to Go kit to help fair attendees grow closer to the American dream of homeownership.

Staffed by Fifth Third professionals, Banking to Go provides individuals with tools and resources to strengthen their financial well-being, including credit education, access to consumer credit reports, and guidance on banking products and services. Events are often coordinated alongside job fairs, basic needs support, and workforce or housing-related programming, reinforcing a holistic approach to financial inclusion and economic mobility.

As an alternative delivery channel, Banking to Go helps ensure continuity of service across markets. The program enables Fifth Third to extend its reach into low- and moderate-income communities, respond to local needs with agility, and deliver community development services while deepening relationships with community partners.

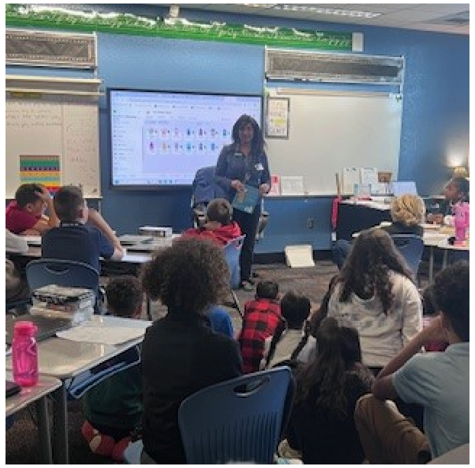
The Banking to Go kit was utilized at the Mid-Florida Housing Fair in Daytona Beach, Florida in 2025. In Spring 2025, the Mid-Florida Housing Partnership, a HUD-approved nonprofit, led and hosted multiple free housing fairs throughout Volusia and Flagler counties to coincide with National Fair Housing Month in April. The events were designed to educate and connect residents with housing resources amid rising costs, credit barriers, and affordability challenges across Central Florida. At the fair held in Daytona, Fifth Third bankers helped soon-to-be homeowners take real steps toward turning their homeownership dreams into reality.

Financial Education

Fifth Third views financial education as essential for young people to develop a solid foundation of financial knowledge as they learn and grow. Fifth Third offers a suite of programs designed especially for youth in low- and moderate-income communities and families, that are offered at no cost to boost their financial literacy and to help them avoid financial pitfalls as they enter adulthood.

In 2025, in addition to delivering its Fifth Third Finance Academy® curriculum to junior high and high school students, and Fifth Third Bank Young Bankers Club® (YBC) to elementary-aged students, we also celebrated the Michigan launch of REP4®FinLit, a new financial literacy tool designed by college students for college students. We educated a total of 8,163 students in 2025 through Fifth Third signature programs and other community organizations where employees offered their financial skills as educators.

Program Evolution



Fifth Third's Sandra Di Pentima addresses students taking our Fifth Third Bank Young Bankers Club program.

Fifth Third's recent merger with Comerica Bank in February 2026 gives us an opportunity to assess our programs and align them for maximum impact for students in need of quality financial education. Comerica Bank, like Fifth Third, had a long-standing commitment to financial education.

In 2026, Fifth Third is evaluating each company's programs so that our offerings in 2027 reflect the best of the best, both in terms of the quality of the programming as well as the best delivery method to reach the greatest numbers of students in underserved communities.

The expectation, as Fifth Third rolls out its new suite of programs, is that program delivery will be closely aligned with employee volunteerism in communities where our bankers will have more opportunities to put their financial expertise to work for underserved young people.

Fifth Third's financial education programs cover the following topics as episodes and/or modules:

Young Bankers Club
- Spending and Saving
- Credit and Debt
- Employment and Income
- Investing
- Risk Management and Insurance
- Financial Decision Making

High School Personal Finance
- Earning Income
- Spending
- Managing Credit
- Saving
- Investing
- Managing Risk and Insurance
- Entrepreneurship

High School Entrepreneurship
- How to Develop a Business Idea
- How to Set up a Business for Success
- How to Launch and Manage a Business
- How to Grow a Business

Junior High Personal Finance
- Earning Income
- Spending and Payment Methods
- Managing Credit
- Savings and Investments
- Managing Risk and Insurance

2025 Impact

Nearly 2,000 students were educated through the YBC and Finance Academy programs last year, including 107 young people who took our Finance Academy entrepreneurship curriculum designed for aspiring business owners. These programs include pre- and post-assessments to measure learning gains. **Students that were enrolled in Fifth Third Bank Young Bankers Club saw proficiency increases of 12%. For Fifth Third Finance Academy students, proficiency increased 14%.**

A 12-14% learning gain in financial literacy indicates that students meaningfully improved their understanding of money topics like saving, budgeting and credit, not just their familiarity with financial terms. U.S. research finds that gains of this size from youth financial education programs are associated with better financial decision-making later in life (Consumer Financial Protection Bureau, 2019; National Bureau of Economic Research, Kaiser et al, 2020).

FinLit

rep4

Presented by Founding Innovation Partners

FIFTH THIRD Foundation | Grand Valley State University

In 2025, Fifth Third's development of financial education tools took a giant step forward with the Michigan launch of REP4®FinLit, Underwritten with nearly $2 million in grant funding from the Fifth Third Foundation, REP4®FinLit is a learner-driven financial literacy tool designed at Grand Valley State University in Michigan to help Gen Z college students become more financially independent.

The innovative new curriculum is part of Grand Valley State's robust REP4 program. REP4, which stands for rapid education prototyping, mobilizes learners as chief architects of their own education. The Michigan launch was held on the campus of Grand Valley State in September 2025 and then proceeded into a pilot phase on campus. In 2026, plans include a national launch of the program with REP4 partners.

The program guides Gen Z students through a continuum of learning that follows a defined path. The pathway is:

- **Money Mindset**: Understanding one's experience with money.
- **Building Healthy Habits**: Practicing healthy financial habits by dedicating time to manage one's finances.
- **Money Management**: Tools and tactics for minding finances and practical approaches to earning, saving and spending.
- **Navigating Credit**: Understanding loans and credit scores and their impact.
- **Planning for the Future**: Earnings growth, retirement planning and insurance.
- **Financial Independence**: Utilizing financial knowledge to empower decisions and enact positive change.

Members of Fifth Third, Grand Valley State and REP4 in September 2025 at the Michigan launch of REP4®FinLit.

During the late 2025 pilot, 342 learners signed up for the learning community. As of January 2026, 56.5% of those learners who began the learning journey had completed all six modules. In addition, **100% of learners who completed all six modules scored 75% or higher, and 87.2% of learners who completed all six modules reported feeling more confident in financial matters.**

Teaching Financial Education

Nearly 300 employees volunteered with Junior Achievement in 2025 to teach financial literacy in classrooms. Junior Achievement is the nation's largest organization for teaching work readiness, entrepreneurship and financial literacy to young people. **More than 2,100 hours were volunteered by Fifth Third employees to teach financial education through Junior Achievement in 2025.**

Fifth Third also worked with Adopt A Class (AAC) to mentor young people. Adopt A Class connects businesses and civic groups with students in underserved communities for group mentorship that equips students with vital career-connected learning and insights into diverse career pathways.

The Consumer Lending team adopted a class at Rockdale Elementary in Avondale in Cincinnati. These thank-you notes were written by the students to the team.

Fifth Third formed eight volunteer mentor teams during the 2024-2025 school year, mentored 200 students, and donated an equivalent of $34,600 in volunteer hours.

Ninety-four percent of students surveyed said they now understand more about careers and possible jobs through their AAC mentors.

Additional Education Programs

Fifth Third Empower U® is a financial education program for adult learners. We have nearly 500 business clients that take advantage of EmpowerU courses taught by Fifth Third bankers, and our bankers conduct sessions in their communities as well. Topics covered include financial health, investments and planning, insurance, homeownership and college funding. Fifth Third also offers Retirement University, a holistic approach to retirement planning through 53.com.

Supplier Engagement

Fifth Third believes that strong, transparent supplier engagement is essential to delivering shared value—strengthening our business while advancing economic inclusion and community stability.

Through intentional engagement and a commitment to inclusion, we build long-term partnerships that help small businesses grow into enterprise-ready suppliers across our footprint.

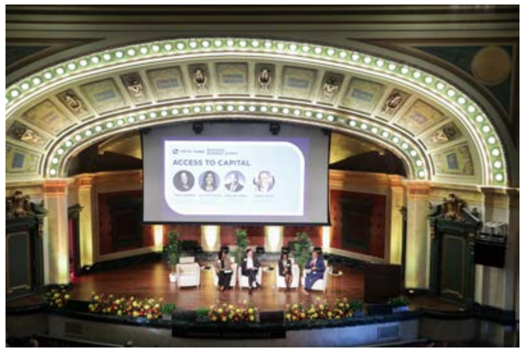
In 2025, Fifth Third deepened its supplier engagement strategy by recognizing that inclusion must evolve to meet increasing complexity, accountability, and the future of work.

Building on its leadership in the Greater Cincinnati region, Fifth Third elevated supplier and small business engagement through two influential platforms: the Fifth Third Leadership Symposium and the inaugural Fifth Third Regional Business Summit, delivered in partnership with the Cincinnati USA Regional Chamber of Commerce.

Together, these convenings reinforced the importance of connection, capability-building, and inclusive leadership in strengthening supplier ecosystems.

Regional Business Summit

Fifth Third's Regional Business Summit addressed a clear regional need for a dedicated forum focused on accelerating growth for small and mid-sized businesses. Designed as a high-impact, half-day convening, the Summit emphasized practical insights and peer learning, encouraging organizations to become "1% better every day."



Presenting on Access to Capital at the Fifth Third Regional Business Summit were Alexis Dishman, Community Reinvestment Fund, Jermone Jones from the US Small Business Administration and Darris Redus from the Cincinnati Business Excellerator, LLC.

The inaugural event exceeded expectations, with 313 registered participants representing 197 organizations and a curated business expo.

Opening remarks from Cincinnati Regional President Dan Feldmann and Fifth Third Chairman, CEO and President Tim Spence underscored Fifth Third's commitment to supporting small and mid-sized businesses across its footprint. The Summit established a scalable model for regional engagement, with plans to host two additional events in 2026.

Leadership Symposium

Complementing this initiative, Fifth Third hosted its 17th Annual Leadership Symposium in 2025. Featuring a keynote from disability rights advocate Haben Girma, the Symposium challenged leaders to rethink modern leadership in a rapidly evolving business and social landscape.

With more than 500 registered participants, the event achieved a net promoter score of 73—up from 63 the prior year—reflecting its growing relevance.

Beyond sessions, the Symposium fostered meaningful dialogue across industries, generations, and backgrounds, supporting inclusive leadership and resilient supplier relationships.

Fifth Third was honored to host Haben Girma, a lawyer, best-selling author and the first deafblind graduate of Harvard Law School, as the keynote speaker at its Leadership Symposium.

National Partnerships

Fifth Third also advanced supplier readiness through national partnerships with the National Minority Supplier Development Council's Centers of Excellence Certificate Program (COECP) and the Women's Business Enterprise National Council's LIFT Financial Center of Excellence.

As a founding developer and long-term supporter of COECP, Fifth Third helped equip certified minority-owned businesses with the capabilities needed to compete for corporate opportunities. Through its Foundation-supported partnership with WBENC's LIFT program, Fifth Third also delivered capital-readiness education, coaching, and financial expertise to women entrepreneurs across our footprint.

Fifth Third also committed its presence and engagement at national and regional conferences where we sponsor small businesses to attend to help drive business growth.

Fifth Third was proud to host current and past cohorts of the Center of Excellence Certificate Program during the 2025 NMSDC Conference, celebrating our continued partnership.

Energy Affordability, Access, and Community Resiliency

Across Fifth Third's footprint, rising energy costs, aging infrastructure and increasing severe weather events are putting pressure on households and small businesses—threatening reliability, competitiveness and recovery, with the greatest impact on LMI and underserved communities.

Fifth Third's Sustainable Communities program is the Bank's response to these interconnected challenges. Grounded in a place-based, market-oriented approach, we seek to strengthen community outcomes while building institutional capability. Rather than relying on one-time interventions, the strategy emphasizes durable financing platforms, trusted intermediary partnerships and scalable models that align community impact with Fifth Third's core banking expertise.

Our Strategic Approach

Fifth Third's work in energy affordability, access and resiliency is guided by three interrelated objectives: enabling energy affordability, supporting energy independence, and strengthening resiliency and revitalization. These objectives are prioritized in communities where rising energy costs, infrastructure constraints and changing climate exposure pose the greatest risks to economic stability and long-term opportunity.

Market-Building Through Intermediaries

Our focus has been on strengthening market-building partnerships that enable sustainable infrastructure investment at scale. A wide range of energy efficiency, low-emissions, and climate resilience solutions remain under-deployed in LMI communities due to fragmented origination, limited balance-sheet capacity among local lenders, and a lack of standardized financing platforms.

In an initial effort to address these barriers, **Fifth Third made a $5 million Equity Equivalent (EQ2) investment in the Local Initiatives Support Corporation (LISC).** This investment is an example of Fifth Third's strategy of providing catalytic capital to help experienced intermediaries build durable market infrastructure.

Through LISC Green, LISC is expanding its ability to finance energy efficiency upgrades, distributed energy projects, and resiliency improvements in affordable housing and community facilities. The platform leverages LISC's longstanding relationships with community-based organizations, developers and local lenders, enabling projects to move from concept to execution more efficiently. Fifth Third's investment provided critical early capital and a strong market signal.

This partnership illustrates how Fifth Third's Sustainable Communities program seeks to deploy capital in ways that attract additional public and private investment over time, extend reach across multiple geographies, and generate insights into financing approaches that may inform future, market-rate solutions.

Supporting Resiliency and Recovery in Times of Acute Stress

In parallel with longer-term market-building efforts, Fifth Third recognizes the importance of supporting communities during periods of acute disruption. Climate-related disasters increasingly create immediate financial and operational challenges for households, small businesses, and local economies, often compounded by insurance delays, income disruption, and limited access to recovery resources.

In 2025, Fifth Third continued to build on its hands-on approach to disaster response and resilience. Following the impacts of major storm events across several regions, the Bank deployed its mobile eBus to affected communities, enabling Fifth Third bankers to provide direct assistance, connect individuals to relief resources, and support immediate financial needs. This on-the-ground engagement complemented grant support provided through the Fifth Third Foundation to organizations such as the American Red Cross and community-based nonprofits and food banks.

Resiliency efforts also extended to Fifth Third employees impacted by these events. The Bank provides access to a range of support resources, including employee assistance services, pharmacy care protocols, concierge support for housing and logistics, and emergency financial assistance through the Fifth Third Cares Fund. These measures reflect Fifth Third's broader view of resiliency as encompassing both community recovery and internal preparedness.

Looking Forward

The Sustainable Communities program is designed to balance near-term community impact with longer-term institutional learning. By integrating place-based engagement, market-building partnerships and targeted pilots, Fifth Third is building a foundation that can adapt to rising energy costs, infrastructure demands, and climate resiliency.

Looking ahead, the Bank will continue to focus on strengthening intermediary platforms, supporting resiliency-focused financing models, and refining approaches that align community needs with scalable, business-aligned solutions.

Fifth Third joined residents and community partners for a ribbon cutting celebrating the Impact Solar–PACT Residential Pilot Program in Columbus' Near East Side. Through Fifth Third's place-based approach, the initiative helps homeowners reduce utility costs and build household wealth.

Workforce of the Future

A strong, inclusive economy depends on a workforce that has access to opportunity, skills and pathways to advancement. Developing the workforce of the future is essential to economic mobility, community stability, and long-term growth for individuals, employers and the regions we serve.

Fifth Third Upskilling Initiative

In 2024, the Fifth Third Foundation made a second significant donation of $1 million to the National Urban League (NUL) to enable the development of the Fifth Third Upskilling Initiative. That grant built upon a 2021 million dollar donation that funded NUL's Urban Apprenticeship Jobs Program, the Urban Reentry Program, Urban Tech Jobs Program and the Urban Youth Program.

Fifth Third's Upskilling Initiative with the NUL, which continued in 2025, focuses on supporting low-wage, incumbent and under-employed workers by expanding access to training and career advancement opportunities in advanced manufacturing, information technology, logistics and skilled trades.

The program provides participants with industry-recognized credentials, career coaching and wrap-around support services designed to address barriers to employment and help individuals progress toward family-sustaining wages. By partnering with employers, training providers and community-based organizations, the initiative strengthens regional workforce ecosystems while addressing systemic challenges that limit access to economic opportunity.

In 2025, Fifth Third's Upskilling Initiative exceeded several key program benchmarks, reflecting strong performance across several National Urban League affiliates. Collective results demonstrated meaningful progress in outreach, enrollment, training completion and job advancement.

The initiative operated across five National Urban League affiliates in Chicago, Indianapolis, Greater Southwestern Ohio, Louisville and Greater Cleveland.

In Greater Cleveland, 226 participants had outcomes that saw them earning an average hourly wage that exceeded the program benchmark. Among the certifications and training completed in the Cleveland program were:

- **Certified Logistics Technician (CLT);**
- **Certified Logistics Associate (CLA);**
- **OHSA-10 Safety Certification;**
- **Forklift Operation Training;**
- **FAA Trusted Operator Drone Certification; and**
- **Google AI Essentials.**

The Fifth Third Upskilling Initiative with the NUL also focused on restart and re-entry programs in multiple regions for the previously incarcerated to help them re-enter the workforce and establish a long-term career trajectory.

Empowering Community Leaders

We also support the workforce in the nonprofit space, equipping nonprofit leaders with the education and tools they need to grow the capacity of their organizations and maximize their impact.

The Empowering Community Leaders (ECL) program was established by Fifth Third in 2022 to provide resources and training to nonprofit leaders across Fifth Third's footprint. In July 2024, Fifth Third announced its second cohort. Each cohort undergoes 18 months of training, the majority of which happened during the 2025 calendar year.

Jointly funded by Fifth Third and the Fifth Third Foundation, ECL provides nonprofit leaders with lessons in leadership development, technical skills, and specialized certifications that enable access to resources and knowledge necessary to achieve great community outcomes.

The ECL program provides training and development through several national organizations:

- **Harvard Kennedy School Executive Education**: Executive Certificate in Nonprofit Leadership.
- **Grow America** (formerly the National Development Council): Rental housing development certification.
- **Resilia**: Nonprofit capacity building program.

Each nonprofit leader is recommended for program participation by a Fifth Third community impact manager.

Capacity Building

Resilia is the program's capacity-building educational partner. In the first year of ECL's second cohort all 27 of the enrolled nonprofit leaders were leveraging the Resilia platform and over 300 resources had been accessed.

One such leader was ECL Participant Kevin Dunlap, president and CEO of Rebound, Inc. He and Rebound, Inc. have adopted Resilia's goal tracking tools to help track fundraising goals and outcomes.

The YMCA of South Florida's president and CEO Kerry-Ann Royes has been noted as a star independent learner, utilizing multiple academy tools (courses, articles and templates) as well as goal tracking, community and storytelling resources. Specifically, the YWCA of South Florida learned about board policies and then implemented what was learned via Resilia's board president job description and board secretary job description templates.

The second cohort of Fifth Third's Empowering Community Leaders program, one of the ways we support the nonprofit workforce.

Philanthropy

Fifth Third Foundation

Established in 1948, the Fifth Third Foundation was among the first philanthropic foundations created by a financial institution, launching a decades-long commitment to strengthening the communities we serve.

In 2025, the Foundation sharpened its philanthropic strategy by aligning giving priorities with Fifth Third's place-based community and economic development model—focusing investments where sustained, community-led engagement can drive long-term economic mobility and community health. Place-based grant making concentrated on neighborhood revitalization, housing, small business growth, workforce development, and financial access and inclusion.

In addition to place-based investments, the Foundation awarded $335,000 in competitive grants supporting large regional, multi-region, and national initiatives, including an Economic & Community Development Institute (EDCI) collaboration spanning Cincinnati, Central Ohio, and Northern Ohio.

The Foundation also strengthened its disaster response framework to enable faster, more coordinated deployment of resources. In 2025, this enhanced approach resulted in $150,000 in disaster relief, supporting the California wildfire response and Texas flood recovery efforts.

The Fifth Third Foundation contributed $9.2 million in 2025. Combined with Fifth Third Bank corporate giving, total philanthropic investment exceeded $22 million, reinforcing the Company's commitment to inclusive growth and resilient communities.

2025 Grant Highlights

Enterprise Community Partners – North Nashville ($60,000):

Supported technical assistance for Fifth Third's tenth Neighborhood Program community, integrating sustainability, resiliency, and energy-efficiency strategies into an existing economic mobility roadmap. The initiative advances priorities including energy affordability, resilience, and long-term neighborhood revitalization through assessments, resident engagement, capital alignment and implementation support.

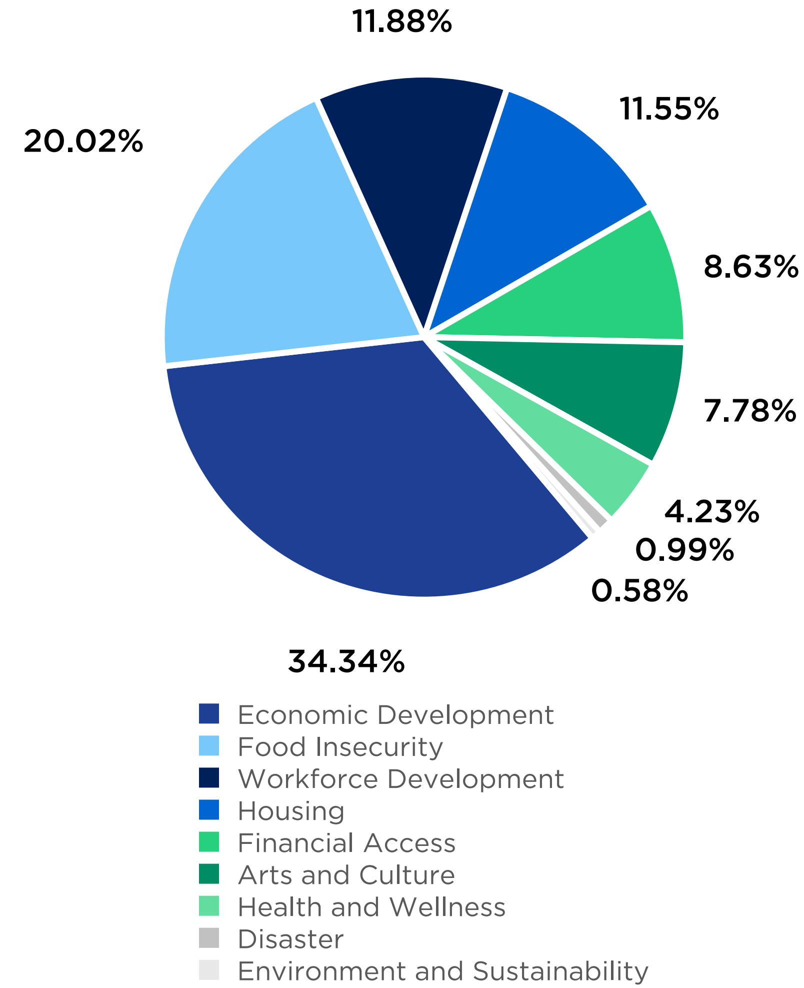
Westside Future Fund – Home on the Westside, Atlanta ($50,000):

Advanced a comprehensive affordable housing strategy serving Atlanta's Historic Westside. Funding supports displacement prevention and housing stability through permanently affordable rental and homeownership options, down payment assistance, property tax relief, and financial coaching—contributing to the stabilization of more than 402 families in 2025.

Local Initiatives Support Corporation (LISC) – Growing Avondale Businesses, Cincinnati ($250,000):

Strengthened the small business ecosystem in Avondale through a bundled approach combining direct grants, startup readiness, and embedded technical assistance. Delivered in partnership with the Urban League of Greater Southwestern Ohio, the initiative promotes local ownership, supports Avondale Town Center tenants, and advances neighborhood-based economic opportunity.

Philanthropic Focus



Volunteer Engagement

Employee volunteerism has long been part of who we are at Fifth Third. Our employees actively support causes and nonprofit partners they care about, helping make a meaningful difference in the communities where they live and work and in improving the lives of others.

Using Fifth Third's volunteer paid time policy, employees support everything from cleaning up parks, serving on boards, mentoring students, helping the underserved and supporting Fifth Third's eBus activities. Volunteer hours are tracked through the company's Fifth Third Serves website.

In 2025, Fifth Third employees logged 111,549 total volunteer hours in Fifth Third Serves. 30% of Fifth Third employees volunteered.

Our annual Fifth Third Day, which has been celebrated on May 3 for over 30 years is the single largest volunteer campaign open to all employees. On Fifth Third Day and throughout the month of May, employees are encouraged to volunteer and donate to fight food insecurity in the communities where they live and work.

For 2025's Fifth Third Day, Fifth Third and its employees contributed 5.4 million meals across the footprint through a combination of volunteerism, donations and fundraising efforts. Employees volunteered over 10,000 hours supporting 87 organizations.

Fifth Third also launched a 53 Days of Service campaign to encourage employees to volunteer in their communities. The campaign ran from Oct. 28 to Dec. 19. Employees were encouraged to use their volunteer paid time away and to use the Fifth Third Serves website to find local community service opportunities based on specific interests and location. Employees logged over 35,000 hours during our 53 Days of Service.

As part of its annual United Way campaign, Fifth Third hosted a "Day at the Bank" in its Cincinnati and Chicago regions. A total of 57 employees volunteered 300 hours, and 46 students from two different schools participated. Students were treated to tours of our facilities, conversations with key leaders and employees, and participation in interactive financial literacy activities.

Fifth Third employees across the Bank's footprint volunteered their time and talent to help fight food insecurity on Fifth Third Day in May 2025.

Inclusive Products

Fifth Third has built a strong foundation of outstanding customer service that we pair with innovative and inclusive products and services to help our customers achieve their financial goals.

We are pleased to offer the features and innovation of a digital-first bank with the security, reliability and local presence of a 167-year-old institution that is committed to our communities.

In October 2025, Fifth Third was named to the Forbes' Best Customer Service 2026 List for the third consecutive year. The survey rated more than 3,000 brands on four aspects of customer service: people, speed, services and resolution.

Inclusive Products

Financial products available at Fifth Third are designed to be inclusive so that we can best serve all community members.

Fifth Third Express Banking®

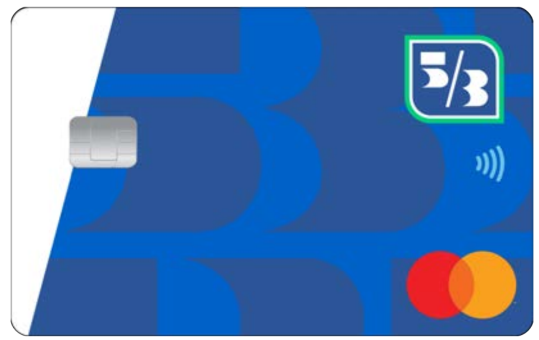
Fifth Third Express Banking® gives customers who are not typically eligible for a checking account the convenience and security of a banking relationship.

Fifth Third Express Banking® provides all the advantages of a secure, easy-to-access bank account, with built-in safeguards for customers to manage their funds.

Express Banking is Bank On certified by the Cities for Financial Empowerment Fund. To be certified, an account must meet or exceed the Bank On National Account Standards, which were developed to ensure expanded access to safe and appropriate financial products and services to the nearly 36 million people in the United States outside of the mainstream financial system. National Bank On standards require that accounts be low cost and have no overdraft features.

Features include:

- Low, $5 monthly service fee.
- No overdraft fees.
- No minimum balance.
- Access to eligible payroll direct deposits up to two days early with free Early Pay.
- Debit card.
- Complimentary check cashing.
- Immediate access to funds.
- Complimentary money orders.
- Unrestricted branch access and telephone banking.
- Online and mobile banking, and banking alerts.
- Electronic and paper statements.
- 24/7 banking support .
- FDIC insured.



The Fifth Third Secured Card

The Fifth Third Secured Card is a credit card designed to help customers build or rebuild their credit through responsible use like making on time payments and not exceeding the credit limit. It is secured by a minimum $300 refundable security deposit placed into a Fifth Third Momentum® Savings account— the deposit will be the customer credit limit.

Additional benefits include:

- Important account information is shared with the three major credit bureaus.
- Contactless.
- More Information on the Fifth Third Secured Card.

Military Checking and Banking

Fifth Third's Military Checking and Banking program is inclusive of all current and former U.S. military members, all of whom deserve extra recognition for their service.

Key benefits include all of the great features and benefits of Momentum Banking, plus:

- Special VA Home Loan rates.
- 10 free non-Fifth Third ATM transactions per month.
- Dedicated 24/7 Military Banking Team support.

Active duty service members may also be eligible for the Service Members Civil Relief Act, a federal law that provides a range of relief to active duty service members (individual state laws may also apply). The law's purpose is to provide certain loan relief so that military members can focus their full attention on their military responsibilities without adverse consequences for them or their families. This relief can include a 6% interest rate cap, foreclosure/repossession protection and fee protection.

ABLE Accounts

Achieving a Better Life Experience, or ABLE, accounts are state-sponsored savings and investment accounts that allow individuals with disabilities and their families to save and invest private assets for disability-related expenses without losing, or losing access to, federal means-tested benefits, such as Supplemental Security Income, Medicaid, HUD, SNAP and other benefits. Fifth Third was the first bank to design a checking account for the ABLE program and has been offering the product for seven years. ABLE Checking has experienced steady growth, as accounts have been consistently added in existing states, and new states have been added to the program.

Key benefits of ABLE accounts include:

- Debit card access
- Unlimited check writing.
- No overdraft or nonsufficient funds fees.
- Balances earn interest.
- FDIC insurance up to the maximum amount permitted by law.
- Tax advantages: Pay no taxes on interest earned or on withdrawals used for qualified expenses.
- Online and mobile banking.
- Fifth Third Instant Alerts.
- Monthly paper or online statement options.
- Access to a nationwide network of fee-free ATMs.

Affordable Housing Programs

Homeownership is a powerful tool for families to build generational wealth. To make homeownership accessible to as many people as possible, Fifth Third offers the 53 Community Mortgage product.

Affordable Housing Products

Fifth Third has increased its approved down payment and closing cost assistance programs from 228 to over 325. This growth supports broader access to homeownership by reducing upfront financial barriers for low- and moderate-income borrowers and first-time homebuyers.

We also continued our participation in state-level affordable housing programs, including those offered by Florida, Illinois, Indiana, Kentucky, Michigan, North Carolina, Ohio and Tennessee.

53 Community Mortgage

Launched in 2023, Fifth Third's 53 Community Mortgage is designed to remove affordability barriers and increase access to homeownership, including for economically-disadvantaged communities.

The 53 Community Mortgage is for first-time homebuyers that:

- Do not qualify for any other bank-offered first mortgage product.
- Income is at or below 140% AMI (as defined by the FFIEC).
- Reside in a LMI census tract within Fifth Third's Consumer Bank footprint.

53 Community Mortgage features include:

- No minimum down payment.
- No private mortgage insurance or PMI.
- Reduced lender fees.
- Down payment assistance of up to $5,300.

Technological Innovation

Fifth Third's programs stand out due to our innovative use of technology and rapid implementation. To support the launch and building of these programs, Fifth Third leveraged advanced mortgage intelligence software from iEmergent to forecast market trends and understand future demands. This tool helps us to analyze data to enhance our go-to-market strategy and ensure we meet the needs of lower income communities and people.

Specifically, our program addresses unique challenges faced by underserved families. Fifth Third noted that the traditional Area Median Income (AMI) limits used to evaluate eligibility needed to be raised. Fifth Third found that many underserved families in high-need and high-opportunities faced housing affordability challenges even when their income was above the 80% AMI. Traditional AMI does not account for challenges like heavy student loan debt. In defining the service area, Fifth Third determined it would be more effective to offer assistance based on the homebuyer's current address rather than the subject property address. In this way, Fifth Third can assist at-need homebuyers regardless of where they intend to move.

Fifth Third also recognized that closing costs are a persistent barrier to homeownership, particularly on FHA loans. By strategically adjusting our programs to waive costs for first-time homebuyers, we have increased access to homeownership.

Community Outreach, Education and Access

Fifth Third has made our affordable housing solutions easy to understand through a series of events and extensive community outreach. Fifth Third activates a wide-range of community-facing events that are designed to bring industry partners together and provide meaningful education and help to potential first-time homebuyers.

We partner with organizations like Freddie Mac and Fannie Mae to train real estate professionals in our markets, ensuring that they are well-versed in the program's details. This training helps educate the market and ensures that they can act as trusted advisors, guiding consumers through the process.

We also utilize a down payment resource portal to maximize the assistance programs available to our clients.

Responsible Products

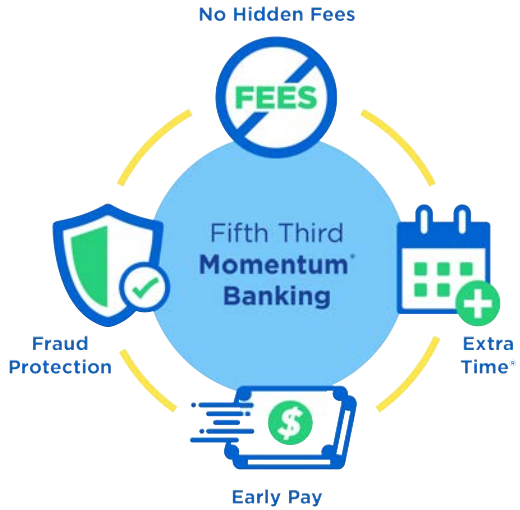
Fifth Third combines outstanding customer service with responsible products and services designed to help customers achieve their financial goals.

We are pleased to offer the features and innovation of a digital-first bank with the security, reliability and local presence of a 167-year-old institution that is committed to our communities.

In October 2025, Fifth Third was named to the Forbes' Best Customer Service 2026 List for the third consecutive year. The survey rated more than 3,000 brands on four aspects of customer service: people, speed, services and resolution.

Fifth Third Momentum® Banking

More than two million customers use Fifth Third Momentum Banking to accomplish everyday banking tasks and enhance their financial wellness and security. **It is an award-winning innovative banking solution that utilizes the best financial technology available to deliver customers faster, easier and more secure access to their money.**



Fifth Third Momentum Banking Features

- The **Early Pay**® feature gives customers access to their paychecks up to two days early at no cost. Fifth Third pioneered two-day early payments in 2021 and was one of the first banks to enable early payments for gig workers and many government and retirement benefits recipients in 2022. In 2023, Fifth Third was one of the first banks to offer tax refunds up to five days early. In 2025, over 1 million customer accounts received their pay up to two days earlier with $40 billion in paychecks deposited early.
- **Extra Time**® gives customers additional time to make a deposit and avoid overdraft fees, up until midnight ET the following business day. This feature helped customers avoid $76 million of overdraft fees in 2025.
- **MyAdvance**® allows customers to advance funds against future qualified direct deposits, starting the month after direct deposit is established. We believe this is a more responsible and less expensive option for consumers than check-cashing facilities.
- **Smart Savings** allows customers to create goals through the Fifth Third mobile app to save small amounts of money automatically.
- **Immediate Funds** gives customers instant availability of check deposits (a small fee is incurred).
- **Mobile Banking App.** Our Mobile Banking App is a cloud-first application that provides a best-in-class user experience. The app's modern architecture enables us to bring new features and functionalities, including real-time money management, check deposits, payments, card lock and unlock, and account alerts, to customers quickly. In March, the app was updated to include tools for tracking cash flow and spending patterns, offering visual breakdowns of top categories, highest transactions, and average daily expenditures. Functionality was also added to set and automate savings goals, supporting customers in planning and maintaining progress.

Free Will and Estate Planning

Fifth Third is helping to make estate planning more accessible and affordable for consumers by addressing a well-known gap: while most Americans understand the importance of having a will, many never complete one due to cost and complexity.

Through our partnership with Trust & Will, all Fifth Third customers can create legally binding wills at no cost and access discounted trusts using an intuitive digital platform that takes less than an hour.

Since launching in May 2025, the program has delivered more than 35,000 free wills, enabled 2,700 discounted trusts, generated over $6 million in customer savings, and helped protect more than $6 billion in assets.

Together, Fifth Third and Trust & Will are simplifying estate planning and helping more families protect their financial assets and gain peace of mind.

Drive Shared Growth

Our long-term success depends on how well we serve people — customers, employees and the communities we touch. We are committed to fair treatment, transparent practices and experiences that earn trust in every interaction. By investing in our workplace through equitable compensation, meaningful development, and a supportive culture, we enable the judgment, care, and accountability that underpin strong customer relationships. As expectations evolve, we pair intuitive solutions with human insight, creating the conditions for shared growth and lasting success for the people and businesses we serve.

IN THIS SECTION

Human Rights

Striving to be the one bank that people most value and trust requires operating at the highest ethical standards and upholding the dignity of the individual through every interaction, including those with our customers, employees, communities and shareholders.

We support the fundamental principles of human rights as set forth in the **United Nations Universal Declaration of Human Rights**. Consistent with these principles and Fifth Third's strategic direction, we promote an environment where each person feels valued, respected and understood as reflected in our **Human Rights Statement**, available on our investor relations website.

Consumer Rights

We strive to act in the best interest of customers by providing reasonably priced products, defining clear terms and disclosures, and offering fair and consistent service. By doing so, we can build lasting customer relationships and meet our responsibility to help customers prosper. This is foundational to everything else that we do.

Honest Business Practices

Fair lending laws and regulations ensure fair, equitable and non-discriminatory access to credit for consumers without regard to race, ethnicity, color, religion, national origin, sex, age, marital status, sexual orientation, gender identification or assignment, military status, disability, receipt of public assistance, familial status or a consumer's exercise of credit protection rights.

We strive to act in our customers' best interest. Fair and honest business practices are essential to keeping our customers at the center of everything we do.

Unethical business practices are strictly prohibited and, further, are not consistent with our values. We are fully committed to maintaining non-abusive and anti-predatory lending practices. Credit decisions are made in accordance with fair lending laws and regulations.

Fifth Third's Community Reinvestment Act and Responsible Banking Committee is responsible for guiding enterprise-wide CRA and responsible conduct strategies and policies. The committee facilitates high-level direction to consumer and commercial lines of business consistent with such strategies and policies. The committee also seeks to promote a corporate culture that supports Fifth Third's commitment to both the letter and spirit of the CRA and other laws and regulations that prohibit behavior and practices that could be deemed unethical, discriminatory or predatory in nature, as well as unfair, deceptive or abusive acts or practices known as UDAAP.

The CRA and Responsible Banking Committee is led by the fair lending and CRA senior compliance director and the CRA strategy and compliance senior director. Membership comprises leadership from the lines of business, the legal, risk, and fair lending departments as well as community development representatives. The committee's authority is delegated from the Risk and Compliance Committee of the Board of Directors, which oversees the committee's actions through the Enterprise Risk Management Committee.

We assert that fair lending and responsible banking compliance is the responsibility of all employees, a message reiterated in the Company's Code of Business Conduct and Ethics, which employees are required to sign and acknowledge on an annual basis. **In 2025, 99.79% of employees made this acknowledgment, a requirement that is regularly tested and verified.**

In addition, Fifth Third requires employees and contractors to complete compliance training on an annual basis, including: Complaint Management, Privacy Compliance Basics, Information Lifecycle Governance, Risk Management at 53, Financial Crimes Compliance, Preventing Harassment and Discrimination and Doing the Right Thing, which comprises eight modules. One module, Responsible Banking, Fair Lending, and Fair Access Basics, covers Fifth Third's commitment to making financial products and services available to prospective and existing customers on a fair and responsible basis. These courses are required no matter what an employee's role is at Fifth Third.
In 2025, 99.96% of all required compliance training assignments were completed by employees.

Product Reviews

Introduction of new products as well as product expansions and modifications are carefully reviewed to ensure compliance with applicable rules and regulations, and customer suitability. Assessments of new products and changes to existing products are reviewed by the Business Change Risk Assessment program.

We want to ensure that existing products continue to be delivered to customers as intended, designed in accordance with contractual terms and in compliance with applicable laws and regulations. To accomplish that, **we continue our enhanced product risk management practices by implementing a product delivery risk assessment** to oversee the delivery of existing products to customers.

Compliance

All products offered by Fifth Third are reviewed for compliance to align with UDAAP and any applicable consumer protection laws. In addition, Fifth Third may engage third-party experts to ensure that our products fulfill our promise to put the customer at the center.

Compliance officers are involved in the development of products, the approval of marketing materials and campaigns, and oversight of marketing processes and procedures. Compliance officers ensure that information within advertising is prominent, easy to understand, placed where the customer would expect to find it and true.

Fifth Third has implemented a **Consumer and Business Practices Compliance Policy,** which requires compliance with various laws, regulations and regulatory guidance that seek to ensure fair, transparent and equitable treatment of all Fifth Third customers, including prospective customers. An enterprise-wide **Consumer and Business Practices Compliance Program** governed by the Compliance Risk Management framework outlines Fifth Third's commitment to meeting both the letter and spirit of laws that encourage ethical, fair and consistent conduct, including prohibitions against discrimination, predatory lending or engagement in any acts or practices that would be deemed unfair, deceptive or abusive.

This program applies to all Fifth Third lines of business and functional areas. Moreover, this program applies to all phases of the customer relationship, from product design, pricing, and compensation; marketing and advertising; account origination and fulfillment; to servicing and account closure or disposition.

Sales and Service

Our approach to sales and service is to take the time to understand what matters to customers and to build products or service solutions that help them meet their goals in their channel of choice. This is the essence of what keeping the customer at the center means at Fifth Third. **This consultative approach ensures we are meeting customers' needs as they evolve and change.**

Employees in every sales role participate in consultative training aligned to their department and role. Periodic performance reviews and check-ins with managers enable feedback and professional development.

Compensation

To support our consultative sales and service approach, our compensation and goal structure is centered on providing the best solutions for our customers. **We align our employee incentives with industry best practices and do not impose sales quotas or product specific goals, nor do we require customers to open a certain number of accounts.**

Approximately 90% of a retail employee's compensation is base salary. Of the remaining amount, only a small percentage is based on sales performance related to customer experience and revenue targets. Most important, sales performance metrics prioritize quality over quantity.

Responsible Marketing

The mission of our Marketing department is to support customer-centric growth by fully activating Fifth Third's brand. Marketing professionals are motivated by doing what's right for customers and keeping them at the center of all decisions.

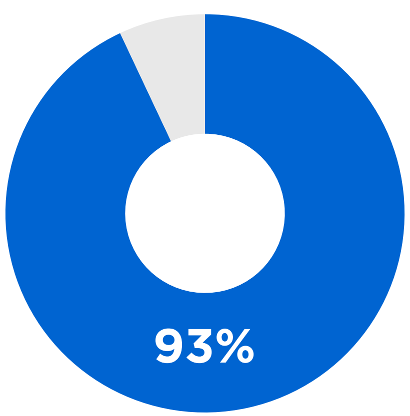
Marketing works within our One Bank model, meaning that team members across the organization work together to serve the needs of customers and communities seamlessly and holistically. The One Bank model works because it builds trust, creates value and deepens relationships. This approach is also employed as we consider sponsorships and advertising.

Customer Experience

Understanding our customers is important to us. We use multiple data sources to understand our customers and their experiences, analyze the feedback and improve with the customer in mind.

Consumer voice-of-customer feedback is received through a wide array of verbal and written channels, including retail banking center, mobile app, online banking, contact center and social media. We also complete a monthly Consumer Bank relationship study to understand customer experience, brand and reputation. These feedback channels provide insight into overall satisfaction and net promoter score, which is an indicator of customer loyalty. Our results for these measures remained high and consistent throughout the year.

Retail Branch Satisfaction

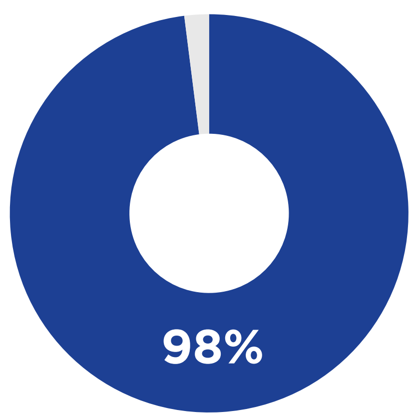


93% of consumers shared that they are satisfied with their retail branch experience, a result that we've maintained for the last five years.

Commercial voice of customer feedback is received through customer service channels as well as via a relationship study that is fielded twice per year. This study provides insights into the customer's satisfaction with their relationship manager as well as with the bank in general. For years, the Commercial Bank has focused intently on improving the skills and knowledge of the relationship manager. These efforts have resulted in outstanding relationship manager customer satisfaction scores.

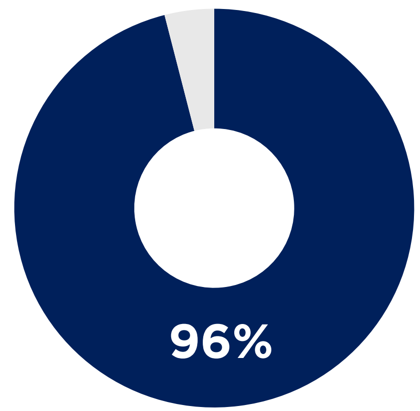
Commercial customer satisfaction with their relationship manager has increased year-over-year for the past three years with 98% of customers satisfied with their relationship manager in 2025.

Commercial Relationship Manager Satisfaction



Feedback is also requested from our Private Bank customers via a relationship study. Results included customer feedback on the Private Bank advisor as well as with the Bank.

Private Bank Satisfaction



96% of Private Bank customers were satisfied with Fifth Third in 2026[1],

While our customer satisfaction scores are high for all lines of business, we are constantly looking for ways to improve. Customer satisfaction results are an indicator of how well our products and services meet the needs of our customers. Results are leveraged to understand market-by-market best practices and improvement opportunities, as well as how our employees, products and services are meeting the needs of our customers. The lines of business partner with the customer experience team to prioritize and execute the improvements identified.

Customer care teams, including the Office of the President, keep our customers at the center by treating them with kindness, being consistent and providing timely resolution. This focus on customer care drives business results.

Complaints can be an early indicator of areas of weakness in Fifth Third's training program, product design and internal controls.

To ensure we are providing the best products, services and support for our customers, **Fifth Third has a robust complaint management program that is governed by an independent customer experience team separate from our customer care teams**.

The complaint management program contains the following elements:

- **Governance**, including our Complaint Management Policy and Framework.

Governance includes ensuring that the complaint management system is designed to enable proper complaint capture, routing and resolution. It also includes annual compliance training for every employee and an annual review of procedures for all teams involved in the complaint management process. If gaps are identified, teams are retrained and future adherence to policy and procedures is monitored.

- **Education**, focusing on complaint identification, capture, resolution and escalation.

[1] Private Bank survey was completed in 2026.

Every employee completes a required training course annually on how to identify and capture a complaint. Complaints are automatically routed to our customer care teams for resolution.

Complaints referencing the principles of UDAAP, Federal Housing Administration (FHA) and Equal Credit Opportunity Act (ECOA) are reviewed by Compliance.

Complaints referencing employee behavior, including reports that an employee has acted in an unethical or an egregiously unprofessional manner, including opening an account without authorization, are handled by Bank Protection.

Compliance, Legal, Human Resources, Financial Crimes and other subject matter expert teams are engaged as needed.

Sources of complaints include state and federal regulatory agencies, consumer agencies, senior management, social media, online banking, third party service providers, board of directors, Fifth Third customers, and consumers who may not have accounts with Fifth Third.

- **Socialization**, through recurring line of business complaint dashboards and executive updates.

Leaders and employees from all lines of business participate in recurring complaint reviews. Trends by complaint type per opportunity are reviewed to ensure understanding of where additional focus and root cause analysis is required.

The Customer Experience team also presents complaint trending and associated actions to Compliance, Legal, Risk and regulators.

Additionally, Compliance reports regulatory trends and systemic issues with a regulatory impact to the Management Compliance Committee, Community Reinvestment Act & Responsible Banking Committee and the Risk and Compliance Committee quarterly.

- **Prevention**, including a root cause analysis program focused on identifying the issue, impact, conclusions and potential solutions.

The Customer Experience team sets control limits for each complaint type. Together with line of business partners, root cause analysis is completed on complaint types trending outside of control limits. This analysis includes the identification, execution and future monitoring of improvements and their impact on the customer.

The Management Compliance Committee provides oversight of the complaint management program with executive updates provided in risk review meetings.

Customers reported 2% fewer complaints in 2025 than in 2024, while households grew 2.5% during the same period. Our intense focus on the customer experience and complaint issue elimination has resulted in a 28% reduction in complaints since 2019.

Customer-focused actions improve customer satisfaction and drive business results

2% fewer customer-reported complaints per million households in 2025 versus 2024.

93% of consumers say they're satisfied with their branch experience, a result we've achieved for the last 6 years.

82% of deposit balances are represented by relationships longer than 5 years; average age of household relationship is 14 years.

2.5%+ household growth.

Employee Experience

Our employees drive our success today and our growth tomorrow. Their collective expertise and commitment enable strong relationships, innovative solutions and lasting value for all. Their individual and collective contributions drive our ambition to be the one bank people most value and trust.

Our culture is defined by our values, the “Five Cs:” Customer-focused, Committed to Excellence, Creative, Courageous, and Connected. **Our values apply to everyone in the company and are reflective of who we are today while also guiding how we will continue to operate, lead and create long-term value in the future**.

Our Values

- We are **Customer-Focused**
- We have **Courage**
- We **Commit to Excellence**
- We **Connect**
- We **Create**

Celebrating 166.7 Years in Business

Fifth Third celebrated a once-ever milestone on Feb. 27, 2025 by marking 166.7 years in business. This “Percentennial” was inspired by our unique name (5/3 = 166.7%) and history.

Employees celebrated with customers, in communities and with each other in a variety of ways. Employees in our Tampa, Florida, and Raleigh-Durham-Chapel Hill Triangle, North Carolina, markets visited local grocery stores, gas stations, and restaurants on Feb. 27. In each location, we gave away $53,000 in gift cards.

On social media, Instagram users had the chance to comment on a post to win a Fifth Third swag bag. Social media posts performed well above benchmark engagement, with #love53 generating nearly 1,000 posts and reaching 1.4 million people. More than 440 people entered to win swag bags and Fifth Third delivered the bags in real time – sometimes in less than 53 minutes.

Fifth Third employees at the Cincinnati headquarters (top) and a special message for employees on the Bank’s percentennial (left).

Employees wrote and sent over 100,000 hand-written thank you notes. Internally, employees recognized one another using our Spirit of the Pin peer-to-peer recognition app. Employees sent over 10,000 Spirit of the Pins, including over 3,700 in one day, on Feb. 27. Additionally, Nasdaq honored Fifth Third’s Percentennial with a special message on its iconic Times Square tower.

Celebrating Employee Service Anniversaries

Fifth Third launched its Service Anniversary Recognition Program in 2025. Going forward, employees will receive a gold or silver anniversary pin at each five-year service milestone. At launch, more than 10,000 employees received pins recognizing their tenure and celebrating their career journey with the Bank.

Those celebrating 25 years are invited to a special celebration in their region. In 2025, as part of our new Service Anniversary program, those celebrating 25 years of service also receive a sterling silver 25-year pin. Those achieving 50 years or more are presented a 10k gold-plated pin by their senior leader. Additionally, all employees will receive a celebratory email and video on their anniversary each year. Employees celebrating a one-year anniversary will receive a $15 discount to Shop53 to purchase branded merchandise.


Our 2025 25-Year-Club members.
Inset: Fifth Third Years of Service Pin.

Employee Listening Strategy

Our employee listening strategy provides a holistic view and valuable insights into the full employee experience and lifecycle, which are essential to making informed decisions and driving positive change.

To measure and respond to employee feedback regularly, we use a variety of tools, including Company-wide employee experience surveys, pulse surveys, onboarding and exit surveys, CEO listening sessions, as well as town halls and other events facilitated by senior leadership throughout the year.

We utilize our Employee Experience Key Performance Indicators (KPIs) twice a year to measure and monitor employee sentiment. We conducted surveys in April and October to identify key themes and better understand employee perspectives on timely topics. This strategy ensures two-way dialogue and allows us to continuously learn from employees.

This approach also ensures that leaders remain aware of the evolving needs and insights of employees, allowing for timely and effective decision making and actions.

In addition, we utilize onboarding and exit surveys to gauge employee sentiment at key moments of the employee experience.

Collectively, the data gained from our listening strategy provides us with additional insights into the overall employee experience so that we can continuously improve.

As we continue to sustain our commitment to ethics and integrity, we again conducted an employee Ethics Survey in December 2025. Results have remained consistent with past surveys.

Additionally, the 2025 Employee Viewpoint survey highlighted the following:

- **Three out of four employees** have a positive employee experience.
- **90% of employees** believe their experience at Fifth Third is either meeting or exceeding expectations.
- **Three out of four employees** continue to feel engaged, included, and intend to stay at least three years.
- **Four out of five employees continue to have trusted relationships** and feel they can be themselves at work.

Results in 2025 also showed that additional strengths included our ethical behavior and opportunities to learn and develop. Employees also feel respected, cared for and able to add value while balancing work and life.

Performance Management

In 2025, Fifth Third delivered its performance management practices to help employees succeed in their current role while also exploring future career interests.

Our practices are designed to:

- **Help employees understand how their individual performance and team goals are aligned with the Company's broader strategic priorities and Bancorp Objectives & Key Results (OKRs)**, as well as their demonstration of Fifth Third's values.
- **Provide clear expectations and measurable objectives** that reflect both business priorities and individual accountability.
- **Foster transparency and trust** through ongoing dialogue between managers and employees.
- **Encourage employees to consider where they want to be in the future**, and to be intentional about the experiences, exposure to others and educational opportunities that will help them achieve their goals.

Bancorp OKRs establish clear enterprise priorities and outcomes for the Bank. Each Line of Business and Division translates these OKRs into what success looks like within their respective businesses. This, in turn, informs team priorities and enables managers to set meaningful goals with individual employees that clearly connect their work back to Bancorp priorities, reinforcing focus, alignment and disciplined execution across the organization.

We believe engaging in regular performance and development conversations is critical to ensure employees understand expectations, share the value and impact of their contributions, and focus on their growth and potential.

To support this, leaders engage in regular business reviews to monitor progress, discuss performance priorities and assess outcomes against goals aligned to Bancorp and business level OKRs. At year-end, individual performance is evaluated on both what and how those results are delivered, including ensuring demonstration of our values and risk management.

Our philosophy is that performance conversations are distinct from development conversations and there is greater benefit for these types of conversations to occur at different, dedicated times throughout the year.

For development conversations, employees are encouraged to use our development planning tools to think broadly about their career growth and to pursue opportunities to build skills, experience and readiness for future roles. While managers drive many elements of these practices, we encourage employees to take an active role in setting goals, engaging in performance and development conversations, and understanding how their contributions support Bancorp priorities.

Talent Management

In 2025, Fifth Third strengthened its talent management practices by more intentionally incorporating skills into how we assess talent, plan for the future and enable development. While the core of our talent approach remained focused on business needs, potential, and succession risk, we expanded our lens to better understand the skills required to deliver on our strategy – both now and in the future.

Our formal talent management process, facilitated by the Human Capital team, includes an annual talent review and periodic updates.

We analyze strategic business objectives and the talent required to achieve them, assess employee potential, evaluate depth of talent and identify capability gaps. In 2025, this work was enhanced by greater focus on identifying and prioritizing critical skills, enabling more targeted development actions and clearer conversations about readiness and growth.

When it comes to talent management, our intentions are to:

- **Identify employees with future-role readiness** and understand the skills required to accelerate their development.
- **Hold managers accountable** for providing ongoing feedback, coaching and development.
- **Provide targeted feedback that deepens engagement** and builds capabilities aligned to business needs.
- **Equip employees with transferable skills** through intentional experiences and development actions.
- **Ensure a pipeline of capable leaders** with the skills needed to meet short- and long-term business demands and mitigate risk in critical roles.

This skills-informed approach supported more disciplined talent discussions, improved clarity on readiness for future roles and strengthened our ability to align development investments with enterprise priorities.

An additional benefit includes intentional focus on accelerating readiness of successors. Executive talent and succession planning for the CEO's direct reports is managed by the CEO and chief human resource officer and is reviewed at least annually with the Board of Directors.

Our employee turnover remains stable at 16.4% in 2025 compared to 16.2% in 2024.

Employee Development

Fifth Third's learning and development strategy is designed to equip employees with the knowledge, skills and experiences needed to build fulfilling careers while supporting the Bancorp's long-term performance, workforce resilience and future readiness.

Through accessible, personalized and scalable learning experiences, we continue to invest in our employees' growth, enabling career mobility, strengthening leadership capability and preparing our workforce for the future.

In response to employee feedback and evolving business needs, Fifth Third continued to enhance its learning ecosystem in 2025, with a focus on leadership development, professional skill building and role-specific capability development.

Employees engaged in more than 550,000 hours of voluntary and personalized learning in 2025, compared to approximately 255,000 hours in 2024, reflecting increased participation in learning experiences that support both individual growth and organizational priorities.

Fifth Third leaders participated in more than 3,200 distinct development experiences, reinforcing our commitment to building strong leaders at every level. These efforts complement our continued emphasis on compliance and risk management, with employees and contingent workers completing over 450,000 course hours on required training in 2025.

Career Mobility

Our long-term success depends on the growth and development of our people. That's why we continue to invest in building the skills and capabilities employees need to succeed today and adapt for what's next. These investments help ensure our workforce is prepared to navigate change and meet the evolving demands of our industry.

To that end, we continued our focus on career mobility with enhanced tools and access to the skill-building, experiences, resources and infrastructure that supports career exploration and manager-initiated career conversations.

Career Hub

Career Hub is a personalized, one-stop shop for all career and development tools at Fifth Third.

In 2025, we evolved the **Career Profile** within Career Hub by inviting employees to share within their career profile their current skills as well as their skill interests. We also expanded to others the visibility of select information such as employee job history, education, skills, certificates and achievements. In turn, this "Connect with a Co-worker" functionality enabled employees to more easily search for colleagues who have similar skills, career backgrounds and experiences. This type of peer-to-peer visibility also encourages employees to reach out to those with similar skills and interests to explore career opportunities.

Manager Insights Hub

Manager Insights Hub (MIH) is designed to support effective people leadership by giving managers a consolidated view of key information about their team members. The information and data in the hub enables stronger decision making, more informed conversations and consistent people practices across the Bank. In the context of career development, **MIH equips managers with the insights they need to support employee growth and career conversations more effectively**. MIH consolidates an employee's skills, career interests and development plan data into a single, actionable workspace. Managers use the data to prepare for meaningful career conversations, view employee aspirations in context, and take timely actions supported by integrated insights from the Career Profile and Career Hub.

Developing Our People

Fifth Third offers a broad portfolio of development opportunities that support employees across career stages and roles. We continue to invest in learning solutions that strengthen leadership effectiveness, build professional skills and support internal mobility.

Leadership development remained a key focus in 2025 and Fifth Third continued to scale **Leading the Way**, a centralized leadership development experience designed to support managers throughout their first year and beyond. The program provides a consistent foundation for leadership expectations, coaching practices and people leadership across the organization, helping managers build confidence and capability as they support their teams.

ULEAD
Fuel the Leader Within

Fifth Third also expanded **ULead**, a leadership and professional development portal that supports employees in developing skills aligned to their current roles while preparing for future opportunities. In 2025, approximately one-third of employees accessed **ULead**, with strong engagement from individual contributors as well as leaders. Targeted communication and curated learning experiences continued to drive increased participation, contributing to year-over-year growth in class enrollments and completions.

To support emerging capabilities, Fifth Third introduced **Leading with Generative AI**, a blended learning experience designed to help managers build confidence in the responsible use of generative AI. The program combines self-paced learning, a facilitated discussion and practical application, reinforcing thoughtful experimentation and risk-aware decision-making as technology continues to evolve.

Throughout the year, Fifth Third also enhanced its leadership and professional skill offerings with additional development experiences focused on coaching, communication, strategic thinking, data literacy and relationship building. **These skill-based solutions support consistent capability development across the enterprise and align to the evolving needs of the business.**

Leading Change equips senior leaders with the mindset, language and tools to lead complex, enterprise-wide change. The program strengthens alignment, engagement and execution during periods of transformation. Through a flexible mix of high-impact in-person and virtual experiences, 80 leaders sharpened their skills at applying proven change principles to real business challenges while also learning from peers.

Advancing Senior Leaders (ASL) accelerates the development of senior leaders by building enterprise mindset, strategic thinking, and emotional intelligence needed for broader-scope roles. Through executive education, cross-functional exposure, assessments, and coaching, ASL helped these leaders translate insights into observable leadership impact while strengthening the Bank's senior leadership bench.

Building Role-Based Capability

In addition to enterprise-wide learning, Fifth Third continued to invest in role-specific development solutions that strengthen talent pipelines, reduce risk and support consistent performance across the organization. **In 2025, Learning and Development partnered closely with lines of business to deliver structured, scalable learning systems that replace ad hoc training approaches**.

These efforts included solutions such as standardized onboarding for Commercial Credit Delivery, a centralized development program for associate relationship managers in the regional Commercial Bank, and role-based learning strategies designed to prepare auditors and finance employees for the future. Together, these initiatives emphasize consistent skill development, reinforce risk management and support workforce readiness in critical roles.

Compliance Training

Fifth Third's commitment to compliance and risk management remains strong, with all employees and contingent workers completing over 450,000 course hours that reinforce our values and accountability standards. A set of courses launches each quarter, and employees are allotted time to complete them during working hours.

In 2025, 99.96% of employees completed all required compliance training modules which included:

- Code of Conduct and Ethics
- Complaint Management.
- Compliance Acknowledgement.
- Doing the Right Thing.
- Financial Crimes.
- Information Protection.
- Preventing Harassment and Discrimination.
- Privacy Compliance Basics.
- Risk Management.
- Artificial Intelligence Policy Acknowledgement.

Compliance officers and executives of each line of business approve all training specific to an employee's role. In addition, Fifth Third requires job-specific courses to ensure employees are well-equipped to perform their jobs.

Improving Employee Efficiency and Development with Generative AI

One of the most significant forces shaping the future of the workforce and how employees work is generative AI. Fifth Third is focused on four key pillars that are the foundation of our approach: AI for employees, AI for engineers, AI for business processes, and AI for customers.

After launching Copilot access to all employees in February 2025, 56% of employees were active Copilot users by December 2025.

Fifth Third's Copilot Mavens Program, which included ~150 early adopters, provided access to Microsoft 365 Copilot integration to explore advanced ways to use the tool responsibly and within policy guidelines, including drafting content, and organizing emails. Mavens shared feedback, identified high-value use cases and helped shape how Copilot was rolled out and adopted across the bank.

Fifth Third established a Tips & Triumphs content engine that offered stories and examples of how employees successfully use AI to make their everyday work more productive. Communities of practice for M365 users and tech champions were also established to continuously engage employees with timely reminders, product insights, and practical use cases.

For our engineers, AI is helping engineers code more efficiently with GitHub Copilot, as well as implementing features and fixes for customers faster. Our AI platforms and tools have been scaled to our 1,000+ full-time and contract engineers with structured prompt engineering pathways, onboarding support, and weekly progress reviews, driving sustained adoption, continuous skill development and higher quality outcomes. **These efforts have returned 32,000+ hours back to engineering and accelerated key initiatives, saving weeks of engineering time.**

Copilot by the Numbers

56% active users
(December 2025)

More than 3.8M prompts
submitted 4.9/5 average "recommend to a peer" rating

35% of days worked
were assisted by Copilot (for active users)

M365 Copilot Mavens Program

98% average Maven monthly usage

300K Copilot actions taken

5.2 hours saved per week

Usage of the platform grew by 16% in 2025.

Among both employees and engineers, our focus on generative AI has reinforced continuous learning, improved decision-making, and extended AI's impact into our innovation and modernization efforts, all with an awareness of using the tool within policy guidelines.

For our business, Fifth Third is using AI to improve our processes and operations. For our customers, we've used traditional AI for years to personalize product recommendations and improve digital experiences.

Continuing to Fuel Our Future

Degreed is our online centralized portal for learning and development, empowering every employee to take charge of their professional growth.

It offers a wide range of resources, enabling employees to identify and choose the skills they want to help enhance their careers and achieve their goals.

In 2025, the learning and development team continued to use Degreed to deliver courses and content that supported employees in building new skills, strengthening existing capabilities and exploring emerging trends to drive career growth.

Cultivating Early Career Talent

Fifth Third continues to invest in early career development as a core component of its long-term talent strategy, supporting students, interns and recent college graduates as they build foundational skills, expand banking knowledge and explore career pathways across the enterprise.

In 2025, Fifth Third supported early career talent through a combination of structured leadership programs, immersive development experiences and enterprise-wide exposure to the Bank's lines of business. These efforts span Consumer Banking, Consumer Lending, Wealth & Asset Management, Commercial Banking, Audit, Finance, Risk, Information Technology and other corporate functions.

LaunchPoint


LaunchPoint program participants.

LaunchPoint is intentionally designed as a cohort experience, helping Leadership Program Participants build strong peer relationships. The program continued to serve as a signature early career development experience for employees in their first year at Fifth Third.

In 2025, 80 new participants engaged in LaunchPoint experiences across the Bancorp's footprint, primarily in Cincinnati, Chicago and Charlotte.

Participants engaged in leadership and professional skill development focused on navigating change, building networks, strengthening communication, applying DiSC® for Building Relationships and developing time management and feedback skills.

The experience also expanded participants' banking acumen through exposure to senior line of business leaders and reinforced Fifth Third's culture through curated programming such as the LaunchPoint Insights Podcast. In-person signature events and regional cohort experiences provided opportunities for connection, experiential learning and applied skill practice.

After six months, 89% of participants reported being satisfied or very satisfied with the LaunchPoint experience, reflecting strong engagement and perceived value.

One Bank Student Experience

For the fifth consecutive year, Fifth Third continued to invest in students and emerging talent through its **One Bank Student Experience**, welcoming more than **100 interns, externs and co-op participants** in 2025 across programs. The 10-week summer experience provided on-site hands-on professional work aligned to participants' career interests, supported by curated weekly programming tied to the core competencies of the National Association of Colleges and Employers (NACE).

Participants developed skills in banking fundamentals, business communication, teamwork, networking, receiving feedback, and career exploration, while engaging in reflection activities designed to connect experiential learning to long-term career growth.

Participants worked side-by-side with managers and teammates across 17 different divisions and attended a variety of social and service events. Based on 2024 intern feedback, the 2025 experience was enhanced to also provide personalized, small group events in the interns' assigned line of business.

In 2025, 94% of participants rated the intern experience as effective or very effective, and **91% agreed their work assignments were meaningful and challenging**, underscoring the program's impact on engagement and skill development.

Fifth Third's commitment to early career talent was further recognized through its inclusion on the **2025 Forbes list of America's Best Employers for New College Graduates**, highlighting the Bancorp's focus on providing meaningful development opportunities and a supportive environment for emerging professionals.

Education Assistance Program

Fifth Third encourages employees to enroll in outside education programs to broaden their knowledge, and to encourage career development. We provide assistance for external education, through tuition reimbursement to full-and part-time employees of up to $5,250 and $2,500, respectively, per calendar year.

In addition to tuition reimbursement, Fifth Third has negotiated partnerships with select universities to offer employees discounted tuition rates as they work toward their degrees. Additionally, relationships with Western Governors University, University of Phoenix and DePaul University offer employees discounted tuition rates. In 2025, Fifth Third also added Xavier University, UNC Kenan Flagler Business School, and University of Cincinnati to its list of university partners.

Recruiting Talent

Recruiting Talent

Our Talent Acquisition strategy focuses on building strong, sustainable talent pipelines that encourage individuals to pursue meaningful careers at Fifth Third. We are committed to delivering a positive candidate experience by continuously improving our screening, hiring and onboarding processes to support timely and effective recruiting.

To inform future recruitment and retention strategies, we closely monitor key data points such as candidate experience, pipeline strength, turnover, and retention.

In 2025, our Talent Acquisition teams remained focused on acquiring talent to support Fifth Third's strategic growth initiatives. This included successfully staffing 50 Southeast de novo financial centers to ensure all grand openings occurred on schedule. The team's hiring efforts enabled Middle Market to increase its employee base by 8% year-over-year, including producing hires in our high-growth Southeast markets as well as Texas and California. Additionally, Talent Acquisition successfully attracted talent in Commercial Payments, including Treasury Management and Newline, and Wealth Management Advisor (WMA) hires in the Southeast. In 2025, we also continued to elevate our employee value proposition across multiple recruiting channels, including LinkedIn and Handshake.

Early Career/University Relations

We remain focused on strengthening relationships with universities and external organizations to attract top talent and build an inclusive workforce. This commitment supports our business growth, drives innovation, and helps ensure we are meeting the evolving needs of our customers and communities.

Commercial Leadership Program participants.

In addition to our extensive experienced hiring, we remain committed to developing talent internally and maintaining a robust talent pipeline. In 2025, we expanded the reach of our campus recruiting efforts by engaging with hundreds of students through national industry conferences, workshops, information sessions, professional development panels and financial wellness events.

Additionally, we deepened our recruiting efforts to continue strengthening our campus and community relationships and talent pipeline in our key markets, including Cincinnati, Charlotte and Chicago.

University Relations efforts also included:

- **Engagement in over 250 events**, including career fairs, early identification events, student-led and national industry conferences, networking events, professional development workshops and guest lecturer opportunities.
- **Filling over 120 co-op, extern, internship positions, and over 90 full-time positions**.
- Continuing to offer a **relocation assistance stipend** and support for summer interns to assist with transition expenses and logistics.

96% of our early career positions for 2026 were filled before December 31, 2025.

82% of our overall offerees accepted their 2026 role with Fifth Third.

89% of 2025 intern and co-op hires who received an offer accepted a full-time position for 2026.

Here we grow again

Fifth Third, in 2024, unveiled plans to expand its retail branch footprint by opening more than 200 branches over the next four years, primarily in fast-growing Southeast markets. One year later, Fifth Third has achieved several milestones in the expansion including **opening its 200^{th} branch in Florida, our 100^{th} branch in the Carolinas and entering the Alabama market with three de novo branches in Huntsville.**

This strategic expansion also requires strategic human resources planning. "We are laser-focused on providing the best talent to meet our customers' needs, and to create deep, long-lasting relationships," said Nancy Pinckney, chief human resources officer. "Through our expansion strategy, we're excited to welcome new employees who provide our customers with a banking experience that is truly a Fifth Third Better."

In 2025, we opened and successfully staffed 50 de novo financial centers in the Southeast. We also opened five de novo banking centers in the Midwest. Our new locations have consistently exceeded their goals for both deposits and welcoming new customers.

Fifth Third is now ranked #6 in Southeast deposit share and was again named #1 for Retail Banking Customer Satisfaction in Florida.

Employee Total Rewards

Fifth Third understands the importance of rewarding our employees for their talents and commitment to excellence. To reflect that, we offer a Total Rewards package that includes both competitive compensation as well as a complete benefits offering that supports our employees in each stage of their career and life.

Employees at the Wheeling, IL banking center celebrate Fifth Third Day with customers.

Compensation

Fifth Third is committed to providing competitive compensation programs that attract and retain top talent, while driving the business strategy and effectively managing risk.

Our programs are designed to reward performance, align with regulatory expectations, and reflect our values and behavioral standards.

Our compensation philosophy is centered on creating long-term shareholder value. Using competitive benchmarking data provided annually by top industry consultants, we continuously analyze our compensation and benefits programs and practices, with the objective of ensuring all employees have the opportunity to maximize their potential.

Fifth Third Increases Minimum Wage

In January 2026, Fifth Third increased its Bancorp minimum wage to $21 per hour, reinforcing its commitment to competitive pay and fair and consistent pay practices. The updated wage floor was also reflected in adjusted salary range minimums for applicable job grades within the 2026 compensation framework, aligning pay structures with broader market trends while maintaining internal equity. Together, these changes support Fifth Third's goal of attracting and retaining talent while investing in the long-term wellbeing of its workforce.

Fifth Third's Compensation Philosophy

- **Attract and retain top talent** and high performers that will drive our business strategy.
- **Effectively manage risk** within incentive programs designed to pay for performance.
- **Consider applicable regulatory expectations** as well as our corporate values and behavioral expectations when making compensation awards.
- **Align with the creation of long-term shareholder value**.
- **Conduct processes that balance risk** with strategic and financial soundness.
- **Provide strong oversight** of Executive Pay.
- **Develop and apply our compensation programs** in compliance with the law.

Benefits

We are committed to the holistic well-being of our employees. **Our programs are designed to address the personal and professional needs of employees and their families.** In addition to traditional benefits offerings, we provide comprehensive support with unique programs focused on the physical, financial, emotional and social well-being of employees.

Workplace Well-being

We are committed to the holistic well-being of our employees. Our programs are designed to address the personal and professional needs of employees and their families. In addition to traditional benefits offerings, we provide comprehensive support with unique programs focused on the physical, financial, emotional and social well-being of employees.

Each year, employees who focus on their wellness are rewarded by taking specific actions for health and financial wellness. Employees can earn a total of $1,800 each year in their paychecks and are supported in their wellness journey by a network of 236 Fifth Third employees who volunteer as wellness champions.

Employee Benefits

We remain steadfast in our commitment to the overall health and well-being of our employees. It's one of the many reasons Fifth Third strives to provide benefits that are responsive, accessible, comprehensive, competitive and, most important, supportive of the whole individual.

Each year, Fifth Third evaluates its benefits offerings to employees and makes adjustments that support employees and their families.

In 2025, we launched a new vendor that offers free digital physical therapy and exercise programs for employees and their family members enrolled in the medical plan.

Our Well-being Offerings

Our comprehensive benefits program is **designed to address the unique personal and professional needs of our workforce and their families, encompassing financial, physical, emotional, and social well-being**.

In addition to our holistic well-being initiatives, we offer traditional benefits that support overall well-being, such as generous paid time off (PTO), parental leave and life insurance.

Physical Well-being

- **Competitive and comprehensive traditional benefits**, including medical, dental and vision plans.
- **Medical plans cover preventive screenings at no cost to the participant**. Our preventive screening rates for breast cancer, colon cancer, cervical cancer, and prostate specific antigen exceed industry benchmarks.
- **Expert medical guidance from world-renowned experts 24/7 year-round by web, phone or app at no cost to employees.** All employees and their dependents are eligible, regardless of whether they participate in a Fifth Third medical plan.
- **Health and wellness rewards program** available via web or app encourages employees to maintain a healthy lifestyle.

Financial Well-being

- **Competitive 401(k) savings plan** with a company match up to 7% of an employee's compensation up to the IRS limit. All employees may contribute up to the maximum allowable by law. Investment options are available to employees through the plan's core funds and a self-directed brokerage feature.
- **Employee stock purchase plan with a generous match.**
- **Financial Wellness program offers employees and their spouses or partners personal financial coaching, educational tools and resources to help achieve their financial goals**. Tools, lessons and guidance—all at no cost—are available as well as confidential calls with unbiased certified financial planners, digital lessons and personalized suggestion.
- **Adoption reimbursement**. Full-time employees may receive reimbursement up to $15,000 for eligible expenses related to the legal adoption of a child. Eligible employees may use this benefit up to three times for a lifetime maximum of $45,000.

Enhancements in 2025

- Employees enrolled in a Fifth Third medical plan may establish a health payment account through our healthcare affordability partner. The health payment account includes a card with zero interest and a fee-free line of credit of up to $1,500 to help cover health care costs such as medical treatments and procedures, prescription medications, dental care and vision expenses. Payments can be spread over interest-free payment plans for up to 12 months.
- Tiered Benefits — Medical contributions for full-time employees are based on their compensation (called a medical salary) to make quality healthcare more affordable and accessible across our workforce. The change was communicated in October 2025 and implemented in January 2026. Employee contributions are tied to compensation level, with more highly compensated employees paying more than employees who earn less. This change is designed to better support employees who earn less, ensuring that quality health care is more accessible.
- An all-in-one app that gives employees who enroll access to virtual physical therapy, clinical expertise, and care options beyond traditional PT.

Health App a Hit with Employees

Since its launch on January 1, 2025, over 1,600 employees have enrolled in the all-in-one app that gives employees access to virtual physical therapy, clinical expertise, and care options beyond traditional PT.

The app offers employees virtual physical therapy, clinical expertise, exercise routines and more—all from the comfort of one's home.

Employees using the app have reported a 50% reduction in the likelihood of exploring surgical options for their injuries and a 51% pain reduction.

"I liked the encouragement to keep moving, not rest."-Shoulder Program Participant.

"I am nearing the end of my 2-week break between in-office PT sessions, and I've been staying consistent with my daily exercises even when I'm not using the app, plus adding in some aerobics. I'm really starting to see major results! My shoulder feels much stronger, and I'm really happy with the progress I'm seeing."-Shoulder Program Participant.

"I really enjoy using the app. It's nice to have access to such a wide range of options that target my symptoms along with an encouraging coach."
-Neck Program Participant

Emotional Well-being

- **An Employee Assistance Program (EAP) offering free, confidential support to employees and their families.** The program offers crisis support as well as six in-person or virtual short-term, solution-focused counseling sessions per issue with experienced therapists at no additional cost. The program's user-friendly website and app offer a variety of educational tools and resources for challenges at any age or stage of life.
- **Anthem Behavioral Health Resource Center** helps find the right treatment program(s).
- **LiveHealth Online** virtually connects employees to a licensed therapist or board-certified psychologist or psychiatrist.

Social Well-being

We work to ensure that every employee feels valued and respected by connecting, networking and collaborating with their colleagues. **Employees are encouraged to join one or more of our Business Resource Groups** and take advantage of opportunities in their communities, including additional paid time off to support volunteer activities.

- **Volunteer PTO** – the policy annually provides full-time employees eight hours of time away from work and part-time employees four hours of paid time away from work to make a difference in our communities.

Balancing Work and Life

- **Eleven paid holidays per year**.
- **Generous PTO**.
- **Medical appointment time** – for medical appointments for personal, spouse, partner or dependent child or parent illness up to eight hours per year for full-time employees.
- **PTO for medical leave.**
- **Paid parental bonding leave** provides four continuous weeks of time off to all full- and eligible part-time U.S. employees at 100% of regular pay to give parents time to bond with their newest family members. The benefit can be used by birth, adoptive and foster parents.
- **Additional six-week to eight-week medical leave benefit** to physically recover from the birth of child.
- **Bereavement time away** – Enhanced paid time away to support employees through the loss of a loved one. Eligible employees who experience the death of a spouse, partner or child, including the loss of a child during pregnancy, are eligible for up to 10 days of paid leave. Up to three days of loss for a parent, sibling, grandchild or grandparent.
- **Paid military leave policy** provides 100% paid leave per year up to 20 days for any military duty including drills and training. Beyond 20 days, the employee is eligible for a military pay differential for up to 24 months.
- **PTO for jury duty and voting.**
- **Bright Horizons Back-up Care** provides all employees' child and adult in-home or center-based backup care. All employees are eligible for 15 days of backup care per year with nominal co-payments. **1,486 employees have registered for backup care, up from 1,385 in 2024.**
- **Virtual and On-site Concierge and Maternity Concierge services at no cost**. Virtual and On-site Concierge services handle many of the tasks that take time out of an already busy day. For example, errand running, finding tickets and reservations, shopping, researching products and services, making appointments for homecare services, arranging auto services, assisting with travel and vacation plans, gift services and more. In 2025, the virtual and on-site concierge had 33,805 engagements.

Business Resource Groups

Fifth Third operates 13 inclusion councils and 65 regional Business Resource Groups (BRG) with 11 virtual Enterprise BRGs (EBRG). Enterprise BRGs enable all employees to participate regardless of their work location—greatly expanding access for employees who work outside of our core Consumer Bank footprint.

Fifth Third employees celebrated a first-place finish at the Special Olympics Ohio Corporate Olympics.

More than 5,700 Fifth Third employees participate in one or more of our BRGs. Our BRGs connect thousands of employees and offer an outlet for community outreach and volunteerism. Employees can join any BRG they choose.

BRGs also foster business innovation. Open to all employees, these groups strengthen engagement, trust, and shared understanding across the enterprise. They bring diverse perspectives and business insights that support sound decision-making, enhance performance, and help Fifth Third be the one bank people most value and trust.

Based on employee feedback and interests, Fifth Third launched two new EBRGs in 2025—one for employees interested in overall well-being and another for employees navigating caregiving for children and/or family members.

The Well-being EBRG focuses on providing members with resources, information and connections with others interested in improving or sustaining their physical, financial, emotional, and social well-being.

The Parents & Caregivers EBRG is designed to support employees navigating the rewarding—and often complex—journey of caregiving. Whether they are raising young children, caring for aging parents or supporting a loved one who requires extra care and support, this EBRG offers employees a space to connect, share experiences and access valuable resources.

Workplace Safety and Security

Fifth Third is committed to ensuring the safety of our customers, employees, and the physical security of our banking centers and workplace.

The Company's chief security officer is responsible for the physical security of all Fifth Third employees, customers and facilities.

Our Physical Security team manages on-site security guards and also manages Fifth Third's security operations center, which maintains a 24/7 call center and monitors cameras and alarms across all facilities, emergency notification channels to employees, and serves as a centralized response group for all security issues.

We also provide required annual Active Shooter Response training, using the Department of Homeland Security's Run, Hide, Fight strategy. Safety Ambassadors are also a key part of our enterprise workplace safety program.

Safety Ambassadors are trained on the specific emergency plan for their building that identifies and addresses specific hazards, alarm signals, evacuation and severe weather shelter-in-place procedures. Safety Ambassadors serve as authorized and visible leaders during facility emergencies.

Physical Security also regularly reviews the external and internal influences that affect its physical security program. Fifth Third's integrated security program includes:

- Process for physical security assessments.
- Methodology for determining physical security needs.
- Deployment of physical security countermeasures.
- Internal and external investigations in response to threats and crimes.
- Reviews and evaluations of physical security.
- Processes and procedures that help employees respond in the event of an emergency, such as fire drills, shelter-in-place situations or an environmental issue.
- Fire drills and severe weather drills are conducted annually and the emergency system is tested regularly.

New EBRGs Focus on Self-Care and Caring for Others

Fifth Third's two new BRGs, the Well-being BRG and the Parents and Caregivers BRG were immediately popular with employees, garnering some of the highest rates of participation among all BRGs. **As of December 31, 2025, across the enterprise, the Well-being EBRG had over 650 employees and the Parents & Caregivers had over 750 employees.**

Since the launch, the Well-being BRG has focused on broadening employees' understanding of what wellness can look like and highlighting available resources to support individual wellbeing journeys. Stress management and coping skills was also a popular topic for BRG members.

"The Well-being EBRG reminds employees that while we can't control every challenge, we do have the resources, support and community to navigate them," said Philip Rodarte, co-chair. "I love being able to support employees' needs and help spark growth across the organization. It's so meaningful to see the positive impact this EBRG is having up close."

For members of the Parents & Caregivers EBRG, the focus on care and support is equally strong.

"We're giving employees a forum to connect with one another and discuss caregiving topics that are important to them," said co-chair Dante Stanton. "When dealing with challenging situations, it helps our members feel less alone. We may not be in the same city or state, but we're finding that our situations can be very similar when it comes to caring for children and aging parents. The sense of community we built in such a short time together is very strong."

Build a Sustainable Future

Fifth Third's commitment to building a sustainable future requires disciplined action across innovation, finance, operations and risk management. We focus on delivering long-term value by advancing products and solutions that drive economic progress, support domestic investment and manufacturing, and address evolving environmental and technological realities. This approach reflects our responsibility to customers and shareholders, as well as our role in strengthening resilience and enabling sustainable growth across the communities we serve.

Innovation and sustainable finance are central to this effort. We continue to evolve products and platforms, align capital to support business growth and community development, invest in America's economic strength, improve resiliency to climate-related socioeconomic disruptions, and reduce impact from our own operations. Across each area, we are committed to the responsible use of technology—pairing strong governance with forward-looking solutions to support resilient growth and sustainable progress.

IN THIS SECTION

Product Advancement & Innovation

Innovation and product advancement are central to how we deliver value responsibly. We integrate sustainability considerations into product design, development and lifecycle management and focus on solutions that support customer outcomes, manage emerging risks and adapt to evolving environmental and technological expectations.

In March 2025, Fifth Third was named to America's Most Innovative Companies by Fortune. The ranking is based on three pillars: product innovation, process innovation, and innovation culture.

Our Platform for Innovation

Through our Ways of Working, we have modernized our technology platforms and architecture and re-engineered our processes to enable more and faster innovation. For example, with our mobile app development **we increased our Consumer digital release velocity 150X, moving from four releases per year to over 650.** Creating this capacity for innovation translates to improved client experiences.

Our get 1% better every day approach focuses our teams on continuous improvement, which includes relentlessly analyzing our business processes to find execution efficiencies that free up resources to improve customer experiences and invest in product innovation.

Artificial Intelligence

Artificial Intelligence (AI) technology continues to advance rapidly and agentic AI—systems that can understand intent, reason through complex goals, orchestrate across multiple data sources and tools, and take autonomous action—represents a step change in what AI technology can do. We are deploying Artificial Intelligence (AI) capabilities to accelerate innovation in how we operate and what we deliver for our customers.

We have scaled the use of AI to increase our software engineering productivity, with all of our 1,000+ engineers using AI for coding. **AI helps our engineers generate code more efficiently, allowing teams to be more productive so they can release new functionality more rapidly.**

We also leverage AI to enhance our customer experience through Jeanie, Fifth Third's digital banking assistant.Jeanie supports our customers directly by responding to common questions 24 hours per day, seven days per week, and enables our customer service agents to be more effective and efficient in answering customers' requests.

We are further using AI, with human oversight, to develop future tools that allow us to make more accurate credit decisions and extend credit-based products and services to more customers who may have previously been excluded based on traditional credit scores.

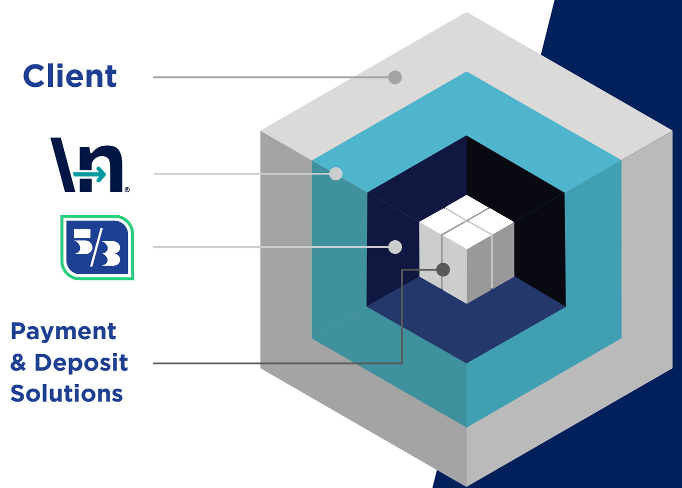
Innovative Solutions

Our Newline business is a clear example of the innovative solutions we deliver to clients. Newline is a vertically integrated application programming interface (API) platform that enables companies to launch payment, card and deposit solutions directly with Fifth Third.

Unlike traditional banking models that rely on multiple third-party intermediaries Newline connects clients directly to Fifth Third's core banking infrastructure. This direct relationship combines fintech-level speed and flexibility with the scale, stability and regulatory strength of a top U.S. bank. Through Newline, clients gain access to enterprise-grade capabilities, including automated clearinghouse (ACH), wire and real-time payments, virtual and physical cards, and FDIC-insured deposit accounts, allowing them to bring products to market faster and with greater confidence.

Leading technology companies partner with Fifth Third through Newline to expand the products and services they offer their customers. By embedding our banking capabilities directly into clients' front-line operations, Newline positions Fifth Third as a more strategic, long-term partner. We continue to invest in platform innovation to ensure clients have access to the latest embedded finance capabilities as their needs evolve.

In 2025, Newline quadrupled processing volume, doubled the number of live API clients and exceeded growth targets for fees and deposits. As a cornerstone of our innovation strategy, Newline will continue to drive growth and help meet the evolving needs of our clients.



Embedded payment and deposit solutions

Payment solutions and money movement

- Full suite of batch and API payment offerings including wire, ACH, RTP, and FedNow (coming soon)

Bank Accounts

- Funds storage

Issuing and acquiring BIN sponsorships

- Issue consumer/commercial cards through utilization of BIN sponsorship

Investing in America Through Domestic Manufacturing

Manufacturing remains a core driver of the U.S. economy. It supports good jobs, helps businesses grow, and strengthens the communities where those businesses operate. It also plays an important role in the country's ability to build, innovate and stay competitive.

Manufacturers rely on broad networks of suppliers, transportation companies, and service providers, creating ripple effects that support local economies. A strong domestic manufacturing base also supports modern infrastructure, reliable energy and more resilient supply chains.

We continue to see strong investment in U.S.-based manufacturing, including from global companies expanding their presence here. Many of these investments are taking place in industries such as equipment, chemicals, electronics, and transportation, and increasingly in regions where Fifth Third has expanded its presence. This trend is reflected in our own footprint. Following our recent expansion, including the acquisition of Comerica, our footprint now spans many of the regions seeing the strongest manufacturing growth.

Corporate & Investment Banking

At Fifth Third, this work is led through our Corporate & Investment Banking team. Our approach is relationship-driven and grounded in a deep understanding of the industries we serve. We focus on practical ways to help companies expand, modernize and adapt to changing market, environmental and technology demands.

We support a wide range of manufacturing-related sectors, including materials, industrial equipment, automotive, logistics, and building products. This allows us to serve businesses of many sizes, from middle market companies to larger, more complex organizations, with solutions tailored to their needs.

Through our full-service banking model, we provide lending, equipment financing, treasury and payment services, capital markets support, and advisory. Just as important, we help clients think through their longer-term plans, including investing in new facilities, upgrading technology, improving efficiency or strengthening operations over time.

Inclusive, Sustainable Economy

Our work in manufacturing is closely tied to our commitment to building an inclusive, sustainable economy for all we serve.

As companies invest in new capacity and technologies, there is a growing need for a skilled and adaptable workforce. We support this transition by helping connect capital investment with workforce development to strengthen the pipeline of talent need for the jobs of today and the future.

We also support investments that help manufacturers operate more efficiently and use resources more effectively. This is an important part of building long-term resilience and supporting the transition to lower-carbon economy.

Guided by our ambition to be the one bank people most value and trust, Fifth Third aims to be a steady, long-term partner to our clients. We are committed to helping manufacturers grow, manage risk, and continue contributing to strong communities and a more resilient economy.

Sustainable Finance: $100B Environmental and Social Finance Target

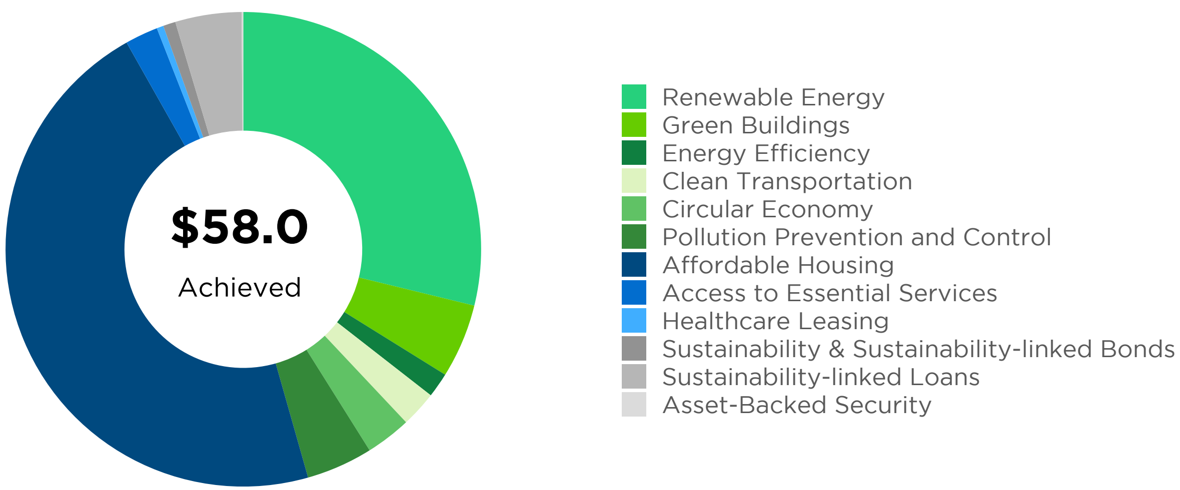
Fifth Third is committed to helping grow resilient and sustainable communities with the goal of building a sustainable economy for all we serve.

Our ambitious $100 billion environmental and social finance commitment (2021 - 2030), reflects our intent to deploy capital in support of environmentally sustainable and socially inclusive activities. Through the provision of targeted financial solutions, we see sustainable finance as both a driver of long-term business growth and a means to create meaningful, positive impact for our customers.

Activities contributing to our Sustainable Finance target are business-decision driven and are intended to capture business opportunities in eligible sustainable finance categories. The Sustainable Finance initiative does not limit or restrict Fifth Third's ability to provide financial services to any other lawful business or client activity.

Through 2025, Fifth Third has delivered more than $58 billion in environmental and social finance, representing measurable progress towards our $100 billion commitment.

As of December 31, 2025 (in billions)[1]



Environmental Financing

Renewable Energy

Renewable energy, inclusive of solar, wind and other technologies, delivers both environmental and economic benefits by reducing greenhouse gas emissions, diversifying the energy supply, and supporting job creation across manufacturing, construction, installation and operations. Fifth Third has long played a leadership role in renewable energy financing, supporting both our clients' transition to renewable energy and our own operational sustainability objectives.

Renewable Energy Finance

Fifth Third began financing renewable energy projects in 2012, with a focus on domestic renewable technologies and a particular emphasis on solar. Our portfolio spans large-scale utility projects, distributed generation, and community solar installations. In 2018, we established a dedicated national renewable energy finance group within our national energy, power and renewables Commercial Banking team.

At YE 2025, we we were serving 116 borrowers across 42 states, supporting the completion of 930 projects nationwide. The energy sector sales team's specialized expertise helps clients advance their business objectives and successfully deliver renewable energy projects. In 2025, the Renewable Energy Finance team provided more than $975 million in lending and capital-raising for renewable energy projects. **Over the last five years, the Renewable Energy Finance team has provided approximately $6.9 billion in lending.**

Dividend Finance

Dividend Finance has made a significant contribution to Fifth Third's environmental financing performance, delivering more than $8 billion in lending for renewable energy and energy efficiency projects. Through Dividend Finance, homeowners have gained access to financing that supports innovative solutions for energy efficiency, decarbonization and peak energy reduction including:

- Smart thermostats.
- Electric heat pumps.
- Fuel cells.
- Solar photovoltaic.
- Energy-efficient windows.
- Electric vehicle chargers.
- Roofing and insulation.
- Energy Star® products.
- Energy storage.

[1] Includes $2.14B in eligible but unaccounted activity in previous years.

Green Buildings

As building materials and construction practices become more efficient and less carbon-intensive, green building and sustainable construction present growing financing opportunities. Fifth Third supports these efforts by financing projects designed to reduce environmental impacts while improving building performance.

Over the past five years, Fifth Third has provided more than $2.5 billion in eligible green building financing.

Fifth Third also brings direct operational experience to this work. More than 300 Fifth Third–occupied buildings have achieved LEED® or ENERGY STAR® certification, widely recognized frameworks for evaluating building energy performance and environmental attributes.

Energy Efficiency

Fifth Third supports energy efficiency improvements that reduce energy consumption, deliver cost savings, and contribute to emissions reductions. Over the past five years, we have provided more than $850 million in financing for sustainable home improvements, including energy-efficient windows, ENERGY STAR®-certified products, heating and cooling systems, insulation and efficiency upgrades. These investments help homeowners improve comfort and affordability while advancing broader energy efficiency objectives.

Clean Transportation

Fifth Third recognizes the continued growth of the electric vehicle (EV) market and the role clean energy transportation plays in reducing emissions. In 2025, Fifth Third originated $137 million in fully-electric vehicle loans and $91 million in plug-in hybrid vehicle loans. **Over the past five years, Fifth Third originated approximately $500 million in fully-electric vehicle loans and $313 million in plug-in hybrid vehicle loans**. In addition to our consumer auto business, Fifth Third is helping commercial clients through our leasing platform by helping convert combustion equipment such as propane or diesel-powered forklifts to electric alternatives. Electric forklifts produce zero local emissions and, over 10,000 hours of use, emit 120,000 fewer pounds of carbon than internal combustion-powered forklifts, contributing to improved air quality and workplace health.

In 2025, Fifth Third financed approximately $88 million in leasing for electric forklifts to commercial customers. **Over the past five years, Fifth Third financed approximately $357 million in leasing for electric forklifts to commercial customers.**

Circular Economy

The circular economy seeks to reduce waste and pollution by extending the lifecycle of materials and reducing reliance on virgin raw inputs. Fifth Third supports circular economy activity by financing companies that incorporate recycled or secondary materials, including scrap metal recyclers and related businesses.

In 2025, Fifth Third provided approximately $57 million in eligible circular economy financing. **Over the past five years, Fifth Third provided approximately $1.6 billion in eligible circular economy financing.**

Pollution Prevention and Control

Fifth Third provides financing to companies focused on pollution prevention, solid waste processing and recycling. These activities play a key role in reducing environmental impacts and supporting responsible waste management across communities.

In 2025, Fifth Third delivered approximately $300 million in eligible pollution prevention and control financing. **Over the past five years, Fifth Third delivered approximately $2.3 billion in eligible pollution prevention and control financing.**

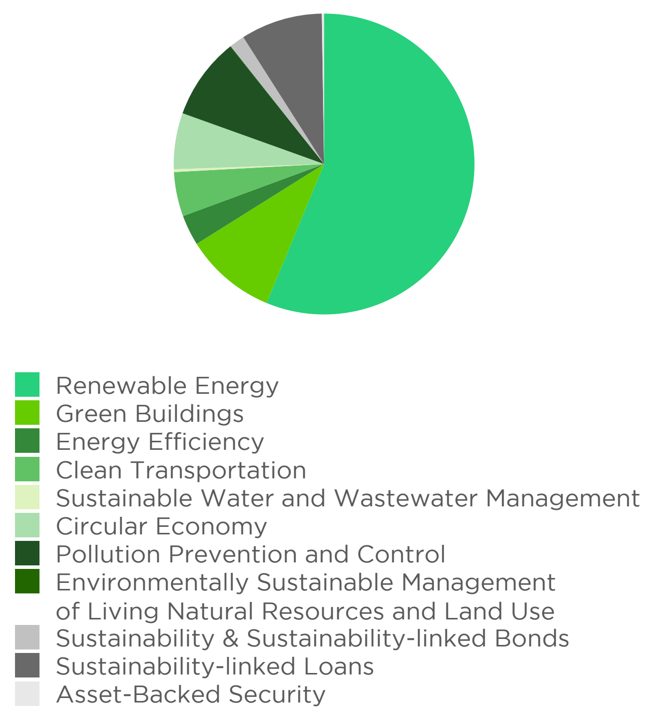
Other Environmental Categories

In addition to the categories described above, Fifth Third's environmental and social finance commitment includes other eligible environmental activities aligned with the ICMA Green Bond Principles, including Sustainable Water and Wastewater Management, Climate Change Adaption, Terrestrial and Aquatic Biodiversity, and Environmentally Sustainable Management of Living Natural Resources and Land Use.

The Fifth Third Green Bond

Through the issuance of sustainable bonds by Fifth Third, we aim to finance green and social projects that align with our sustainability priorities. In 2022, we published a Sustainable Bond Report outlining the use of proceeds in accordance with its eligible project criteria. The green bond remains outstanding as of June 2026 and continues to support our financing of eligible green assets. For additional details, refer to the Sustainability Bonds page on Fifth Third's investor relations website.

Over $25.8B towards financing qualified Environmental categories in last five years.



Social Financing

As part of its $100 billion Environmental and Social Finance commitment through 2030, Fifth Third deploys capital to support a sustainable and inclusive economy across the communities we serve. The social financing component of this commitment focuses on expanding access to essential needs and economic opportunity. In 2025, Fifth Third delivered approximately $7.7 billion in qualifying social finance towards this goal. **Over the past five years, Fifth Third provided approximately $32.2 billion in eligible social financing.**

Affordable Housing

Fifth Third believes that every American has the right to safe, affordable housing, and is a leader in financing housing developments across our footprint. This category includes investments or financings for affordable housing, including multi-family projects where units are restricted to those earning 80% of the area median income or restricted to those who earn under 120% AMI in a high-cost area, that help address the housing crisis in communities. It also includes financing for mortgage lending to LMI customers. In 2025, Fifth Third provided more than $5.6 billion in eligible affordable housing financing. **Over the past five years, Fifth Third provided more than $23.3 billion in eligible affordable housing financing.**

Access to Essential Services

Access to essential services such as education, healthcare, and childcare is foundational to community well-being and economic stability. This category includes financing and investments in organizations, companies, and projects that expand or improve access to these critical services. In 2025, Fifth Third delivered approximately $238 million in eligible essential services financing. **Over the past five years, Fifth Third provided more than $1.1 billion in eligible essential services financing.**

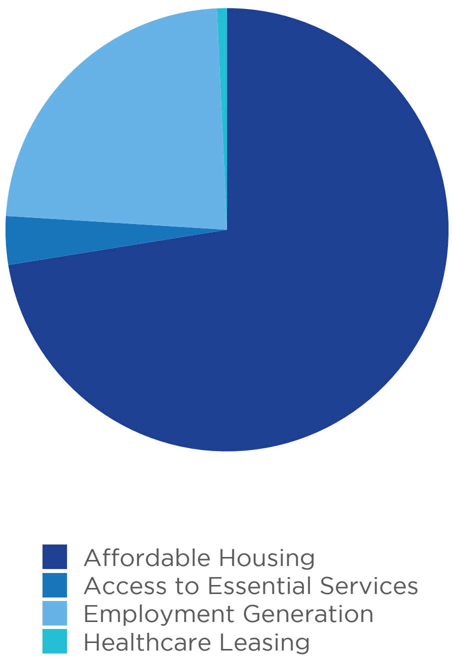
Employment Generation

Fifth Third supports employment generation by financing programs and activities designed to prevent or alleviate unemployment resulting from economic or socioeconomic disruptions. This category includes financing and investments that support small and medium-sized enterprises, as well as microfinance initiatives, helping to sustain jobs and promote economic resilience.

In 2025, Fifth Third provided approximately $1.8 billion in eligible employment generation financing. **Over the past five years, Fifth Third provided approximately $7.5 billion in eligible employment generation financing.**

Additional information on Fifth Third's social financing activities is available in the Enable the American Dream section starting on page 20.

Over $32.2B towards financing qualified Social categories in last five years.



Climate Resilience & Adaptation

Our organization-wide approach to managing climate-related risks is overseen by Fifth Third's Board of Directors.

The Impact of Climate Risk

Climate-related risks can arise from the impact of extreme climatic events and efforts to address them, including changes in public policies, advances in technology, shifts in investor or public sentiments, and disruptive business model innovations. Banks and customers are likely to be affected by both the physical risks and transition risks associated with climate change.

Climate Risk Governance

The Bank maintains strong governance and oversight for climate-related opportunities and risks through appropriate councils and committees. Two of the primary councils are the Climate Risk Council and the Sustainable Finance & Climate Strategy Council.

The Climate Risk Council, which reports to the Enterprise Risk Management Committee that is overseen by the Risk and Compliance Committee of the Board, monitors physical and transition risk reporting and trending, oversees and supports implementation of climate risk considerations into enterprise risk programs (as necessary), and provides climate risk reporting to the Enterprise Risk Management Committee and Risk and Compliance Committee. The Sustainable Financing and Climate Strategy Council, which reports to the Sustainability Committee that is overseen by the Nominating and Corporate Governance Committee of the Board, supports creation and monitoring of climate-related strategies focused on business opportunities and related goals. The Sustainability Disclosure Council, which also reports to the Sustainability Committee, oversees climate- and sustainability-related disclosures and reporting.

Educating Management and Employees

Fifth Third has periodically engaged with a consultant agency for climate education sessions with the Board. As a member of the Board, the CEO is well positioned to help the Board understand how climate change is integrated into the Bank's strategy and risk management and to help the Board fulfill its oversight responsibilities related to climate change.

As with the eight established risk types, Fifth Third ensures that all employees are made aware of climate-related risks and the impacts they could have on our clients, customers, and operations through compliance training, online learning modules, and other climate risk-related sessions with specific groups across the organization.

In addition, targeted education has been provided to leaders across risk types and lines of business. This education has included presentations by data vendors (focused on insurance cost modeling), conversations with business partner organizations, and consultant overviews.

Periodically, the Climate Risk Office and key partners also engage in vendor- and trade association-led sessions to stay abreast of new research an policy trends.

Integrating into the Risk Management Process

Fifth Third's climate risk playbook describes key components of our approach to managing climate-related risks and identifies key roles, responsibilities, and risk management programs. Additionally, key aspects, such as climate risk time horizons and their potential impact across traditional risk types, have been incorporated into the Enterprise Risk Management Framework.

Fifth Third recognizes climate risk as a transverse risk which could be realized in different ways across risk types. The risk also has the potential to materialize on different timelines based on the underlying risk type. These transmission channels and time horizons were identified and confirmed over the course of scenario analysis activities.

Climate-related risks follow the same risk aggregation and assessment processes as other risks. The severity and probability of climate-related risks identified through scenario analysis and risk expert discussions are reviewed through this process and have been refined over time.

While all climate-related risks are monitored qualitatively, acute weather events have been classified as an "emerging" risk which includes more rigorous quarterly evaluation. Emerging risks, along with material risks, are contemplated as Fifth Third develops our strategy. Additionally, the impact of our strategy on our risk profile, including material and emerging risks, is evaluated annually. **At this time, this risk has not been determined to be material for Fifth Third, but continues to be evaluated for changes in risk level.**

Fifth Third began integrating climate risk considerations across a number of risk programs and will continue to make enhancements as appropriate. As an example, enhancements made to our business change risk program ensure appropriate mitigation strategies and controls are considered when identifying initiatives which may impact our climate risk exposure.

Fifth Third recognizes climate risk as a transverse risk which could be realized in different ways across risk types. The risk also has the potential to materialize on different timelines based on the underlying risk type[2].

Risk Type	Definition	Physical Risk Examples	Transition Risk Examples	Time Horizons
Credit	Risk to current or projected financial condition and resilience resulting from the failure of a borrower or counterparty to honor its financial or contractual obligations to the Bank.	Diminished ability to pay due to loss of income or devalued assets resulting from extreme weather events or long-term climate changes.	Decline in financial health within susceptible industries as a result of the governmental and economic shift toward a lower-carbon economy.	Short Medium Long
Liquidity	Risk to current or projected financial condition or overall safety and soundness due to the inability (or perceived inability) to meet obligations when they come due.	Deposit runoff to fund recovery from significant adverse weather events.	Shift toward a lower-carbon economy could prompt changes in the liquidity risk profile and contingent liquidity exposures.	Medium Long
Interest Rate	Risk to earnings or capital arising from movement of interest rates. Movements in interest rates cause changes in the profile of assets and liabilities as interest rates fluctuate.	Changes in the time horizon of principal and interest cash flows from assets due to significant adverse weather events.	Demand for banking products and services changes in response to climate-related societal changes, changing the profile of the Bank's balance sheet and earnings sources.	Medium Long
Price	Risk to earnings or capital arising from changes in the value of financial instruments and portfolios due to movements in interest rates, volatilities, foreign exchange rates, equity prices and commodity prices.	Adverse weather events, such as hurricanes and ice storms, causing more frequent energy supply disruptions, affecting prices and volatility of related commodities.	Lower-carbon transition impact on commodities may cause inflationary pressures which could further impact the direction and volatility of interest rates.	Short Medium Long
Operational	Risk to current or projected financial condition and resilience arising from inadequate or failed internal processes or systems, human errors or misconduct, or adverse external events.	Sustained operational disruptions due to acute weather events damaging or disrupting the operations of facilities.	Increased costs for building and operating climate-resilient facilities.	Short Medium Long
Reputation	Risk to current or projected financial condition, resilience or brand health arising from negative public opinion.	Stakeholder scrutiny due to the inability to provide timely support to customers and employees impacted by extreme weather events.	Negative public perception for lending exposures in carbon intensive sectors, industries impacted by transitions or the Bank's financed emissions performance.	Short Medium Long
Strategic	Risk arising from adverse business decisions or improper implementation of those decisions that could result in negative impacts to long-term earnings, capital sufficiency, resiliency or competitive position of the Bank.	Flawed assumptions or poor strategy execution in geographies with increasing exposure to acute and chronic severe weather or sea-level rise.	Untimely adjustments to the Bank's strategy in response to changes in regulatory requirements and shifting markets.	Short Medium Long
Legal & Regulatory Compliance	Risk of legal or regulatory sanctions, financial loss or damage to reputation as a result of noncompliance with applicable laws, regulations, rules and other regulatory requirements, internal policies and procedures, standards of best practice or codes of conduct, and principles of integrity.	Inability to meet compliance timelines or requirements due to business disruptions from acute weather events.	Difficulty implementing new climate-related regulations on bank disclosures, operations or activities.	Short Medium Long

[2] **Short:** Operating planning, 1 year or less; **Medium:** Strategic planning, 1-5 years; **Long:** Climate scenario planning, 5 years or more.

Climate Risk Analytics and Scenario Analysis

In 2022, Fifth Third developed a climate risk scenario analysis program playbook and explored physical and transition risk events across multiple time horizons. Since then, Fifth Third continued to conduct various analyses to understand potential impacts of climate-related risks. **Completed scenarios support the finding that acute weather events risk is not material**. Fifth Third's analyses was grounded in Intergovernmental Panel on Climate Change (IPCC) and Network for Greening the Financial System (NGFS) scenarios when possible. While credit risk and operational risk were traditionally the focus of scenario analysis activities, other risk experts were often included to offer additional insights. A summary of conducted analyses is included.

Climate Risk Analyses

Risks or Hazards Evaluated	Portfolio (s)	Scenario(s)	Overview
Flood, wind, wildfire	Bank locations	SSP 2-4.5	Evaluated how operational risk levels may shift across hazards as a result of strategic geographic expansion by calculating potential for loss and exposure to risk today as well as post-initiative completion.
Flood	Commercial real estate, bank locations, critical third parties	SSP 2-4.5	Reviewed potential flood risk according to FEMA SFHA designations and compared with vendor data.
Wildfire	Consumer mortgages	SSP 2-4.5	Reviewed wildfire risk levels on the Residential Real Estate portfolio.
Hurricane	Consumer mortgages, Commercial real estate	SSP 2 – 4.5	Evaluated internal and external data and processes to support climate-adjusted financial metrics following the process outlined in the Federal Reserve's Climate Scenario Analysis.
Flood, Wind	Commercial real estate	SSP 2 – 4.5 SSP 5 - 8.5	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.
Transition-related policy change	Commercial real estate	Net Zero 2050 Delayed Transition	Worked with a vendor to analyze current and future emissions profiles to gain an understanding of geographies that would be impacted in the scenarios.
Transition-related policy, technology, market, and sentiment changes	Commercial and Industrial	Net Zero 2050	Evaluated internal and external data and processes to support climate-adjusted financial metrics through an exercise shadowing the Federal Reserve's Climate Scenario Analysis. Piloted targeted climate-adjusted metrics internally. Engaged with a trade association to understand potential approaches.

Event Monitoring

In addition to analytics and forward-looking evaluations, Fifth Third also tracks impacts from actual events through existing and customized reporting. This reporting has allowed better insight into delinquency trends, insurance claims and assistance requests following an event and enables data gathering for a longer term understanding of event impacts. One such set of customized reporting focused on consumer delinquency rates following Hurricanes Helene and Milton. We will continue monitoring impacts of new acute physical risk events such as hurricanes and wildfires in our footprint.

Credit-related transition and physical risk exposures

Fifth Third continues to monitor credit exposure to carbon-related assets within our commercial and industrial portfolio through the Moody's environmental risk heat map. This provides insights into sectors which may be more sensitive to a lower-carbon economy transition. Additionally, this methodology gives us insight into sectors which may be more adversely impacted by acute and chronic physical risks.

Fifth Third maintains tracking to ensure there are no significant concentrations of credit risk and that actions can be taken if a concentration begins to develop. For example, Fifth Third adjusted commercial real estate concentration monitoring to have a more targeted view on coastal lending in certain areas more exposed to acute and chronic physical risks.

Monitoring Beyond Credit Risk

Targeted monitoring of climate-related risks, both potential and realized, extends beyond credit risk. As Fifth Third manages a large mortgage servicing portfolio, understanding natural and economic events which could change the valuation of that portfolio is important and impacts Price risk. Our capital markets risk management team leveraged data from all 50 states to evaluate the impact of historical events on delinquencies. As these delinquencies can result in a decline in market value of the portfolio from changes in cashflow timing, avoiding significant exposure to geographies that can experience events causing these delinquencies is key. Considering Fifth Third's risk appetite related to losses on this portfolio, the team was able to define a metric associated with the percentage of the mortgage servicing portfolio that should be exposed to high risk areas. This metric is monitored quarterly through the Climate Risk Council.

Interest rate risk monitoring has also been evaluated. Leveraging the NGFS scenarios and their central bank rate fluctuations, the capital markets risk management team was able to identify potential rate fluctuations from a climate-related event and compare to our current rate monitoring metrics. **Through this evaluation, it was determined that the current set of scenarios used in interest rate risk monitoring captures the likely impacts of climate-related changes to central bank rate and that additional, customized monitoring was not needed.** The existing metrics are monitored through the Bank's Interest Rate Risk Committee.

Fifth Third continues to evaluate analytics and monitoring mechanisms for both physical and transition risks across risk areas and portfolios. One mechanism is a heatmap connecting inherent credit risk ratings for an industry to relevant Commercial and Industrial portfolio exposure and funded amounts.[3]

[3] Inherent credit risk ratings show risk absent any implemented controls for a given industry as a whole. Residual risk is highly dependant on factors specific to each relationship.

Exposures					**Moody's Climate Inherent Credit Risk Rating** [4]	
Sector	**Total $ Exposure (millions)**	**% of Total Exposure to C&I Portfolio**	**Total $ Funded (millions)**	**% of Funded Exposure**	**Transition**	**Physical**
Airlines	$296	0.21%	$90	30.49%	**High**	**Moderate**
Automobile Manufacturers	$465	0.33%	$205	43.98%	**High**	**Moderate**
Chemicals	$1,269	0.90%	$557	43.85%	**High**	**High**
Coal Mining & Coal Terminals	$42	0.03%	$3	7.45%	**Very High**	**High**
Environmental Services & Waste Management	$974	0.69%	$647	66.37%	**Moderate**	**High**
Mining – Metals & Other Materials, excluding Coal	$796	0.56%	$250	31.41%	**Moderate**	**High**
Oil & Gas – Independent Exploration & Production	$4,697	3.31%	$1,822	38.80%	**Very High**	**Moderate**
Oil & Gas – Midstream Energy	$415	0.29%	$84	20.33%	**High**	**Moderate**
Oil & Gas – Oilfield Services	$717	0.51%	$223	31.11%	**High**	**Moderate**
Oil & Gas – Refining & Marketing	$1,271	0.90%	$415	32.68%	**Very High**	**High**
Ports	$55	0.04%	$52	95.54%	**Moderate**	**High**
Power Generation Projects	$1,959	1.38%	$1,417	72.31%	**Moderate**	**High**
Property, Casualty & Reinsurance	$1,829	1.29%	$565	30.88%	**Low**	**High**
Protein and Agriculture	$2,024	1.43%	$1,269	62.69%	**High**	**High**
Shipping	$245	0.17%	$197	80.55%	**High**	**Moderate**
Steel	$1,419	1.00%	$467	32.88%	**High**	**Moderate**
Surface Trans. & Logistics	$1,935	1.36%	$1,373	70.96%	**High**	**Moderate**
Unregulated Utilities & Power Companies	$1,412	1.00%	$461	32.61%	**High**	**High**
Totals	**$21,822**	**15.39%** [5]	**$10,097**	**7.12%**		

[4] Fifth Third continues to evaluate analytics and monitoring mechanisms for both physical and transition risks across risk areas and portfolios. One mechanism is a heatmap connecting Moody's inherent credit risk ratings for an industry to relevant Commercial and Industrial portfolio exposure and funded amounts.
[5] Based on Commercial Loan and Lease Portfolio (excluding loans and leases held for sale)

Financed Emissions Disclosure

For more than a decade, Fifth Third Bank has reported on our operational greenhouse gas emissions. Gathering this data has provided Fifth Third with visibility into the emissions impact of our own activities and operations, and has given us the ability to identify multiple pathways aimed at greenhouse gas (GHG) emissions reduction.

In 2024, Fifth Third began reporting and disclosing emissions from lending and financing activities. Scope 3, Category 15 emissions (investments) are particularly relevant for financial institutions and include emissions associated with loans and investments. As a member of the Partnership for Carbon Accounting Financials (PCAF), Fifth Third's initial financed emissions disclosure was provided as an addendum to the Bank's 2022 TCFD Report. For more information, see Fifth Third's Financed Emissions Disclosure report.

Calculation Methodology

Our approach to calculating financed emissions is based on PCAF's guidance and recommended methodology. This standard aligns with and is supplemental to the GHG Protocol and conforms to requirements of the Corporate Value Chain (Scope 3) Accounting and Reporting Standard from the World Resources Institute and the World Business Council for Sustainable Development.

Reported emissions include Fifth Third's commercial/industrial loan and lease portfolio, including commercial real estate and project finance. This portfolio includes three of the PCAF Standard's asset classes: business loans, commercial real estate lending, and project finance loans. Driven by data limitations, Fifth Third has elected to use the economic-based activity option within the business loan asset-based methodology to capture each of these three segments. Fifth Third does not collect any emissions or environmental impact data directly from clients for this exercise. Emissions are estimated based on PCAF's database of emissions factors for each applicable NAICS (North America Industry Classification System) sector. We have used outstanding loan amounts as of the end of each year (December 31), as recommended by PCAF. This calculation approach produces a data quality score of 5.

The availability and quality of data continue to be a limiting factor in the reporting of financed emissions. As PCAF points out, estimation methodologies currently in use for financed emissions have low data quality scores and thus may not align with the actual emissions performance of the borrowers in scope. As we continue our efforts and improve our data collection, or the estimates that we use become more refined, we anticipate updating our methodology.

Reported numbers show emissions totals listed by NAICS sector and break out: outstanding loan amount, total Scope 1 and 2 emissions, total Scope 3 emissions, and emissions intensity. Data provided shows financed emissions total 14.2 million tCO_2e for 2025, with an overall emissions intensity of 190 tCO_2e per million dollars.

NAICS 2-Digit Sector Code	NAICS 2-Digit Sector Description	2024 Loans Outstanding ($MM)[4]	2024 Scope 1 + 2 Emissions (tCO2e)	2024 Scope 3 Emissions (tCO2e)	2024 Emission intensity (tCO2e/ $MM)	2025 Loans Outstanding ($MM)[4]	2025 Scope 1 + 2 Emissions (tCO2e)	2025 Scope 3 Emissions (tCO2e)	2025 Emission intensity (tCO2e/ $MM)
11	Agriculture, Forestry, Fishing and Hunting	$ 211	356,872	162,059	2,457	$ 297	430,336	195,420	2,109
21	Mining, Quarrying and Oil and Gas Extraction	$ 2,691	2,462,580	1,153,790	1,344	$ 2,129	1,672,389	783,562	1,153
22	Utilities	$ 1,900	3,264,003	395,767	1,926	$ 1,902	2,805,493	340,172	1,654
23	Construction	$ 2,705	74,594	875,767	351	$ 3,157	74,739	877,456	302
31	Manufacturing (Food & Beverage, Textiles)	$ 1,858	193,127	816,604	543	$ 1,735	162,513	668,509	479
32	Manufacturing (Wood, Paper, Chemicals, Plastics)	$ 2,435	426,000	698,539	462	$ 2,407	367,774	599,899	402
33	Manufacturing (Metal, Machinery, Electronics, Furniture)	$ 4,689	521,269	1,671,614	468	$ 4,556	467,959	1,446,694	420
42	Wholesale Trade	$ 5,363	122,129	665,585	147	$ 5,434	106,220	578,881	126
44	Retail Trade (Specialized Merchandise)	$ 2,805	63,889	348,182	147	$ 2,680	52,390	285,516	126
45	Retail Trade (General Merchandise)	$ 706	16,076	87,612	147	$ 608	11,884	64,767	126
48	Transportation and Warehousing (Air, Rail, Ground, Pipeline)	$ 2,200	446,304	248,477	316	$ 2,288	398,501	221,863	271
49	Transportation and Warehousing (Postal, Warehousing)	$ 197	39,657	22,126	314	$ 198	26,140	16,236	214
51	Information	$ 3,317	116,002	214,723	100	$ 3,207	105,198	196,599	94
52	Finance and Insurance	$ 9,682	6,298	35,651	4	$ 9,721	2,825		0
53	Real Estate and Rental and Leasing	$ 14,479	9,419	53,313	4	$ 14,030	7,835	44,345	4
54	Professional, Scientific, and Technical Services	$ 2,950	8,416	23,436	11	$ 3,378	9,971	26,325	11
55	Management of Companies and Enterprises	$ 444	289	1,635	4	$ 823	459	2,602	4
56	Administrative and Support and Waste Management and Remediation Services	$ 1,760	24,520	54,866	45	$ 2,003	23,517	55,029	39
61	Educational Services	$ 490	6,999	14,734	44	$ 439	5,379	11,324	38
62	Health Care and Social Assistance	$ 5,677	81,063	170,660	44	$ 5,868	71,931	151,436	38
71	Arts, Entertainment, and Recreation	$ 1,756	24,678	52,024	44	$ 1,674	20,504	43,171	38
72	Accommodation and Food Services	$ 4,390	99,961	544,777	147	$ 4,594	89,798	489,383	126
81	Other Services (except Public Administration)	$ 1,220	50,894	126,359	145	$ 1,104	29,902	84,166	103
92	Public Administration	$ 110	1,574	3,314	44	$ 79	970	2,041	38
	TOTAL	**$ 74,035**	**8,416,613**	**8,441,614**	**228**	**$ 74,311**	**6,944,627**	**7,185,396**	**190**

[6] Loans outstanding amount as of December 31.

Sustainable Operations

Operational sustainability—the reduction of Fifth Third's own environmental and carbon footprint—has been a core pillar of our environmental sustainability program since its inception in 2010.

Reducing our environmental footprint is central to how we manage our operational impacts and is a key driver of financial savings and operational efficiency. **Fifth Third has established internal operational sustainability goals that focus on the areas where we have the greatest level of control and accountability.**

Building upon the successful achievement of our initial goals, Fifth Third adopted a new and more ambitious set of operational targets in 2022, to be achieved by 2030.[7] These goals reinforce our focus on the most material areas of operational sustainability, including our commitment to reduce our location-based greenhouse gas emissions by at least 75%.

Since 2019, we have sourced 100% renewable electricity, equivalent to our total operational electricity use, complimented by a sustained emphasis on energy efficiency. By the end of 2024, we exceeded our original energy reduction target, and have now achieved a 45% reduction in operational energy use.[8] As of 2025, our greenhouse gas emissions have declined by more than 60%, and we remain on track towards our long-term operational sustainability objectives.

As we come together with Comerica Bank, we are integrating the experience, capabilities and resources of each organization's sustainability program. **Fifth Third remains committed to achieving its 2030 operational sustainability goals and will begin incorporating Comerica's operational footprint into our reporting and performance metrics starting in 2026**. Comerica's strong progress in reducing energy, water, and waste closely aligns with Fifth Third's long-standing operational sustainability priorities and reinforces our shared approach to continuous improvement.

2030 Operational Sustainability Goals [7]

(Achieved)
100% renewable power purchased
100% target

(Achieved)
45% reduction in energy use
40% target

61% reduction in location-based greenhouse gas emissions
Towards 75% target

40% reduction in potable water use
Towards 50% target

59% waste diverted from landfills
Towards 75% target

69% reduction in paper use
Towards 75% target

[7] The energy and water consumption KPI calculations are calculated for owned and ground-leased buildings where Fifth Third receives a utility bill. GHG emissions KPI is calculated based on all Scope 1 and Scope 2 emissions. Waste diversion rate includes all locations where Fifth Third receives a waste bill and data. The paper KPI calculations are calculated for office paper purchased through Fifth Third's primary supply vendor. GHG emissions, energy, paper and water goals are relative to a 2014 baseline. Verification statements are available in the Sustainability Overview section of ir.53.com.

[8] Fifth Third's operational sustainability goals have a 2014 baseline year.

Reduction in Location-based Greenhouse Gas Emissions

Since 2014, Fifth Third has reported on corporate greenhouse gas emissions using the Greenhouse Gas Protocol methodology.[9] Every year, these calculations are independently verified to support transparency.[10]

Fifth Third includes all Scope 1, Scope 2 and Scope 3 (business travel) emissions in our "operational" scope as it relates to our neutralizing of operational GHG emissions. These emissions are generated primarily through operations of our buildings, corporate transport and business travel. Since we began measuring these emissions in 2014, we have reduced our operational GHG emissions by 55%. We began offsetting part of our Scope 2 emissions in 2010 by purchasing renewable energy certificates and our Scope 1 and Scope 3 business travel emissions in 2020 by purchasing verified carbon offsets.[11]

Scope 1 covers "direct GHG emissions" from sources owned or controlled by a company.

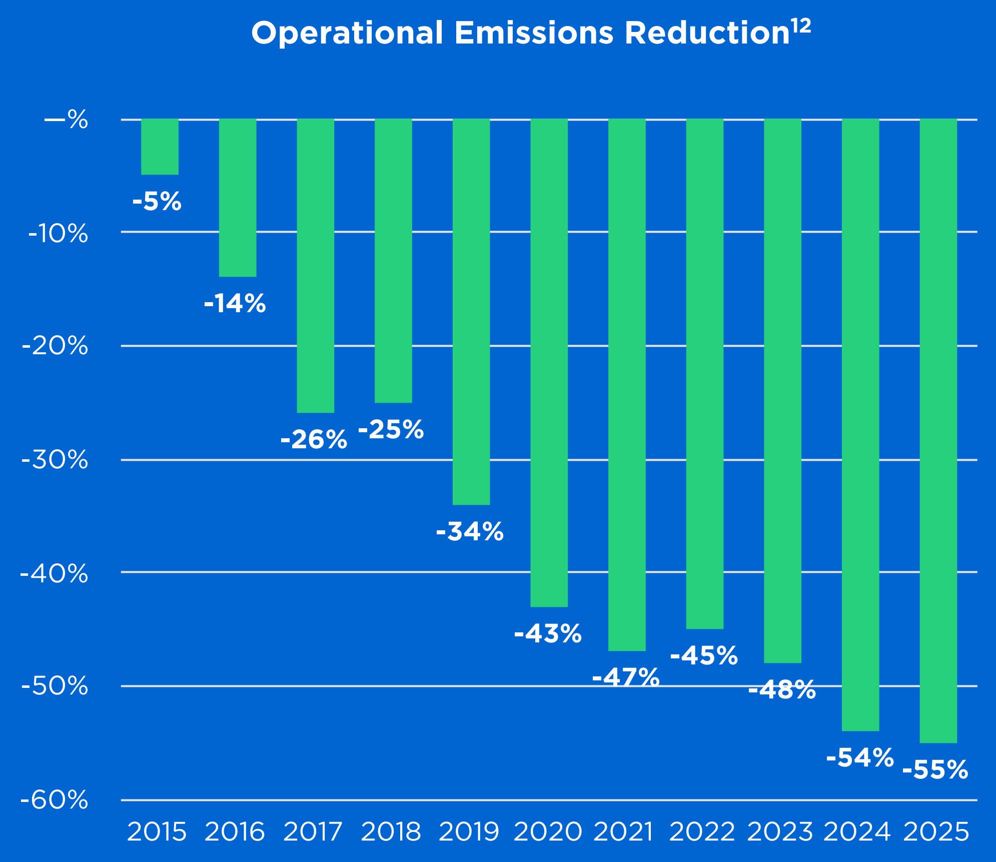
Scope 2 covers "indirect GHG emissions" from purchased or acquired electricity and similar sources. There are two accounting methods for Scope 2 emissions:

- The location-based method uses average emissions intensity for the electric power grids on which energy consumption occurs.
- The market-based method reflects emissions from electricity that companies have purposefully chosen, allowing companies to account for power they have contracted to buy, including through the purchase of unbundled RECs or through contractual agreements that led to new renewable power plants and the bundled RECs they generate.

We report Scope 2 emissions under both methods to provide greater transparency and to illustrate the impact of our renewable energy commitment. By purchasing Green-e certified RECs, Fifth Third offsets all Scope 2 market-based emissions.

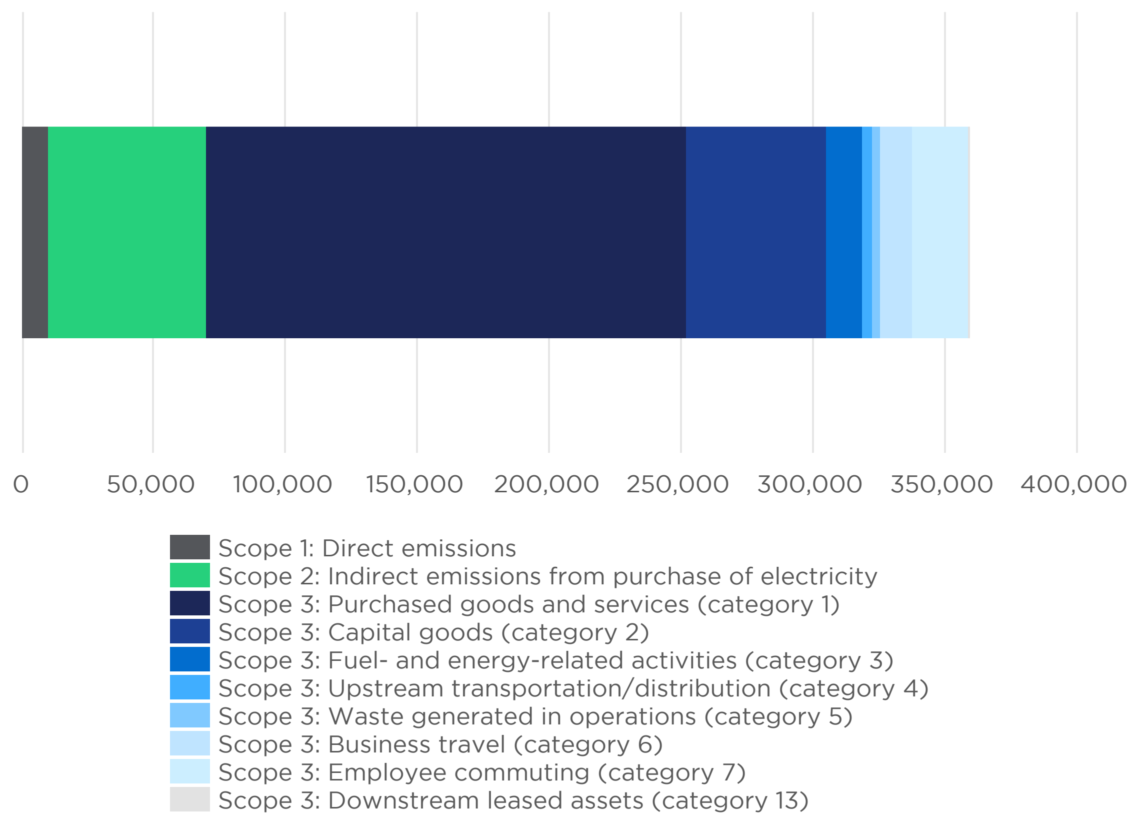
Scope 3 covers 15 categories of other indirect GHG emissions, including eight upstream categories and seven downstream categories. Since 2014, Fifth Third has measured our business travel emissions (category 6) as we consider this part of our "operational" GHG footprint. This includes emissions related to air, rail, reimbursed personal vehicle mileage and rental car travel.

Fifth Third began measuring seven additional Scope 3 emissions categories,[12] including all of the other upstream categories, in 2021. Five downstream categories considered not relevant to Fifth Third are not measured or reported, including downstream transportation/distribution, processing of sold products, use of sold products, end-of-life treatment of sold products, and franchises. Reporting on financed emissions is described above.



[9] Prepared in accordance with the "World Resources Institute/World Business Council for Sustainable Development Greenhouse Gas Protocol, Corporate Accounting and Reporting Standard, Revised Edition (Scopes 1 and 2), the GHG Protocol Scope 2 Guidance, an amendment to the GHG Protocol Corporate Standard" and "WRI/WBCSD Corporate Value Chain (Scope 3) Accounting and Reporting Standard)."
[10] Third party verification statements are available in the Sustainability Overview section of ir.53.com.
[11] See the Operational Impact Data Table for detail.
[12] The Scope 3 GHG Inventory was carried out using methodologies consistent with the "GHG Protocol Corporate Accounting and Reporting Standard, GHG Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard, and the GHG Protocol Technical Guidance for Calculating Scope 3 Emissions (version 1.0)."
[13] For Fifth Third's Scope 1, Scope 2 and business travel under Scope 3 emissions.

Location-Based GHG Emissions Profile[14]



Offsetting GHG Emissions In Our Operations

Fifth Third has been offsetting its operational GHG emissions since 2020. As an organization, we are now offsetting all of our operational GHG emissions, which includes emissions related to all of our buildings (including data centers), corporate vehicles and business travel.[15]

In terms of GHG accounting, this includes all Scope 1 emissions, all Scope 2 emissions and Scope 3 business travel emissions. This was achieved by reducing our corporate carbon emissions, purchasing 100% renewable power and buying verified carbon offsets to address our remaining emissions.

Fifth Third has reduced our location-based Scope 1 and 2 emissions by 61% since we began measuring in 2014. While we recognize there is debate on the role of carbon offsets in the long-term transition to a lower carbon economy, we believe they play a role in supporting our customers and communities in the short-term.

In order to ensure the quality of our offsetting program, Fifth Third has partnered with Climate Impact Partners, LLC, specialists in carbon market solutions for climate action. To compensate for our 2025 emissions, we provided financial support to an innovative emissions reduction project that replaces high-global warming potential (GWP) HFC blowing agents used in foam manufacturing with next-generation alternatives that have near-zero GWP.[16] The emissions reductions are directly measured and tied to the material substitution, rather than estimated.

When evaluating potential emission reduction projects, Fifth Third's criteria includes ensuring the project is registered with a leading carbon registry and independently verified, all in accordance with industry best practices.

2025 Energy Progress

45% decrease

(in energy usage from 2014 base year)

Goal achieved

Having already surpassed our 40% energy reduction goal, well ahead of our 2030 target,[17] as of 2025, Fifth Third has reduced operational energy use by 45%.[11]

As part of this reduction, we improved sustainability practices through optimized use of space, new construction and renovations, and enhanced facility-related operations and maintenance practices.

This includes a robust LED lighting upgrade program and incorporating advanced building control technology to more than 800 locations. By establishing HVAC corporate building standards, implementing our building management system (BMS), enforcing these standards through analytics, and partnering with third-party advanced analytics providers to assess performance and identify improvement opportunities, we have significantly enhanced our HVAC management. **This combination of efficient and innovative technologies is responsible for an average of 24% energy savings at these sites.**

[14] All numbers are in metric tons of carbon dioxide equivalent (Mt CO2e). Graphic does not include category 15 (investment) emissions, which are separately reported.
[15] For Fifth Third's Scope 1, Scope 2 and Scope 3 business travel (category 6) emissions.
[16] Spray Foam Omega 2023 registered by the America Carbon Registry (ACR976) and independently verified by First Environment, Inc.
[17] Compared to 2014 baseline.

Renewable Power

Purchasing 100% renewable power

(across entire operational portfolio since 2019)

Goal achieved

Fifth Third recognizes the value of renewable energy and has been purchasing renewable power for our 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 in 2019 with the opening of the 80 MWac/120 MWdc Aulander Holloman solar facility in our footprint state of North Carolina. This project was accomplished through a virtual power purchase agreement signed by Fifth Third. 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.[18] **In 2025, the solar power generation from the project was more than 168,000 MWh.**

In 2025, Fifth Third celebrated the sixth year anniversary of the opening of the Aulander Hollman solar facility. **Since the project came online, it has produced more than 1.2 gigawatt-hours (GWh) of renewable power.**

Installing On-Site Solar

Fifth Third completed 21 rooftop solar panel installations at new financial centers in 2025. The installations highlight our ongoing commitment to reducing energy usage and offsetting emissions in our operational footprint.

In all, Fifth Third has 53 retail locations with rooftop solar generating over 90% of annual electric needs at some of these locations.

"Partnering with Fifth Third Bank on rooftop solar installations highlights how commercial solar can deliver both financial and environmental returns. PSG Energy Services is committed to helping organizations accelerate their transition to cleaner, more resilient energy."

~Sam Grebe, President, PSG Energy Services

2025 Water Progress

40% decrease

(in water usage from 2014 base year)

Water is a vital resource that Fifth Third strives to manage responsibly. The transport and usage of water typically requires significant energy and efficiently managing consumption can help reduce greenhouse gas emissions.

Part of Fifth Third's water consumption consists of irrigation that helps maintain landscapes at our retail locations. While we maintain a high standard for exterior spaces, we also work to manage our water use responsibly. With this goal, a smart irrigation program was launched in 2018 to help reduce exterior water use, giving Fifth Third better control over watering schedules. The system also monitors real-time weather and rainfall to adjust irrigation watering. To date, Fifth Third has installed smart controllers at more than 500 locations.

Since we began calculating our water use in 2014, our company-wide consumption is down by nearly 103 million gallons annually.

[18] 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. RECs were then retired towards our 100% renewable power goal.

2025 Waste Progress

59% diversion

diverted from landfills

Fifth Third's goal is to divert 75% of waste from going to landfills. This commitment requires greater focus on office waste and expanded focus to new waste streams.

With the ongoing construction and renovation of facilities across our footprint, **Fifth Third continues to focus on the management of its construction and demolition material as a key opportunity for waste diversion.** As part of this focus, Fifth Third has established diversion requirements for partners and contractors to ensure material is being managed responsibly. I**n 2025, this resulted in more than 4.2 million pounds of construction and demolition waste diverted from landfills for reuse or recycling,** an average of over 85% total diversion across all sites.

At one of our larger campuses in Cincinnati, we practice pre-consumer food waste composting as an additional waste mitigation strategy. Beyond the recycling of standard items and organics, Fifth Third has also started implementing options for harder-to-recycle items, such as plastic film, batteries, and more.

We continue to look for innovative opportunities to divert waste in all our operations. In 2025, we expanded our modular building program for new retail branches which resulted in up to 90% avoided waste for these sites. Modular construction also results in less GHG emissions through a shorter construction timeframe, fewer workers and waste on site, and reduced vehicle trips for materials. Modular buildings also tend to have a tighter envelope and use less energy.

2025 Paper Progress

69% decrease

(in office paper usage from 2014 base year)

Fifth Third is committed to reducing the amount of paper we use by 75% by 2030. While paper cannot be completely eliminated for general office activities and in documenting and processing customer lending and finance activities, we have utilized strategies for continued reduction in paper use. Fifth Third's strategic priority to accelerate the digital transformation of both front-office and back-office activities drives progress toward our 2030 goal. To date, we have reduced paper usage by 69%.

Our focus on secure destruction and recycling of paper also remains a priority. **We recycled more than 5.5 million pounds of paper in 2025 and have reduced paper use by over 1 million pounds annually compared to our baseline year.**

Operational Impact Data

The table below includes recent environmental data. Environmental data from 2014 onwards is available at ir.53.com.

	Unit	2025	2024	2023	2022
Greenhouse Gas Emissions[19]					
Fossil Gas	Mt CO_2e	9,240	7,867	8,669	10,357
Diesel	Mt CO_2e	46	156	53	96
Refrigerant	Mt CO_2e	594	499	111	56
Corporate Vehicles	Mt CO_2e	7	8	11	11
Corporate Jet	Mt CO_2e	1,179	920	1,015	1,125
Total Scope 1 emissions	Mt CO_2e	11,066	9,449	9,859	11,645
Scope 2 emissions (Location-based)	Mt CO_2e	49,243	51,413	60,284	65,075
Scope 2 emissions (Market-based)	Mt CO_2e	0	0	0	0
Renewable Energy Certificates (owned or generated)	MWh	128,140	138,642	154,574	140,992
Verified carbon offsets retired	Mt CO_2e	21,400	21,700	22,620	22,832
Net Operational GhG emissions	Mt CO_2e	0	0	0	0
Additional Scope 3 emissions:[20]					
Purchased goods and services (category 1)	Mt CO_2e	134,766	125,506	181,497	204,470
Capital goods (category 2)	Mt CO_2e	42,287	34,353	53,623	38,768
Fuel- and energy-related activities (category 3)	Mt CO_2e	11,660	10,963	13,447	20,069
Upstream transportation/distribution (category 4)	Mt CO_2e	4,854	4,619	3,772	716
Waste generated in operations (category 5)	Mt CO_2e	2,833	2,811	2,900	2,604
Business travel (category 6)	Mt CO_2e	10,296	12,203	12,742	11,187
Employee commuting (category 7)	Mt CO_2e	17,982	18,419	21,033	19,574
Upstream leased assets (category 8)	Mt CO_2e	N/A	N/A	N/A	N/A
Downstream leased assets (category 13)	Mt CO_2e	850	812	665	577
Investments (category 15)	Mt CO_2e	14,163,351	16,858,223	24,258,633	28,519,319
Total Scope 3 emissions	Mt CO_2e	14,388,879	17,067,909	24,548,312	28,817,284

N/A = Not applicable or not available
Mt CO2e = Metric tons of carbon dioxide equivalent
MWh = Megawatt hours
Totals shown above may not foot due to rounding.

[19] Scopes 1, 2, and 3 emissions have been independently verified. Verification statements are available in the Sustainability Overview section of ir.53.com. For 2025, carbon offsets were obtained from Spray Foam Omega registered by the America Carbon Registry (ACR976) and independently verified by First Environment, Inc. These estimates are subject to change as methodologies evolve, additional data becomes available, or estimation techniques improve. Greenhouse gas emissions quantification is subject to inherent measurement uncertainty because emissions are calculated using activity data, emission factors, assumptions, and global warming potential values. Accordingly, GHG disclosures should not be interpreted as exact measurements and disclosures should be evaluated in the context of evolving reporting standards

[20] A portion of the greenhouse gas emissions from categories 8 and 13 are reported within the totals for Scope 1 and Scope 2 emissions.

	Unit	2025	2024	2023	2022
Energy Consumption[21]					
Electricity	MWh	124,983	128,272	134,382	140,992
Fossil Gas Energy	MWh	50,983	43,407	47,835	57,167
Diesel Energy	MWh	182	614	208	275
Gasoline	MWh	27	34	47	379
Jet Fuel	MWh	5,560	4,336	4,785	5,308
Total Energy Use	**MWh**	**181,735**	**176,662**	**187,257**	**206,593**
Water Consumption[21]					
Water Usage	Kilo Gallons	155,106	169,411	166,723	161,832
Waste[21]					
Recycled and composted/diverted material	Tons	1,923	1,734	1,738	1,825
Secure shred paper recycling	Tons	2,797	3,257	3,551	3,797
Municipal solid waste	Tons	4,582	4,306	4,409	4,355
Construction and demolition waste -Disposed	Tons	386	614	743	318
Construction and demolition waste -Diverted from landfill	Tons	2,115	1,898	4,619	770
Electronic waste recycling	Tons	176	118	N/A	N/A
Waste Diversion rate	%	59%	59%	66%	58%
Other Metrics					
ENERGY STAR® certified space[22]	Square Feet (SF)	1,833,027	1,450,992	1,207,229	416,027

Verification statements are available in the **Sustainability Overview** section of ir.53.com.

[21] The energy and water consumption data calculated for owned and ground-leased buildings where Fifth Third receives a utility bill. Waste data includes all locations where Fifth Third receives a waste bill and data. The paper data calculated based on office paper purchased through Fifth Third's primary supply vendor.
[22] Space that has previously been certified in U.S. EPA Energy Star program.

Responsible Use of Technology

At Fifth Third, we recognize that technology is a powerful driver of innovation, efficiency, and customer value. As the bank continues to adopt advanced technologies, including artificial intelligence (AI), we are committed to deploying technology in ways that protect people, support environmental sustainability, and build long-term trust.

Ethical and Sustainable Practices

Our approach to technology is grounded in the belief that progress should not come at the expense of people or the planet. We prioritize the responsible use of data and AI, ensuring that our systems are designed to do no harm, protect privacy, and support positive outcomes for our customers, employees, and communities.

- **Do No Harm:** We intentionally evaluate and govern AI use cases, especially those that impact customer financial well-being, to prevent unintended consequences and ensure fairness, accuracy, and transparency.
- **Human Oversight:** Where AI influences critical decisions, we maintain human oversight and accountability, aligning with regulatory expectations and our ethical standards.
- **Data Stewardship:** We uphold strong data governance, collecting and using data only for legitimate business purposes, limiting access, and protecting sensitive information through robust privacy and security controls.
- **Bias and Impact Awareness:** We actively monitor for bias, data limitations, and potential risks, striving to reduce harm and promote equitable outcomes for all stakeholders.

Environmental Responsibility in Technology

Fifth Third is committed to minimizing the environmental footprint of our technology operations. As digital platforms and AI workloads grow, we focus on:

- Leveraging energy-efficient infrastructure and cloud solutions.
- Reducing resource consumption and waste through digital transformation.
- Aligning technology investments with our broader sustainability goals, including greenhouse gas reduction and renewable energy use.
- Supporting innovation that advances both operational efficiency and stewardship.

Governance, Accountability, and Continuous Improvement

Strong governance underpins our technology strategy. Our Board and executive leadership provide oversight of technology, information security, and data privacy, while dedicated committees ensure alignment with our sustainability priorities. Employees are trained and empowered to use technology responsibly, report concerns, and contribute to a culture of ethical innovation.

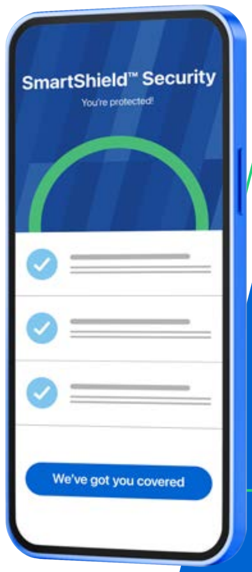
We regularly review and enhance our practices to keep pace with evolving technology and the associated risks, regulations, and stakeholder expectations. By integrating ethical, environmental, and social considerations into our technology decisions, we seek to balance innovation with responsibility while supporting the bank's long-term resilience and sustainability objectives.

SmartShield™ Security

We are committed to protecting the data and reputation of all Fifth Third customers. SmartShield™ Security is a complimentary dashboard that is included with every account. It encompasses enhanced security for all of Fifth Third's customers.

SmartShield™ Security includes:

- Threat blocking: Prevents unauthorized account access with two-factor identification, biometric logins and custom encryption.
- Live support: Connects customers with a human agent to answer questions or resolve any issues.
- Smart alerts: Customers receive immediate risk alerts and paths to resolution.
- Trends and monitoring: Customers can stay one step ahead of fraudsters with the latest threat trends and monitoring.
- In-app assessment of customers' security level and preparedness.



Appendix

INVESTOR INFORMATION

- 2025 Annual Report (Form 10-K)
- 2026 Proxy Statement
- Sustainable Bond Framework

CUSTOMER INFORMATION

- Fifth Third Momentum® Banking
- Preferred Banking
- Fifth Third Express® Banking
- Business Banking
- Commercial Banking
- Wealth Management

2025 SUSTAINABILITY INFORMATION

- 2025 GRI Index
- 2025 SASB Index
- 2025 Stakeholder Capitalism Metrics Index
- 2025 CDP Response
- 2025 GHG Verification Statement
- 2025 Environmental KPI Assurance Statement
- 2025 Operational Impact Data Table

ADDITIONAL SUSTAINABILITY INFORMATION

- Code of Business Conduct and Ethics
- Corporate Governance Guidelines
- Government Affairs Policy
- Human Rights Statement
- Non-Retaliation Policy
- Privacy and Security
- Third Party Code of Conduct

BOARD COMMITTEE CHARTERS

- Audit Committee
- Executive Committee
- Human Capital and Compensation Committee
- Nominating and Corporate Governance Committee
- Risk and Compliance Committee
- Technology Committee

Contact Fifth Third

INVESTOR RELATIONS

ir@53.com or ir.53.com

SUSTAINABILITY INFORMATION

ir@53.com or ir.53.com

MEDIA RELATIONS

Media Center

CUSTOMER SERVICE

1-866-671-5353 or 53.com

Corporate Responsibility & Sustainability: Key Performance Metrics

In our most recent recalibration, the Sustainability Committee refined our Corporate Responsibility & Sustainability priorities to establish a comprehensive framework aimed at fostering long-term value creation for all stakeholders. The following table provides key performance metrics for greater transparency and accountability of our progress on the priorities.

Priority	Key Metrics	Page References
Operate with Strong Corporate Governance	Board Oversight	12
	Business Continuity Management	14
	Management of Data Privacy and Security	16
	Employee Acknowledgement of Code of Conduct	18
Enable the American Dream	Community Development Lending and Investments	26
	Affordable Residential Mortgages	26
	Small Business Administration Lending	28
	Small Business Catalyst Fund	28
	Financial Access and Empowerment	29
	Energy Affordability & Community Resiliency	35
	Driving Economic Mobility	36
	Philanthropy	37
	Volunteer Hours	38
	Express Banking and Secured Card	39
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Priority	Key Metrics	Page References
Drive Shared Growth	Customer Satisfaction	45
	Customer Complaints	46
	Employee Viewpoints Results	48
	Employee Turnover	49
	Employee Development Training Hours	50
	Compliance Training Completion	51
	401(k) Participation	56
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Build a Sustainable Future	Product Innovation	60
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TCFD Index

This table identifies where to find information related to each of the recommended disclosures from TCFD, including in this report and in Fifth Third's other publicly available documents.

Recommended Disclosure	Sustainability Report References	Other Source References
Governance		
Board's oversight of climate-related risks and opportunities	Board Oversight, Board Committee Oversight of Sustainability (pg. 12) Enterprise Risk Management and Resilience, Risk Management Process (pg. 13)	2025 Annual Report (Form 10-K) 2026 Proxy Statement Audit Committee Charter Nominating & Corporate Governance Committee Charter Risk & Compliance Committee Charter
Management's role in assessing and managing climate-related risks and opportunities	Our Approach to Sustainability, Sustainability Committee (pg. 7) Enterprise Risk Management and Resilience, Three Lines of Defense (pg. 14) Climate Resilience & Adaptation, Climate Risk Governance (pg. 65) Climate Resilience & Adaptation, Educating Management and Employees (pg. 65)	2025 Annual Report (Form 10-K)
Strategy		
Climate-related risks and opportunities the organization has identified over the short, medium and long term	Enterprise Risk Management and Resilience, Risk Management Process (pg. 13) Sustainable Finance (starting on page 62) Operational Sustainability, 2025 Energy Progress (starting on page 73) Climate Resilience & Adaptation (starting on page 65)	2025 Annual Report (Form 10-K)
Impact of climate-related risks and opportunities on the organization's businesses, strategy and financial planning	Climate Resilience & Adaptation (pg. 65)	2026 Proxy Statement
Resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2º C or lower scenario	Climate Resilience & Adaptation, Climate Risk Analytics and Scenario Analysis (pg. 67)	
Risk Management		
Organization's process for identifying and assessing climate-related risks	Enterprise Risk Management and Resilience, Risk Management Process (pg. 13) Climate Resilience & Adaptation, Integrating into the Risk Management Process (pg. 65)	2025 Annual Report (Form 10-K)
Organization's processes for managing climate-related risks	Enterprise Risk Management and Resilience, Risk Management Process (pg. 13) Climate Resilience & Adaptation, Integrating into the Risk Management Process (pg. 65)	2025 Annual Report (Form 10-K)
How processes for identifying, assessing and managing climate-related risks are integrated into the organization's overall risk management	Climate Resilience & Adaptation, Integrating into the Risk Management Process (pg. 65)	2025 Annual Report (Form 10-K)
Metrics and Targets		
Metrics used to assess climate-related risks and opportunities in line with its strategy and risk management process	Climate Resilience & Adaptation, Credit-related transition and physical risk exposures (pg. 67) Climate Resilience & Adaptation, Monitoring Beyond Credit Risk (pg. 67)	
Scope 1, Scope 2, and Scope 3 greenhouse gas ("GHG") emissions	Operational Impact Data (starting on page 76)	
Targets used by the organization to manage climate-related risks and opportunities and performance against targets	Sustainable Finance (pg. 62), Sustainable Operations (pg. 71)	2026 Proxy Statement