

SUSTAINABILITY ACCOUNTING STANDARDS BOARD (SASB) INDEX

The index below includes SASB standards for the Financial Sector that are relevant for our business: Commercial Banks; Consumer Finance; and Mortgage Finance. Unless otherwise noted, all data and descriptions apply to our entire firm and are as of or for the year ended December 31, 2019. For additional information about the firm’s financial performance, please refer to the firm’s quarterly earnings materials as well as quarterly and annual reports on Form 10-Q and Form 10-K, respectively.

Certain information may not be disclosed within the index below if is not considered material; privileged or confidential; could cause a competitive disadvantage to our business if publicly disseminated; or is not currently collected in a manner wholly correlative with the related SASB metric.

Reporting status:



Fully reporting







Partially reporting



Not reported



SASB Code/Metric	Reporting Status	Response	Source(s)
Commercial Banks (2018)			
DATA SECURITY			
FN-CB-230a.1 (1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected		Any material cybersecurity incidents would be reported in the 2019 Annual Report.	2019 Annual Report
FN-CB-230a.2 Description of approach to identifying and addressing data security risks		Refer to the “Consumer Privacy and Information Security” sub-section (pgs. 42-43) of the 2019 ESG Report.	2019 ESG Report
FINANCIAL INCLUSION & CAPACITY BUILDING			
FN-CB-240a.1 (1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development		(1) 288 loans (2) ~\$75.8 million	
FN-CB-240a.2 (1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development		(1) 88 loans (2) ~\$63 million	






SASB Code/Metric	Reporting Status	Response	Source(s)
FN-CB-240a.3 Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	●	-96 thousand accounts <i>Note: Underbanked defined as \$0 - \$10 thousand balance</i>	
FN-CB-240a.4 Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	●	-115 thousand participants <i>Note: Includes youth, adult, and small business financial literacy initiatives.</i>	
INCORPORATION OF ENVIRONMENTAL, SOCIAL, AND GOVERNANCE FACTORS IN CREDIT ANALYSIS			
FN-CB-410a.1 Commercial and industrial credit exposure, by industry	●	Refer to Table 37: Commercial Loan and Lease Portfolio (excluding loans and leases held for sale) (page 81) of the 2019 Annual Report for disclosure of our commercial loans and leases by industry classification (as defined by the North American Industry Classification Systems).	2019 Annual Report
FN-CB-410a.2 Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	●	Refer to the “Environmental and Social Risk Management” section of the Environmental & Social (E&S) policy. Refer to our most current CDP - Climate Change questionnaire response available on Investor Relations website; see sections (C2.2) (C2.2a) (C-FS2.2b) (C-FS2.2c) (C2.3) (C2.3a) (C3.1) (C3.1a) (C3.1b) (C3.1f) (C-FS3.2) (C-FS3.2a).	E&S Policy CDP - Climate Change Questionnaire Responses
BUSINESS ETHICS			
FN-CB-510a.1 Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	●	Refer to Note 20 (pgs. 160-161) of the 2019 Annual Report for disclosure of material legal proceedings.	2019 Annual Report
FN-CB-510a.2 Description of whistleblower policies and procedures	●	Refer to the “Business Ethics” sub-section (pgs. 34-36) of the 2019 ESG Report. Refer to the “Non-Retaliation” section (pg. 8) of the Employee Code of Business Conduct & Ethics. Refer to the Employee Non-Retaliation Policy.	2019 ESG Report Employee Code of Business Conduct & Ethics Employee Non-Retaliation Policy

SASB Code/Metric	Reporting Status	Response	Source(s)
SYSTEMIC RISK MANAGEMENT			
FN-CB-550a.1 Global Systemically Important Bank (G-SIB) score, by category		According to the Basel Committee on Banking Supervision's assessment methodology, Fifth Third is not considered to be a Global Systemically Important Bank (G-SIB) and, accordingly, does not have a G-SIB score.	
FN-CB-550a.2 Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities		Refer to 2018 Company-Run Stress Test Disclosure previously required under the Dodd-Frank Act. Additionally, refer to the following references of the 2019 Annual Report: <ul style="list-style-type: none"> • Capital Planning and Stress Testing (pg. 24) • Credit Risk Management (pg. 79) • Capital Planning (pg. 102) 	2018 Company-Run Stress Test Disclosure 2019 Annual Report
ACTIVITY METRICS			
FN-CB-000.A (1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business		(a) Personal (1) ~2.5 million checking accounts; ~541 thousand NOW accounts; ~2.5 million savings accounts (2) \$8.1 billion in checking accounts; \$15.5 billion in NOW accounts; \$33.1 billion in savings accounts (b) Small Business, relationships through financial center channel under \$2 million in annual revenues: (1) ~277 thousand checking accounts; ~66 thousand savings accounts (2) \$5.9 billion checking accounts; \$1.9 billion savings accounts	
FN-CB-000.B (1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate		(a) Personal (1) Not disclosed (2) Refer to Note 6 (pgs. 128-129) of the 2019 Annual Report for disclosure of loans and leases. (b) Small Business (1) ~7 thousand loans (2) \$336 million (c) Corporate (1) Not disclosed (2) Refer to Note 6 (pgs. 128-129) of the 2019 Annual Report for disclosure of loans and leases.	2019 Annual Report

SASB Code/Metric	Reporting Status	Response	Source(s)
Consumer Finance (2018)			
CUSTOMER PRIVACY			
FN-CF-220a.1 Number of account holders whose information is used for secondary purposes		We use our customer data for the secondary purposes of modeling data to improve our product and service offerings, evaluate the overall strength of our customer relationships and to predict customer behavior. We do not sell our customer data to third parties.	
FN-CF-220a.2 Total amount of monetary losses as a result of legal proceedings associated with customer privacy		Refer to Note 20 (pgs. 160-161) of the 2019 Annual Report for disclosure of material legal proceedings.	2019 Annual Report
DATA SECURITY			
FN-CF-230a.1 (1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected		Any material cybersecurity incidents would be reported in the 2019 Annual Report.	2019 Annual Report
FN-CF-230a.2 Card-related fraud losses from (1) card-not present fraud and (2) card-present and other fraud		Refer to Note 20 (pgs. 160-161) of the 2019 Annual Report for disclosure of material legal proceedings.	2019 Annual Report
FN-CF-230a.3 Description of approach to identifying and addressing data security risks		Refer to the “Consumer Privacy and Information Security” sub-section (pgs. 42-43) of the 2019 ESG Report. Refer to the “Operational Risk Management” section (pgs. 99-100) of the 2019 Annual Report.	2019 ESG Report 2019 Annual Report
SELLING PRACTICES			
FN-CF-270a.1 Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold		Refer to the “Responsible Banking” sub-section (pgs. 23-25) of the 2019 ESG Report.	2019 ESG Report
FN-CF-270a.2 Approval rate for (1) credit and (2) pre-paid products for applicants with FICO scores above and below 660		(1) For our TRIO Credit Card, Truly Simple Credit Card or Secured Card products, the approval rate for applicants with FICO scores: <ul style="list-style-type: none"> >660 is 84.7% <660 is 30.5% (2) Our Access 360° Reloadable Prepared Debit Card is not a credit product and therefore no credit bureau information is pulled.	

SASB Code/Metric	Reporting Status	Response	Source(s)
FN-CF-270a.3 (1) Average fees from add-on products, (2) average APR, (3) average age of accounts, (4) average number of trade lines, and (5) average annual fees for pre-paid products, for customers with FICO scores above and below 660	○	Not disclosed	
FN-CF-270a.4 (1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or nonmonetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	●	(1) 666 complaints filed with the CFPB (2) 11% monetary relief; 15% non-monetary relief (3) 11% disputed by the consumer (4) None resulted in investigation by the CFPB	
FN-CF-270a.5 Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	●	Refer to Note 20 (pgs. 160-161) of the 2019 Annual Report for disclosure of material legal proceedings.	2019 Annual Report
ACTIVITY METRICS			
FN-CF-000.A Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	○	Not disclosed	
FN-CF-000.B Number of (1) credit card accounts and (2) pre-paid debit card accounts	●	(1) -1.1 million customer accounts with an active TRIO Credit Card, Truly Simple Credit Card or Secured Card. (2) -429 thousand customer accounts with an active Access 360° Reloadable Prepared Debit Card.	
Mortgage Finance (2018)			
LENDING PRACTICES			
FN-MF-270a.1 (1) Number and (2) value of residential mortgages of the following types: (a) Hybrid or Option Adjustable-rate Mortgages (ARM), (b) Prepayment Penalty, (c) Higher Rate, (d) Total, by FICO scores above or below 660	○	Not disclosed	

SASB Code/Metric	Reporting Status	Response	Source(s)
FN-MF-270a.2 (1) Number and (2) value of (a) residential mortgage modifications, (b) foreclosures, and (c) short sales or deeds in lieu of foreclosure, by FICO scores above and below 660		(a) Residential mortgage modifications (1) 722 modifications (2) \$101 million Refer to the “Troubled Debt Restructurings” sub-section (pgs. 135-137) of the 2019 Annual Report. (b) Foreclosures (1) Not disclosed (2) \$212 million Refer to the “Nonperforming Assets” sub-section (pg. 135) of the 2019 Annual Report. (c) Short sales or deeds in lieu of foreclosure Not disclosed	2019 Annual Report
FN-MF-270a.3 Total amount of monetary losses as a result of legal proceedings associated with communications to customers or remuneration of loan originators		Refer to Note 20 (pgs. 160-161) of the 2019 Annual Report for disclosure of material legal proceedings.	2019 Annual Report
FN-MF-270a.4 Description of remuneration structure of loan originators		Fifth Third’s incentive programs for mortgage loan officers focus on payment for the origination of mortgage loans. Payment is based on the amount of the loan and does not take into account pricing or profitability. A minimum commission amount was established in order to ensure borrowers with small loan amounts are still served and our loan officers are appropriately incented for their efforts. Refer to “Responsible Banking” sub-section (pgs. 23-25) of the 2019 ESG Report.	2019 ESG Report
DISCRIMINATORY LENDING			
FN-MF-270b.1 (1) Number, (2) value, and (3) weighted average Loan-to-Value (LTV) ratio of mortgages issued to (a) minority and (b) all other borrowers, by FICO scores above and below 660		Not disclosed	
FN-MF-270b.2 Total amount of monetary losses as a result of legal proceedings associated with discriminatory mortgage lending		Refer to Note 20 (pgs. 160-161) of the 2019 Annual Report for disclosure of material legal proceedings.	2019 Annual Report

SASB Code/Metric	Reporting Status	Response	Source(s)
ENVIRONMENTAL RISK TO MORTGAGED PROPERTIES			
FN-MF-450a.1 (1) Number and (2) value of mortgage loans in 100-year flood zones		Not disclosed	
FN-MF-450a.2 (1) Total expected loss and (2) Loss Given Default (LGD) attributable to mortgage loan default and delinquency due to weather related natural catastrophes, by geographic region		Not disclosed	
FN-MF-450a.3 Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting		Refer to pgs. 83-84 of the 2019 Annual Report for disclosure of risk management regarding the residential mortgage portfolio.	2019 Annual Report
ACTIVITY METRICS			
FN-MF-000.A (1) Number and (2) value of mortgages originated by category: (a) residential and (b) commercial		(a) Residential (1) Not disclosed (2) \$11.6 billion Refer to Noninterest Income section (pg. 56) of 2019 Annual Report for value of mortgages residential mortgages originated. (b) Commercial Not disclosed	2019 Annual Report
FN-MF-000.B (1) Number and (2) value of mortgages purchased by category: (a) residential and (b) commercial		(a) Residential (1) ~5 thousand (2) \$1,319 million Refer to Table 24: Loans and Leases Acquired (pg. 72) of 2019 Annual Report for value of residential mortgages purchased as a result of the MB Financial, Inc. acquisition on March 22, 2019. (b) Commercial (1) Not Disclosed (2) \$3,586 million Refer to Table 24: Loans and Leases Acquired (pg. 72) of 2019 Annual Report for value of commercial mortgages purchased as a result of the MB Financial, Inc. acquisition on March 22, 2019.	2019 Annual Report