



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, 2022. 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 it 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 2022 Annual Report. | 2022 Annual Report |
| FN-CB-230a.2 Description of approach to identifying and addressing data security risks | | Refer to the "Customer Privacy and Information Security" subsection (pgs. 108-110) of the 2022 Sustainability Report. | 2022 Sustainability 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) 55 loans (2) -\$326.2 million | 2022 Sustainability Report |
| 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) 380 loans (2) -\$32.8 billion | |
| FN-CB-240a.3 Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers | | Underbanked No-Cost Portfolio Accounts: 345K Underbanked New No-Cost Accounts in 2023: 86k Note: Underbanked defined as \$0 - \$10 thousand balance | |



| SASB Code/Metric | Reporting Status | Response | Source(s) |
|---|------------------|---|---|
| FN-CB-240a.4 Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers | ● | -165,805 participants Note: Includes youth, adult, and small business financial literacy initiatives. Youth programs are reported by school year. | |
| INCORPORATION OF ENVIRONMENTAL, SOCIAL, AND GOVERNANCE FACTORS IN CREDIT ANALYSIS | | | |
| FN-CB-410a.1 Commercial and industrial credit exposure, by industry | ● | Refer to Table 29: Commercial Loan and Lease Portfolio (excluding loans and leases held for sale) (page 91) of the 2022 Annual Report for disclosure of our commercial loans and leases by industry classification (as defined by the North American Industry Classification Systems). | 2022 Annual Report |
| FN-CB-410a.2 Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis | ● | Refer to the “Strategy” (pgs. 12-24) and “Risk Management” (pgs. 25-27) sections of the Taskforce on Climate-related Financial Disclosures (TCFD) report. Refer to the “Environmental and Social Risk Management” section of the Environmental and Social Risk Management Framework. | 2021 TCFD Report Environmental and Social Risk Management Framework (ESRM Framework) |
| 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 19, Legal and Regulatory Proceedings, (pgs. 181-183) of the 2022 Annual Report for disclosure of material legal proceedings. | 2022 Annual Report |
| FN-CB-510a.2 Description of whistleblower policies and procedures | ● | Refer to the “Business Ethics” sub-section (pgs. 103 - 104) of the 2022 Sustainability Report. Refer to the “Non-Retaliation and Whistleblowers” section (pg. 9) of the Employee Code of Business Conduct & Ethics. Refer to the Employee Non-Retaliation Policy. | 2022 Sustainability 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 2022 Annual Report: <ul style="list-style-type: none"> • Capital Planning and Stress Testing (pgs. 26) • Credit Risk Management (pgs. 89-90) • Capital Planning (pgs. 116 - 117) | 2018 Company-Run Stress Test Disclosure 2022 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) -3.4 million checking accounts; -2 .4 million savings accounts (2) \$30 billion in checking accounts; \$42.1 billion in savings accounts (b) Small Business, relationships through financial center channel under \$2 million in annual revenues: (1) -257 thousand checking accounts; -58 thousand savings accounts (2) \$9.6 billion checking accounts; \$2.1 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 page 143-144 of the 2022 Annual Report for disclosure of loans and leases. (b) Small Business, relationships through financial center channel under \$2 million in annual revenues: (1) -24 thousand loans (2) -\$1.2 billion (c) Corporate (1) -1 thousand loans (2) -\$68 billion | 2022 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 19, Legal and Regulatory Proceedings, (pgs. 181-183) of the 2022 Annual Report for disclosure of material legal proceedings. | 2022 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 2022 Annual Report. | 2022 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 19, Legal and Regulatory Proceedings, (pgs. 181-183) of the 2022 Annual Report for disclosure of material legal proceedings. | 2022 Annual Report |
| FN-CF-230a.3 Description of approach to identifying and addressing data security risks | | Refer to the “Customer Privacy and Information Security” sub-section (pgs. 108 - 110) of the 2022 Sustainability Report. | 2022 Sustainability 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. 30 - 32) of the 2022 Sustainability Report. | 2022 Sustainability 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 Truly Simple, 1% Cash/Back, 1.67% Cash/Back and Preferred Cash/Back products, the approval rate for applicants with FICO scores: <ul style="list-style-type: none"> • >660 is 83.5% • <660 is 0.9%% | |



| 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) 1,197 complaints filed with the CFPB (2) 3.4% monetary relief; 4.2% non-monetary relief (3) 0% disputed by the consumer (4) None resulted in investigation by the CFPB | CFPB.gov complaint data. Date sent to company = 1/1/22-12/31/22 |
| 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 19, Legal and Regulatory Proceedings, (pgs. 181-183) of the 2022 Annual Report for disclosure of material legal proceedings. | 2022 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) -1.14 million customer accounts with an active credit card account. | |
| 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 | |
| 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 Not disclosed (b) Foreclosures Not disclosed (c) Short sales or deeds in lieu of foreclosure Not disclosed | |



| SASB Code/Metric | Reporting Status | Response | Source(s) |
|--|------------------|---|--|
| 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 19, Legal and Regulatory Proceedings, (pgs. 181-183) of the 2022 Annual Report for disclosure of material legal proceedings. | 2022 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. 30 -32) of the 2022 Sustainability Report. | 2022 Sustainability 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 19, Legal and Regulatory Proceedings, (pgs. 181-183) of the 2022 Annual Report for disclosure of material legal proceedings. | 2022 Annual Report |
| FN-MF-270b.3 Description of policies and procedures for ensuring nondiscriminatory mortgage origination | | Refer to the "Responsible Banking" sub- section (pgs. 30 - 32) of the 2022 Sustainability Report. | 2022 Sustainability Report |
| ENVIRONMENTAL RISK TO MORTGAGED PROPERTIES | | | |
| FN-MF-450a.1 (1) Number and (2) value of mortgage loans in 100-year flood zones | | Refer to the "Strategy" (pgs. 12-24) section of the Taskforce on Climate-related Financial Disclosures (TCFD) report. | 2021 TCFD Report |
| 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 | |



| SASB Code/Metric | Reporting Status | Response | Source(s) |
|---|------------------|--|------------------------------------|
| FN-MF-450a.3 Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting | ● | Refer to pgs. 93-94 of the 2022 Annual Report for disclosure of risk management regarding the residential mortgage portfolio. | 2022 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) \$14.0 billion Refer to Noninterest Income section (pgs. 68-70) of the 2022 Annual Report for value of mortgages residential mortgages originated. (b) Commercial Not disclosed | 2022 Annual Report |
| FN-MF-000.B (1) Number and (2) value of mortgages purchased by category: (a) residential and (b) commercial | ◐ | (a) Residential (1) -26 thousand (2) \$8.2 billion (b) Commercial (1) Not Disclosed (2) Not Disclosed | |