

Environmental Sustainability Policy

Owner: Environmental Sustainability Director

General Purpose:

Fifth Third Bank, National Association is committed to being an environmental sustainability leader in the financial services industry. This commitment flows from our desire to build strong communities, to serve our customers, and to be the one bank people most value and trust. To advance this commitment, Fifth Third seeks to lead the transition to a sustainable future so that everyone has access to a healthy environment and planet.

Policy:

Energy Consumption & Greenhouse Gas Emissions

Increasing concerns about climate change could lead to new or increased regulations, physical and financial risks, reputational risks, and business opportunities for Fifth Third and our customers. Fifth Third is taking the following steps to prepare for these possibilities:

- We will measure, report, and work to reduce our company's greenhouse gas emissions.
- We will assess the potential risks that climate change poses to our business and manage those risks.
- We will assess opportunities for new and profitable products and services to help our customers manage the risks and opportunities posed by climate change.

Resource Efficiency

Using resources more efficiently is an important first step, but reducing, reusing, and recycling provide additional benefits because they allow products and embedded materials to be repurposed, typically with less energy usage and environmental impact than would be required for new products and materials. Fifth Third is taking the following steps to reduce our use of resources:

- We will make our processes more resource efficient.
- We will reduce energy and water usage in our facilities.
- We will expand access to recycling programs.

Transparency, Governance, & Accountability

Fifth Third Bank views environmental sustainability as a journey. To enlist our employees in this journey and share our progress with our stakeholders:

- We will increase the awareness of our employees through internal communications, the Code of Business Conduct & Ethics, and our Risk Management Framework.
- We will integrate environmental sustainability into the organizational management structures that report to senior management.

• We will report on our performance in Fifth Third Bank's annual Corporate Social Responsibility Report.

Roles and Responsibilities:

- All employees have a responsibility to look at the company's processes, products and services and to identify opportunities to innovate that will help us become more efficient, do more with less, mature risk management efforts, and pursue new, sustainable growth opportunities.
- The Environmental Sustainability Director will help set the direction and coordinate overall progress on environmental sustainability initiatives and reporting.