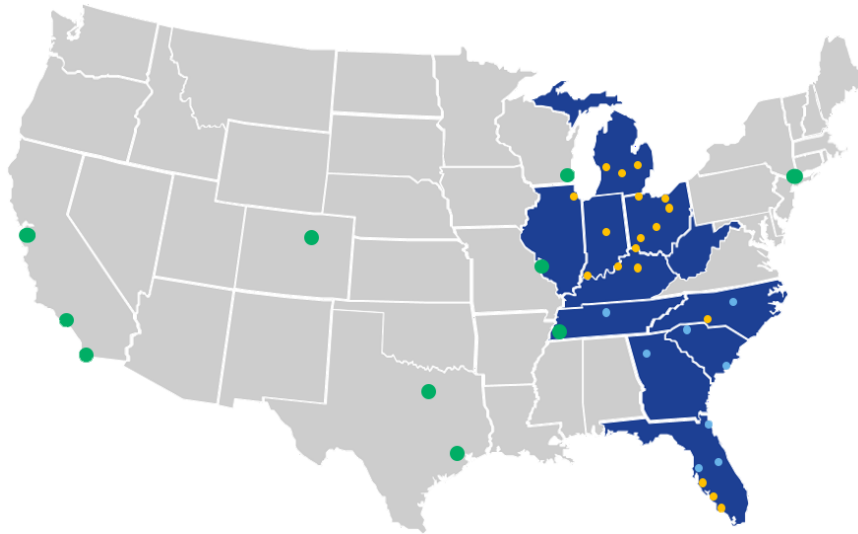


# FIFTH THIRD BANK AT A GLANCE

For 165 years, we have been listening to our customers and inspiring them with smart financial solutions aimed at making their lives and business a Fifth Third Better®. Our operating priorities—stability, profitability and growth, in that order—are the lens through which we make strategic decisions and are reflected in the discipline with which we run our business. Our ambition is to not only be the nation's best performing regional bank, but **to be the one bank people most value and trust.**



- Regional footprint
- Major Fifth Third markets<sup>1</sup> with a top 5 deposit share
- Key Southeast MSAs of focus
- Out-of-footprint middle market and corporate banking

- \$213 billion** in assets
- \$547 billion** in assets under care
- 1,073** banking centers
- 2,101** branded ATMs
- more than **40,000** Fee-free ATMs nationwide

As of Sept. 30, 2023

## Third Quarter 2023 Bancorp Operating Results

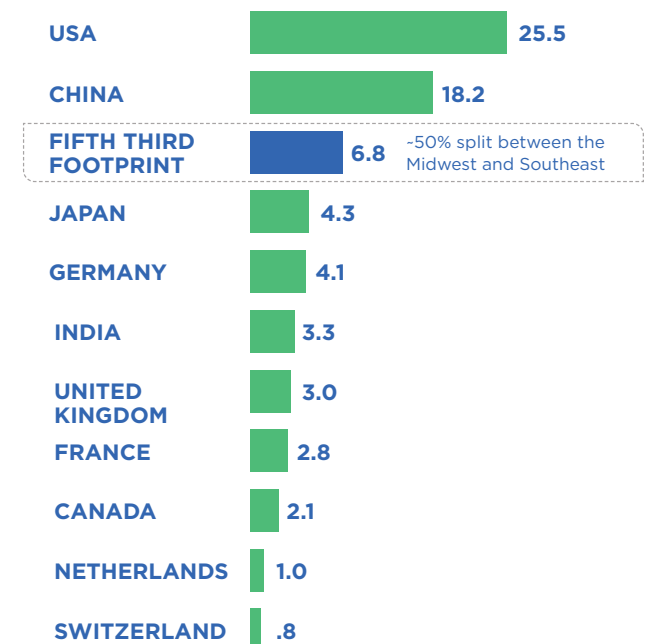
As of Sept. 30, 2023



## Recent Innovation:

- **Fifth Third Momentum® Banking**, a first-of-its-kind everyday banking solution that helps customers manage their everyday financial needs. Over 1 million households since launch.
- **Provide:** A world-class digital platform addressing the most complex lending and banking needs of retail healthcare providers. Winner of Fast Company Most Innovative Companies, 2023. #2 in national market share in private finance.
- **Dividend Finance:** A leading financing solution for residential renewable energy and sustainability home improvement. #2 in national market share in residential solar.
- **Newline™:** A modern and highly-scalable embedded payments platform that seamlessly delivers financial products directly at the point of customer need.

As a standalone country, the GDP of Fifth Third's retail footprint states would represent the world's 3rd largest economy.



2022 Nominal GDP in trillions. Source: Bureau of Economic Analysis.

## Promoting Inclusion & Diversity

58% Women In Workforce

28% Persons of Color in Workforce

36% Board Diversity

\$119M Diverse Supplier spend in 2022



## Operational Sustainability Achievements

The reduction of our own environmental and carbon footprint has been key to our environmental sustainability program since its inception in 2010. In 2022, we adopted a more aggressive set of operational sustainability targets to be achieved by 2030.

**100% Renewable Power Purchased**  
Target Achieved

**50% Reduction in Location-Based GHG Emissions**  
75% Target

**39% Reduction in Energy Use**  
40% Target

**39% Waste Diversion Rate**  
75% Target

**37% Reduction in Potable Water Use**  
50% Target

**63% Reduction in Paper Use**  
75% Target

## Accelerating Racial Equality, Equity and Inclusion Initiative

Fifth Third's three-year, \$2.8 billion enterprise-wide initiative to further social justice through strategic investments, access to capital, and financial inclusion and education marked the conclusion of its second full year in 2022.

**As of Dec. 31, 2022, the Bank had delivered \$2.7 billion under its Accelerating Racial Equality, Equity and Inclusion Initiative, or AREEI. Fifth Third is ahead of schedule to meet its full commitment by year-end 2023.**

The Bank is on track to meet and exceed the commitments it made for loan capital, community investments, financial accessibility efforts and philanthropy.



**Empowering Black Futures Program:** \$180M to support and revitalize 9 majority-Black communities that have historically experienced disinvestment.<sup>4</sup>

**\$100B** environmental & social finance target. **\$12B** in environmental & social finance lending in 2022.

## Awards and Accolades

**Ethisphere's World's Most Ethical Companies, 2023, 2022, 2021, 2019.**

Fifth Third Bank was recognized by the Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices. Fifth Third was recognized for the fourth time in 2023.

**Top 25 of Just Capital's Ranking of America's 100 Most Just Companies, 2023.**

Fifth Third ranked No. 23 in the only ranking that recognizes companies doing right by all their stakeholders as defined by the American public. Fifth Third was ranked No. 5 among banks.

**Fortune's America's Most Innovative Companies, 2023.**

Fifth Third earned inclusion in this ranking of the country's most innovative companies based on product innovation, process innovation and innovation culture. Fifth Third was No. 238.

Newsweek's America's Most Responsible Companies, 2022, 2021, 2020.

Global Finance—Best Private Bank Award, 2022, 2021, 2020.

National Association for Business Resources' Best and Brightest for Wellness, 2022.

Bloomberg Gender Equality Index, 2023, 2022, 2020, 2019.

Disability Equality Index, 2023, 2022, 2021, 2020.

Environmental Protection Agency Green Power Top 100 Partner Award for green power use, 2022.

Human Rights Campaign Foundation Corporate Equality Index, 2023, 2022, 2021, 2020, 2019.

Wealth for Good Award, Global Awards for Wealth Briefing, Fifth Third Private Bank, Best ESG Communications Strategy—Americas, 2022.

**TIME's World's Best Companies Award based on Employee Satisfaction, Revenue Growth and Sustainability, 2023.**

**Forbes' Best Employers for Diversity, 2023, 2022, 2021, 2019.**

**Top 25 Corporate Solar Champion, Solar Energy Industries Association, 2022, 2019, 2018.**

**Celent Model Risk Manager award for climate change scenario and portfolio analysis, 2023.**

All info as of June 30, 2023 unless otherwise noted.

<sup>1</sup>Defined as MSAs with \$5BN+ in capped deposits (branch deposits capped at \$250 million per June 2023 FDIC data)

<sup>2</sup>Non GAAP; See discussion of non GAAP reconciliation beginning on page 27 of the 3Q23 earnings release.

<sup>3</sup>As part of the \$2.8B commitment to accelerate racial equity, equality, and inclusion.