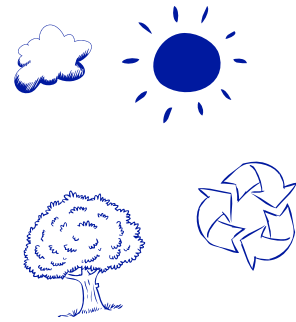


# environment



You might not think of banks as having much of an environmental impact, but at Fifth Third, we understand that protecting our natural resources and utilizing them in an effective, efficient and sustainable way impacts all of us.

**I**n 2014, the Fifth Third Bancorp Board of Directors formally adopted an environmental sustainability policy. Available in full on 53.com, the policy seeks to demonstrate to employees, customers and stakeholders that we understand the environmental challenges facing the planet, and that we are working to address the risks and opportunities in ways that will create long-term value for Fifth Third and strengthen the communities where our customers and employees live and work.

The formal adoption of the policy was an important step in our journey to become more sustainable and eco-wise in our business operations. The process began many years ago with concerned employees who wanted to see recycling in our facilities. Since then, the environmental sustainability program has worked to make environmental awareness part of doing business at Fifth Third.

## *Energy Consumption and Emissions*

As a large operator of facilities, we are committed to reducing our carbon footprint. We have continued the phased installation of digital controls for the HVAC systems at our headquarters building in Cincinnati and we continue to upgrade much of our lighting to LED technology. Because of these and other factors, we reduced our energy use. In 2014, electricity consumption at facilities where Fifth Third receives an energy bill fell 55 million kilowatt-hours (23.8 percent) relative to our baseline year of 2007. These facilities also reduced natural gas consumption by 180,000 million British thermal units (37.5 percent) relative to 2007. Based on the average emissions factors for electric power and natural gas in the United States, these energy savings correspond to a reduction in carbon dioxide equivalent emissions of 46,000 metric tons (28.9 percent) relative to 2007.

As part of our 2014 submission to the Carbon Disclosure Project (CDP), we had our Scope 1 and Scope 2 and some components of our Scope 3 greenhouse gas emissions independently verified to ensure the integrity of our methodology. The verification, along with our Environmental

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— Nate Morris, Rubicon Global Co-founder and CEO

Sustainability Policy, helped increase our CDP disclosure score to 95 on a 100-point scale. We continue to monitor climate change-related developments as we work to improve our ability to manage the risks and opportunities related to climate change.

### Green Building



Six Fifth Third financial centers earned the U.S. Green Building Council's (USGBC) Leadership in Energy and Environmental Design (LEED) recognition in 2014, including two that earned LEED Silver. We now have 23 LEED certified facilities. As we work to make all of our newly planned, newly built financial centers LEED certified, we continued preparing two LEED Volume applications to more fully integrate LEED into the Company's business practices. LEED Volume applications enable companies to streamline the approach to LEED certification on like buildings and spaces through the use of prototype standards. LEED Volume was designed by the USGBC to facilitate faster certification at lower cost than individual building

reviews. We also shared our experiences with LEED Volume at a USGBC-moderated session at the annual Greenbuild conference.

### Renewable Energy & Sustainable Business



We supported renewable energy by purchasing renewable energy certificates (RECs) and financing sustainable businesses. We purchased more than 69.5 million kilowatt-hours of RECs. Equivalent to 30 percent of our electricity consumption at owned and leased facilities, the RECs were from the Lost Creek Wind Project in Missouri. This purchase led the U.S. Environmental Protection Agency to recognize Fifth Third Bank as a Green Power Partner and as a member of EPA's Green Power Leadership Club. We also were ranked as the 23rd largest purchaser of green power in EPA's October 2014 Fortune 500® Partners List.

The Fifth Third Town & Country Financial Center, located in Dayton, Ohio, earned LEED-Silver certification in 2014.





Rubicon Global is a sustainable waste and recycling solutions provider. Fifth Third's Private Equity Group was an investor in 2014.

We also provide construction financing for solar power projects. In 2014, we provided financing for roughly 30 projects constructed by Strata Solar. Since 2012, we have financed nearly 70 utility-scale solar projects in three states with the Chapel Hill, North Carolina developer, which has helped bring more than 450 megawatts of solar power projects online. It also helped Strata Solar to be recognized as the sixth-largest installer of solar power in the United States, according to Solar Power World's latest ranking of the Top 400 Solar Contractors.

Fifth Third Capital Holdings, Fifth Third's Private Equity Group, also helped finance the growth of Rubicon Global, a sustainable waste and recycling solutions provider. Rubicon seeks to help clients reduce waste management expenses and divert their waste from landfills through an innovative business model, a software platform that allows haulers to compete,

and by studying their clients' waste streams for recyclable commodities. The company's primary focus is to help its customers get to zero waste to landfill and 100 percent diversion. Rubicon Global Co-founder and CEO Nate Morris said, "We are incredibly grateful for Fifth Third's belief in our vision to transform the waste and recycling industry."

### *Waste Reduction and Recycling*

Our Company continues work on reducing our waste footprint and increasing the availability of recycling. In 2014, we expanded recycling to 1,194 financial centers. This brought recycling and increased environmental awareness to more than 90 percent of our retail banking locations.

Among our headquarters facilities, the roughly 5,000 employees at our Madisonville campus continue diverting material from the landfill through a combination of secure shred programs (for non-public information), multiple

# 1,194

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recycling programs and a cafeteria-based compost program. In 2014, the campus diverted 80.6 percent of its waste from the landfill.

### Advancing Sustainability



Fifth Third continues to expand our involvement in regional sustainability efforts. As a founding member of the Greater Cincinnati Green

Business Council (GCGBC), we served as the chair in 2014 and assisted with the preparation of a comprehensive waste management toolkit to introduce small- and medium-sized companies to the benefits of recycling, composting and moving toward zero waste.

In 2014, our director of environmental affairs joined the board of directors and became vice president of Green Umbrella®, the regional sustainability alliance for Greater Cincinnati. While we had previously participated in Green



Umbrella's waste reduction action team, our increased involvement illustrates our belief that businesses, nonprofits and government can work together to innovate, improve the environment, grow the economy, boost quality of life and strengthen our communities.

Supporting sustainability organizations in our headquarters market is a growing focus for us, but we have a long history of supporting environmental causes and organizations across our footprint. Our employees throughout our affiliates have worked to protect the environment for many years through their sponsorship dollars and volunteer time. Earth Day celebrations and using our Fifth Third Day holiday on May 3 each year to feed the hungry and support community gardens are among these examples. ■



To become more energy efficient, Fifth Third Bank has upgraded equipment used in its facilities. These boilers replaced less efficient units at the George A. Schaefer, Jr. Madisonville Operations Center in Cincinnati, Ohio.