

# FIFTH THIRD BANCORP

## Environmental Sustainability Policy

As of June 16, 2014

### General Purpose:

The purpose of this policy is to demonstrate to employees, customers, and other stakeholders that Fifth Third Bank understands the environmental challenges facing the planet, that we understand the risks and opportunities of these challenges, 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 shareholders, customers and employees live and work.

### Policy:

Fifth Third Bank is committed to making our company more environmentally sustainable. This commitment flows from our understanding that increasing environmental sustainability creates long-term value for Fifth Third and strengthens the communities where our shareholders, customers and employees live and work.

#### *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 business risks that climate change poses to our portfolio of loans and develop strategies to 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.
- We will build all new ground-up banking centers to independent green building standards.

#### *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 educational materials.
- We will create a formal structure that reports 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 support the environmental sustainability program by looking at the processes, products and services provided and looking for ways to innovate that will help us become more efficient, do more with less and pursue new, sustainable growth opportunities.
- The Sustainability Manager will help set the direction and coordinate overall progress on environmental sustainability initiatives and reporting.