



FIFTH THIRD BANK

Fifth Third Bank

Insured Depository Institution Resolution

Plan:

Public Section

November 30, 2022



Forward-Looking Statements

This document contains statements that we believe are “forward-looking statements” within the meaning of Section 27A of the Securities Act of 1933, as amended, and Rule 175 promulgated thereunder, and Section 21E of the Securities Exchange Act of 1934, as amended, and Rule 3b-6 promulgated thereunder. All statements other than statements of historical fact are forward-looking statements. These statements relate to our financial condition, results of operations, plans, objectives, future performance, capital actions or business. They usually can be identified by the use of forward-looking language such as “will likely result,” “may,” “are expected to,” “is anticipated,” “potential,” “estimate,” “forecast,” “projected,” “intends to,” or may include other similar words or phrases such as “believes,” “plans,” “trend,” “objective,” “continue,” “remain,” or similar expressions, or future or conditional verbs such as “will,” “would,” “should,” “could,” “might,” “can,” or similar verbs. You should not place undue reliance on these statements, as they are subject to risks and uncertainties, including but not limited to the risk factors set forth in our most recent Annual Report on Form 10-K as updated by our filings with the U.S. Securities and Exchange Commission (“SEC”).

There are a number of important factors that could cause future results to differ materially from historical performance and these forward-looking statements. Factors that might cause such a difference include, but are not limited to: (1) effects of the global COVID-19 pandemic; (2) deteriorating credit quality; (3) loan concentration by location or industry of borrowers or collateral; (4) problems encountered by other financial institutions; (5) inadequate sources of funding or liquidity; (6) unfavorable actions of rating agencies; (7) inability to maintain or grow deposits; (8) limitations on the ability to receive dividends from subsidiaries; (9) cyber-security risks; (10) Fifth Third’s ability to secure confidential information and deliver products and services through the use of computer systems and telecommunications networks; (11) failures by third-party service providers; (12) inability to manage strategic initiatives and/or organizational changes; (13) inability to implement technology system enhancements; (14) failure of internal controls and other risk management systems; (15) losses related to fraud, theft, misappropriation or violence; (16) inability to attract and retain skilled personnel; (17) adverse impacts of government regulation; (18) governmental or regulatory changes or other actions; (19) failures to meet applicable capital requirements; (20) regulatory objections to Fifth Third’s capital plan; (21) regulation of Fifth Third’s derivatives activities; (22) deposit insurance premiums; (23) assessments for the orderly liquidation fund; (24) replacement of LIBOR; (25) weakness in the national or local economies; (26) global political and economic uncertainty or negative actions; (27) changes in interest rates; (28) changes and trends in capital markets; (29) fluctuation of Fifth Third’s stock price; (30) volatility in mortgage banking revenue; (31) litigation, investigations, and enforcement proceedings by governmental authorities; (32) breaches of contractual covenants, representations and warranties; (33) competition and changes in the financial services industry; (34) changing retail distribution strategies, customer preferences and behavior; (35) difficulties in identifying, acquiring or integrating suitable strategic partnerships, investments or acquisitions; (36) potential dilution from future acquisitions; (37) loss of income and/or difficulties encountered in the sale and separation of businesses, investments or other assets; (38) results of investments or acquired entities; (39) changes in accounting standards or interpretation or declines in the value of Fifth Third’s goodwill or other intangible assets; (40) inaccuracies or other failures from the use of models; (41) effects of critical accounting policies and judgments or the use of inaccurate estimates; (42) weather-related events, other natural disasters, or health emergencies (including pandemics); (43) the impact of reputational risk created by these or other developments on such matters as business generation and retention, funding and liquidity; (44) changes in law or requirements imposed by Fifth Third’s regulators impacting our capital



actions, including dividend payments and stock repurchases; and (45) Fifth Third's ability to meet its environmental and/or social targets, goals and commitments.

You should refer to our periodic and current reports filed with the SEC for further information on other factors, which could cause actual results to be significantly different from those expressed or implied by these forward-looking statements. Moreover, you should treat these statements as speaking only as of the date they are made and based only on information then actually known to us. We expressly disclaim any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements contained herein to reflect any change in our expectations or any changes in events, conditions or circumstances on which any such statement is based, except as may be required by law, and we claim the protection of the safe harbor for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995. The information contained herein is intended to be reviewed in its totality, and any stipulations, conditions or provisos that apply to a given piece of information in one part of this press release should be read as applying *mutatis mutandis* to every other instance of such information appearing herein.



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Introduction

Section 165(d) of Title I of the Dodd-Frank Wall Street Reform and Consumer Protection Act (the “**Dodd-Frank Act**”), as amended by the Economic Growth, Regulatory Relief, and Consumer Protection Act (“**EGRRCPA**”) require each bank holding company with consolidated assets in excess of \$250 billion to periodically submit to the Board of Governors of the Federal Reserve System (the “**Board of Governors**” or “**FRB**”) and the Federal Deposit Insurance Corporation (the “**FDIC**”) a plan for such company’s rapid and orderly resolution in the event of material financial distress or failure. Fifth Third Bancorp (the “**Bancorp**”) is a bank holding company registered with the Board of Governors with consolidated assets less than \$250 billion and, as a result, is not a “**Covered Company**” under the Title I Rule. Therefore, the Bancorp is not required to submit a resolution plan under the Dodd-Frank Act and the Title I Rule.

In addition, the FDIC has adopted a separate rule (the “**IDI Rule**”), requiring each insured depository institution (an “**IDI**”) with \$50 billion or more in total assets to periodically submit a resolution plan to the FDIC. The Bancorp is the parent of Fifth Third Bank (the “**Bank**”), an IDI with more than \$50 billion in total assets. Bank therefore is a “Covered Insured Depository Institution” (“**CIDI**”) under the IDI Rule and has prepared this resolution plan (the “**IDI Resolution Plan**”) in accordance with the published guidance of the IDI Rule. Further, the FDIC issued a public policy statement (the “**Statement**”) in June 2021 describing how the FDIC will implement certain aspects of the IDI Rule with respect to CIDI’s with \$100 billion or more in total assets. The Statement detailed the FDIC’s modified approach to implementing the IDI Rule.

In the unlikely event of material financial distress or failure, the IDI Resolution Plan provides for the resolution, under the Bankruptcy Code and other applicable insolvency regimes, of Fifth Third and its material entities, in a rapid and orderly way, without posing systemic risk to the larger financial system and without the need for any government or taxpayer support.

This Public Section discusses elements of the IDI Resolution Plan that was submitted in November 2022 in conformance with the IDI Rule.

Unless otherwise indicated, information in this Public Section is provided as of December 31, 2021.



Summary of IDI Resolution Plan

This IDI Resolution Plan presents a single strategy for the resolution of Fifth Third by leveraging the resolution of the Bank through an FDIC receivership prior to the initiation of the Bancorp's and Fifth Third Financial Corporation's ("**Financial Corp.**") bankruptcies.

Fifth Third has a simple structure, with 99% of its assets residing in the Bank. Additionally, the Bank has a very traditional commercial and retail banking operating model. This operating model and organizational structure have the following characteristics that Fifth Third believes are supportive of resolvability:

- The vast majority of Fifth Third's revenues and assets are held in the Bank.
- Fifth Third has four core business lines that primarily engage in traditional banking activities, all of which are operated in the Bank.
- The Bank owns or leases all key facilities utilized by the core business lines and corporate shared services.
- Fifth Third's operations and employees are primarily located in the United States, and the vast majority of revenues, profits, assets, and liabilities are related to Fifth Third's domestic operations.
- Fifth Third's overall risk management strategy incorporates the use of derivative instruments to reduce certain risks related to interest rate volatility. Fifth Third does not enter into unhedged speculative derivative positions.

While Fifth Third believes that its IDI Resolution Plan provides strategies for its rapid and orderly resolution, Fifth Third continues to seek opportunities to enhance current processes and reporting capabilities, as well as to mitigate any impediments. When it is determined that changes are necessary, key stakeholders are assigned to review and provide appropriate updates. Responsible parties provide status updates until completed.

Fifth Third continues to evaluate actions that would improve its ability to be resolved under the Bankruptcy Code, the Federal Deposit Insurance Act (the "**FDIA**") and other applicable resolution regimes, including the following:

- **Governance Processes and Policies.** Fifth Third has adopted governance processes and policies that have the effect of making Fifth Third more resolvable. The Capital and Resolution Planning Group manages the maintenance of the IDI Resolution Plan, under the guidance and supervision of the Chief Financial Officer (the "**CFO**") and the Treasurer. Individuals throughout the organization are designated as functional group leads for each core business line and critical service. Other support groups are identified for assistance with maintenance of the IDI Resolution Plan as necessary. The updated IDI Resolution Plan is reviewed and approved by the various management governance committees, including the Capital Committee and Enterprise Risk Management Committee. The Risk and Compliance Committee of the Board of Directors and the full Board of Directors are updated on the progress of the IDI Resolution Plan throughout the year, preview a draft of the IDI Resolution Plan, and approve the final version.



- **Legal entity organizational structure simplification.** Fifth Third continues to evaluate opportunities for efficiency and simplification of the organizational structure. Substantially all personnel, facilities, systems, reports, and third-party contracts necessary for the continuation of the core business lines and Shared Services are located within the Bank, minimizing any operational complexities associated with a separation of the Bank from the Bancorp. Fifth Third continually reviews and assesses the legal entity organizational structure to ensure simplification and promote resolvability.

Fifth Third is committed to resolution planning as a fundamental component of its corporate governance process and recognizes the value of resolution planning to support the financial stability of the United States. In the unlikely event of material financial distress or failure, Fifth Third believes that it is prepared for resolution and will continue to take appropriate steps to improve resolvability and identify opportunities or impediments that may arise and implement changes as needed.

A. The Names of Material Entities

For purposes of resolution planning, Fifth Third has identified a single “material entity” (“**ME**”) under the IDI Rule. A material entity under the IDI Rule is a company that is significant to the activities of a critical service or core business line (as defined below) of a CIDI. For the purposes of the IDI Resolution Plan, only the Bank is identified as an ME. The IDI Resolution Plan addresses strategies that could be useful in ensuring the orderly resolution of the Bank in the event of material financial distress or failure.

- The Bank is a regulated banking entity and an IDI that is wholly owned by Financial Corp. and headquartered in Cincinnati, Ohio. The Bank provides various banking services to its retail and commercial customers. These services include retail banking, consumer and commercial lending, deposit gathering, and investment advising. As of December 31, 2021, Fifth Third had \$211 billion in assets and operated its business primarily through 1,117 full-service banking centers in Ohio, Kentucky, Indiana, Michigan, Illinois, Florida, Tennessee, West Virginia, Georgia, South Carolina and North Carolina. Fifth Third operates four main core business lines: Commercial Banking, Branch Banking, Consumer Lending, and Wealth & Asset Management. All of the core business lines provide and record all material activities within the Bank. Fifth Third is among the largest money managers in the Midwest and, as of December 31, 2021, had \$521 billion in assets under care, of which it managed \$55 billion for individuals, corporations and not-for-profit organizations.

Interconnectedness

Interconnectedness is a key consideration in evaluating the strategies and potential impediments to effective and efficient resolution of Fifth Third. Financial interconnectedness primarily arises due to funding and liquidity structures and guarantees. Operational interconnectedness arises primarily between core business lines utilizing common/shared personnel, facilities, systems, intellectual property, and shared services.

External interconnectedness exists with third parties who provide key services and functions to the Bank. Key instances of interconnectedness between the Bank and other Fifth Third entities are described below.

Financial interconnectedness at the Bank primarily arises due to guarantees and contractual arrangements. No critical points of interconnectedness exist with respect to funding and liquidity, as the primary source of funding for the Bank is deposits. Although the Bank provides guarantees on behalf of its subsidiaries, these financial relationships are within the Bank subsidiary structure and do not raise interconnectedness concerns



for the purposes of the IDI Resolution Plan. Substantially all core business lines activity is recorded in the Bank.

Operational interconnectedness arises primarily due to the core business lines utilizing shared personnel, facilities, systems, intellectual property, and services provided by affiliate entities. The Bank employs virtually all of the key employees identified across the core business lines and critical services. The Bank owns or leases all key facilities utilized by the core business lines and corporate shared services. All of the systems utilized by the Bank are owned or licensed by the Bank. Consequently, while operational interconnectedness does exist within Fifth Third, the relationships are all in favor of the Bank, as it does not need to rely on other non-bank entities for support to maintain its operations.

Consistent with the financial and operational interconnections, the external interconnections are also all primarily in favor of the Bank. The Bank contracts with all critical outside service providers on which it depends on services to perform its activities.

B. Description of Core Business Lines

For purposes of resolution planning, core business lines are those business lines of the covered insured depository institution, including associated operations, services, functions, and support that upon failure would result in a material loss of revenue, profit, or franchise value to the organization. As of December 31, 2021, Fifth Third has identified four core business lines under the IDI Rule, which correspond to the four business segments across which Fifth Third reports its activities as summarized below.

Core Business Lines

Core Business Line	Description
Commercial Banking	Commercial Banking offers traditional and syndicated lending, cash management and financial services to large and middle-market businesses as well as to government and other business customers. In addition to the traditional lending and depository offerings, Commercial Banking products and services include global cash management, currency transactions, Global Trade Services, derivatives and capital markets services, asset-based lending, leveraged lending, real estate finance, public finance, commercial leasing and syndicated finance.
Branch Banking	Branch Banking provides a full range of deposit and loan and lease products to individuals and small businesses through 1,117 full-service banking centers as of December 31, 2021 in Ohio, Kentucky, Indiana, Michigan, Illinois, Florida, Tennessee, West Virginia, Georgia, North Carolina, and South Carolina. Branch Banking offers depository and loan products, such as checking and savings accounts, home equity loans and lines of credit, credit cards and loans for automobiles and other personal financing needs, as well as products designed to meet the specific needs of small businesses, including cash management services.
Consumer Lending	Consumer Lending includes residential mortgage, home equity, automobile, and other indirect lending activities. Mortgage and home equity lending activities within Consumer



Core Business Line	Description
	Lending include the origination, retention and servicing of mortgage and home equity loans or lines of credit, sales and securitizations of those loans, pools of loans or lines of credit, and all associated hedging activities. Residential mortgages are primarily originated through a dedicated sales force and through third-party correspondent lenders. Automobile and other indirect lending activities include extending loans to consumers through automobile dealers, motorcycle dealers, powersport dealers, recreational vehicle dealers and marine dealers.
Wealth and Asset Management	Wealth and Asset Management provides a full range of investment alternatives for individuals, companies and not-for-profit organizations. Wealth and Asset Management is made up of five main functions: Fifth Third Private Bank, Fifth Third Institutional Services, Franklin Street Partners, Fifth Third Wealth Advisors and MainStreet Advisors.

**During the third quarter of 2022, the Bancorp reorganized its management reporting structure and now reports on three business segments: Commercial Banking, Consumer and Small Business Banking and Wealth and Asset Management. This reorganization primarily involved merging the Bancorp’s previously reported Branch Banking and Consumer Lending segments and the transfer of certain portions of the newly combined segment to the Commercial Banking segment. These portions primarily included the loans, deposits and other services provided to relationship manager assigned lower middle-market business customers, along with the income and expenses associated with those customers.*

C. Consolidated Financial Information Regarding Assets, Liabilities, Capital, and Major Funding Sources

For detailed financial information with respect to Fifth Third, please refer to the annual, quarterly and current reports filed with the Securities and Exchange Commission (the “SEC”) and available on the SEC’s website at www.sec.gov, including the Annual Report on Form 10-K for the year ended December 31, 2021.

Consolidated Balance Sheet for the Bancorp. (Audited)

As of December 31 (\$ in millions, except share data)	2021	2020
Assets		
Cash and due from banks	\$ 2,994	3,147
Other short-term investments	34,572	33,399
Available-for-sale debt and other securities	38,110	37,513
Held-to-maturity securities	8	11
Trading debt securities	512	560
Equity securities	376	313
Loans and leases held for sale	4,415	4,741
Portfolio loans and leases	112,050	108,782
Allowance for loan and lease losses	-1,892	-2,453
Portfolio loans and leases, net	110,158	106,329
Bank premises and equipment	2,120	2,088
Operating lease equipment	616	777
Goodwill	4,514	4,258
Intangible assets	156	139
Servicing rights	1,121	656
Other assets	11,444	10,749



Total Assets	\$	211,116	204,680
Liabilities			
Deposits:			
Noninterest-bearing deposits	\$	65,088	57,711
Interest-bearing deposits		104,236	101,370
Total deposits		169,324	159,081
Federal funds purchased		281	300
Other short-term borrowings		980	1,192
Accrued taxes, interest and expenses		2,233	2,614
Other liabilities		4,267	3,409
Long-term debt		11,821	14,973
Total Liabilities	\$	188,906	181,569
Equity			
Common stock	\$	2,051	2,051
Preferred stock		2,116	2,116
Capital surplus		3,624	3,635
Retained earnings		20,236	18,384
Accumulated other comprehensive income		1,207	2,601
Treasury stock		-7,024	-5,676
Total Equity	\$	22,210	23,111
Total Liabilities and Equity	\$	211,116	204,680

Regulatory Capital Ratios

The Basel III Final Rule sets minimum regulatory capital ratios as well as defines the measure of “well-capitalized” for insured depository institutions.

Prescribed Capital Ratios

	Minimum		Well-Capitalized
CET1 capital:			
Fifth Third Bancorp	4.50	%	N/A
Fifth Third Bank, National Association	4.50		6.50
Tier 1 risk-based capital:			
Fifth Third Bancorp	6.00		6.00
Fifth Third Bank, National Association	6.00		8.00
Total risk-based capital:			
Fifth Third Bancorp	8.00		10.00
Fifth Third Bank, National Association	8.00		10.00
Leverage:			
Fifth Third Bancorp	4.00		N/A
Fifth Third Bank, National Association	4.00		5.00

The following table summarizes the Bancorp's capital ratios as of December 31:

(\$ in millions)	2021		2020	2019
Average total Bancorp shareholders' equity as a percent of average assets	11.06	%	11.61	12.14
Tangible equity as a percent of tangible assets ^{(a)/(b)}	7.97		8.18	9.52
Tangible common equity as a percent of tangible assets ^{(a)/(b)}	6.94		7.11	8.44
Regulatory capital:				
CET1 capital	\$	14,781	14,682	13,847



Tier 1 capital	16,897	16,797	15,616
Total regulatory capital	20,789	21,412	19,661
Risk-weighted assets	154,860	141,974	142,065
Regulatory capital ratios:			
CET1 capital	9.54 %	10.34	9.75
Tier 1 risk-based capital	10.91	11.83	10.99
Total risk-based capital	13.42	15.08	13.84
Leverage	8.27	8.49	9.54

On October 1, 2020, the Bancorp became subject to the stress capital buffer requirement. Institutions subject to the stress capital buffer requirement must maintain capital ratios above their respective buffered minimum (regulatory minimum plus stress capital buffer) in order to avoid certain limitations on capital distributions and discretionary bonuses to executive officers. The FRB uses the supervisory stress test to determine the Bancorp's stress capital buffer, subject to a floor of 2.5%. The Bancorp's stress capital buffer requirement has been 2.5% since the introduction of this framework and was most recently affirmed as part of the FRB's 2022 supervisory stress test with an effective date of October 1, 2022. The Bancorp's capital ratios have exceeded the stress capital buffer requirement for all periods presented.

As part of a final rule effective July 1, 2019, the federal banking regulators have provided transitional arrangements to permit banking organizations to phase in the day-one impact of the adoption of ASU 2016-13, referred to as Current Expected Credit Losses ("CECL"), on regulatory capital over a period of three years. The phase-in provisions of the final rule are optional for a banking organization that experiences a reduction in retained earnings due to CECL adoption as of the beginning of the fiscal year in which the banking organization adopts CECL. A banking organization that elects the phase-in provisions of the final rule for regulatory capital purposes must phase in 25% of the transitional amounts impacting regulatory capital in the first year of adoption of CECL, 50% in the second year, 75% in the third year, with full impact beginning in the fourth year.

In March 2020, the banking agencies issued an interim final rule for additional transitional relief to regulatory capital related to the impact of the adoption of CECL given the disruption in economic activity caused by the COVID-19 pandemic. The interim final rule provided banking organizations that adopt CECL in the 2020 calendar year with the option to delay for two years the estimated impact of CECL on regulatory capital, followed by the aforementioned three-year transition period to phase out the aggregate amount of benefit during the initial two-year delay for a total five-year transition. The estimated impact of CECL on regulatory capital (modified CECL transitional amount) is calculated as the sum of the day-one impact on retained earnings upon adoption of CECL (CECL transitional amount) and the calculated change in the ACL relative to the day-one ACL upon adoption of CECL multiplied by a scaling factor of 25%. The scaling factor is used to approximate the difference in the ACL under CECL relative to the incurred loss methodology. The modified CECL transitional amount was calculated each quarter for the first two years of the five-year transition. The amount of the modified CECL transition amount was then fixed as of December 31, 2021 and that amount will be subject to the three-year phase out.

The Bancorp adopted ASU 2016-13 on January 1, 2020 and elected the five-year transition phase-in option for the impact of CECL on regulatory capital with its regulatory filings as of March 31, 2020. The impact of the modified CECL transition amount on the Bancorp's regulatory capital at December 31, 2021 was an



increase in capital of approximately \$498 million. On a fully phased-in basis, the Bancorp's CET1 ratio would be reduced by 31 basis points as of December 31, 2021. The CECL transition amount will begin to phase in during the fiscal year starting January 1, 2022 and will be fully phased in by January 1, 2025. Management regularly reviews the Bancorp's capital levels to help ensure it is appropriately positioned under various operating environments. The Bancorp has established a Capital Committee which is responsible for making capital plan recommendations to management. These recommendations are reviewed by the Enterprise Risk Management Committee ("ERMC") and the annual capital plan is approved by the Board of Directors. The Capital Committee is responsible for execution oversight of the capital actions of the capital plan.

Fifth Third's Capital Committee contemplates a wide range of risks that Fifth Third is exposed to and takes into consideration potential performance under a variety of stressed economic conditions, as well as regulatory expectations and guidance, rating agency viewpoints and the view of capital markets participants.

In 2011, the FRB adopted the capital plan rule, which requires BHCs with consolidated assets of \$50 billion or more to submit annual capital plans to the FRB for review. Under the rule, these capital plans must include detailed descriptions of the following: the BHC's internal processes for assessing capital adequacy; the policies governing capital actions such as common stock issuances, dividends and share repurchases; and all planned capital actions over a nine-quarter planning horizon. Furthermore, each BHC must report to the FRB the results of stress tests conducted by the BHC under a number of scenarios that assess the sources and uses of capital under baseline and stressed economic conditions.

On October 10, 2019, the FRB adopted final rules to tailor certain prudential standards for large domestic and foreign banking organizations. As a result of the EPS Tailoring Rule, the Bancorp is subject to Category IV standards, under which the Bancorp is no longer required to file semi-annual, company-run stress tests with the FRB and publicly disclose the results. However, the Bancorp is required to develop and maintain a capital plan approved by its Board of Directors on an annual basis. As an institution subject to Category IV standards, the Bancorp is subject to the FRB's supervisory stress tests every two years, the Board capital plan rule and certain FR Y-14 reporting requirements. The supervisory stress tests are forward-looking quantitative evaluations of the impact of stressful economic and financial market conditions on the Bancorp's capital. The Bancorp became subject to Category IV standards on December 31, 2019, and the requirements outlined above apply to the stress test cycle that started on January 1, 2020. The Bancorp was not subject to the 2021 supervisory stress test conducted by the FRB but submitted its Board-approved capital plan as required.

Major Funding Sources

The goal of liquidity management is to provide adequate funds to meet changes in loan and lease demand, unexpected levels of deposit withdrawals and other contractual obligations. Mitigating liquidity risk is accomplished by maintaining liquid assets in the form of cash and investment securities, maintaining sufficient unused borrowing capacity in the debt markets and delivering consistent growth in core deposits.

To achieve this objective, Fifth Third's Executive Asset Liability Management Committee establishes and monitors liquidity guidelines that require sufficient asset-based liquidity to cover potential funding requirements and to avoid over-dependence on volatile, less reliable funding markets. Fifth Third sets these guidelines for both the consolidated balance sheet and for the Bancorp on a stand-alone basis to ensure that it can serve as a source of strength for the Bank.



The Bancorp's Treasury manages funding and liquidity based on point-in-time metrics as well as forward-looking projections, which incorporate different sources and uses of funds under base and stress scenarios. Liquidity risk is monitored and managed by the Treasury department with independent oversight provided by ERM, and a series of Policy Limits and Key Risk Indicators are established to ensure risks are managed within the Bancorp's risk tolerance. The Bancorp maintains a contingency funding plan that provides for liquidity stress testing, which assesses the liquidity needs under varying market conditions, time horizons, asset growth rates and other events. The contingency plan provides for ongoing monitoring of unused borrowing capacity and available sources of contingent liquidity to prepare for unexpected liquidity needs and to cover unanticipated events that could affect liquidity. The contingency plan also outlines the Bancorp's response to various levels of liquidity stress and actions that should be taken during various scenarios.

The Bancorp's primary sources of funds relate to cash flows from loan and lease repayments, payments from securities related to sales and maturities, the sale or securitization of loans and leases and funds generated by core deposits, in addition to the use of public and private debt offerings.

Asset-driven liquidity is provided by the Bancorp's ability to sell or securitize loans and leases. In order to reduce the exposure to interest rate fluctuations and to manage liquidity, the Bancorp has developed securitization and sale procedures for several types of interest-sensitive assets. A majority of the long-term, fixed-rate single-family residential mortgage loans underwritten according to FHLMC or FNMA guidelines are sold for cash upon origination. Additional assets such as certain other residential mortgage loans, certain commercial loans and leases, home equity loans, automobile loans and other consumer loans are also capable of being securitized or sold. The Bancorp sold loans and leases totaling \$17.5 billion during the year ended December 31, 2021 compared to \$12.3 billion during the year ended December 31, 2020.

Core deposits have historically provided the Bancorp with a sizeable source of relatively stable and low-cost funds. The Bancorp's average core deposits and average shareholders' equity funded 90% and 87% of its average total assets for the years ended December 31, 2021 and 2020, respectively. In addition to core deposit funding, the Bancorp also accesses a variety of other short-term and long-term funding sources, which include the use of the FHLB system. Management does not rely on any one source of liquidity and manages availability in response to changing balance sheet needs.

As of December 31, 2021, \$4.2 billion of debt or other securities were available for issuance under the current Bancorp's Board of Directors' authorizations and the Bancorp is authorized to file any necessary registration statements with the SEC to permit ready access to the public securities markets; however, access to these markets may depend on market conditions. On November 1, 2021 the Bancorp issued and sold \$500 million of fixed-rate/floating-rate senior notes.

As of December 31, 2021, the Bank's global bank note program had a borrowing capacity of \$25.0 billion, of which \$22.0 billion was available for issuance. Additionally, at December 31, 2021, the Bank had approximately \$49.5 billion of borrowing capacity available through secured borrowing sources, including the FRB and FHLB.

As of December 31, 2021, the Bancorp (parent company) has sufficient liquidity to meet contractual obligations and all preferred and common dividends without accessing the capital markets or receiving upstream dividends from the Bank subsidiary for 24 months.



D. Description of Derivative Activities and Hedging Activities

Fifth Third maintains an overall risk management strategy that incorporates the use of derivative instruments to reduce certain risks related to interest rate, prepayment and foreign currency volatility. Additionally, the Bancorp holds derivative instruments for the benefit of its commercial customers and for other business purposes. The Bancorp does not enter into unhedged speculative derivative positions.

The Bancorp's interest rate risk management strategy involves modifying the repricing characteristics of certain financial instruments so that changes in interest rates do not adversely affect the Bancorp's net interest margin and cash flows. Derivative instruments that the Bancorp may use as part of its interest rate risk management strategy include interest rate swaps, interest rate floors, interest rate caps, forward contracts, forward starting interest rate swaps, options, swaptions and TBA securities. Interest rate swap contracts are exchanges of interest payments, such as fixed-rate payments for floating-rate payments, based on a stated notional amount and maturity date. Interest rate floors protect against declining rates, while interest rate caps protect against rising interest rates. Forward contracts are contracts in which the buyer agrees to purchase, and the seller agrees to make delivery of, a specific financial instrument at a predetermined price or yield. Options provide the purchaser with the right, but not the obligation, to purchase or sell a contracted item during a specified period at an agreed upon price. Swaptions are financial instruments granting the owner the right, but not the obligation, to enter into or cancel a swap.

Prepayment volatility arises mostly from changes in fair value of the largely fixed-rate MSR portfolio, mortgage loans and mortgage-backed securities. The Bancorp may enter into various free-standing derivatives (principal-only swaps, interest rate swaptions, interest rate floors, mortgage options, TBA securities and interest rate swaps) to economically hedge prepayment volatility. Principal-only swaps are total return swaps based on changes in the value of the underlying mortgage principal-only trust. TBA securities are a forward purchase agreement for a mortgage-backed securities trade whereby the terms of the security are undefined at the time the trade is made.

Foreign currency volatility occurs as the Bancorp enters into certain loans denominated in foreign currencies. Derivative instruments that the Bancorp may use to economically hedge these foreign denominated loans include foreign exchange swaps and forward contracts.

Fifth Third also enters into derivative contracts (including foreign exchange contracts, commodity contracts and interest rate contracts) for the benefit of commercial customers and other business purposes. The Bancorp economically hedges significant exposures related to these free-standing derivatives by entering into offsetting third-party contracts with approved, reputable and independent counterparties with substantially matching terms and currencies. Credit risk arises from the possible inability of counterparties to meet the terms of their contracts. The Bancorp's exposure is limited to the replacement value of the contracts rather than the notional, principal or contract amounts. Credit risk is minimized through credit approvals, limits, counterparty collateral and monitoring procedures.

Fifth Third holds certain derivative instruments that qualify for hedge accounting treatment and are designated as either fair value hedges or cash flow hedges. Derivative instruments that do not qualify for hedge accounting treatment, or for which hedge accounting is not established, are held as free-standing derivatives. All customer accommodation derivatives are held as free-standing derivatives.



The following table presents the total notional or contractual amounts and fair values for Fifth Third's derivatives. Derivative transactions can be measured in terms of the notional amount, but this amount is not, when viewed in isolation, a meaningful measure of the risk profile of the instruments. The notional amount is generally not exchanged but is used only as the basis on which interest and other payments are determined. Derivatives designated as qualifying hedge contracts and free-standing derivatives are recorded on the balance sheet at fair value in other assets or other liabilities. Customer accommodation, trading, and other free-standing derivatives are recorded on the balance sheet at fair value in trading assets, other assets or other liabilities.

Derivative Assets and Liabilities

The following tables reflect the notional amounts and fair values for all derivative instruments included in the Consolidated Balance Sheets as of:

December 31, 2021 (\$ in millions)	Notional Amount	Fair Value	
		Derivative Assets	Derivative Liabilities
Derivatives Designated as Qualifying Hedging Instruments			
Fair value hedges:			
Interest rate swaps related to long-term debt	\$ 1,955	393	2
Interest rate swaps related to available-for-sale debt and other securities	445	7	—
Total fair value hedges		400	2
Cash flow hedges:			
Interest rate floors related to C&I loans	3,000	122	—
Interest rate swaps related to C&I loans	8,000	—	1
Interest rate swaps related to commercial mortgage and commercial construction loans	4,000	—	—
Total cash flow hedges		122	1
Total derivatives designated as qualifying hedging instruments		522	3
Derivatives Not Designated as Qualifying Hedging Instruments			
Free-standing derivatives - risk management and other business purposes:			
Interest rate contracts related to MSR portfolio	6,260	140	—
Forward contracts related to residential mortgage loans held for sale	1,952	2	2
Swap associated with the sale of Visa, Inc. Class B Shares	3,545	—	214
Foreign exchange contracts	158	—	1
Interest rate contracts for collateral management	12,000	5	4
Interest rate contracts for LIBOR transition	2,372	—	—
Total free-standing derivatives - risk management and other business purposes		147	221
Free-standing derivatives - customer accommodation:			
Interest rate contracts	76,061	578	232
Interest rate lock commitments	673	12	—
Commodity contracts	12,376	1,326	1,260
TBA securities	55	—	—
Foreign exchange contracts	23,148	323	297
Total free-standing derivatives - customer accommodation		2,239	1,789
Total derivatives not designated as qualifying hedging instruments		2,386	2,010
Total	\$	2,908	2,013

Fair Value



December 31, 2020 (\$ in millions)	Notional Amount	Derivative Assets	Derivative Liabilities
Derivatives Designated as Qualifying Hedging Instruments			
Fair value hedges:			
Interest rate swaps related to long-term debt	\$ 1,955	528	—
Total fair value hedges		528	—
Cash flow hedges:			
Interest rate floors related to C&I loans	3,000	244	—
Interest rate swaps related to C&I loans	8,000	16	2
Total cash flow hedges		260	2
Total derivatives designated as qualifying hedging instruments		788	2
Derivatives Not Designated as Qualifying Hedging Instruments			
Free-standing derivatives - risk management and other business purposes:			
Interest rate contracts related to MSR portfolio	6,910	202	1
Forward contracts related to residential mortgage loans held for sale	2,903	1	16
Swap associated with the sale of Visa, Inc. Class B Shares	3,588	—	201
Foreign exchange contracts	204	—	3
Interest rate contracts for collateral management	12,000	3	1
Interest rate contracts for LIBOR transition	2,372	—	—
Total free-standing derivatives - risk management and other business purposes		206	222
Free-standing derivatives - customer accommodation:			
Interest rate contracts	77,806	1,238	265
Interest rate lock commitments	1830	57	—
Commodity contracts	7,762	375	359
Foreign exchange contracts	14,587	255	224
Total free-standing derivatives - customer accommodation		1,925	848
Total derivatives not designated as qualifying hedging instruments		2,131	1,070
Total	\$	2,919	1,072

E. Memberships in Material Payment, Clearing, and Settlement Systems

During 2021, Fifth Third engaged in cash and securities transactions across different payment, clearing, and settlement (“PCS”) systems. Examples include:

PCS Material Networks

Network	Description
FedWire Funds Service (“ FedWire ”)	FedWire is a real time gross settlement system operated by the FRBs that enables financial institutions to electronically transfer funds between its participants. Payments are continuously settled on an individual, order-by-order basis without netting.
Clearing House Interbank Payment Systems (“ CHIPS ”)	CHIPS is the largest private-sector U.S.-dollar funds-transfer system in the world. CHIPS operates on a global business day and utilizes a sophisticated liquidity savings mechanism (through a netting process) to provide fast, final payments while maximizing liquidity efficiency for participating banks.
The Small Value	SVPCO is a check image exchange business operated by The Clearing House



Network	Description
Payments Company, LLC (“ SVPCO ”)	Payments Company providing financial institutions with check images. SVPCO is an industry utility that connects financial institutions providing the ability for the institutions to exchange check images through SVPCO’s Image Payments Network.
Society for Worldwide Interbank Financial Telecommunications (“ SWIFT ”)	SWIFT provides a network that enables 10,000 financial institutions worldwide to send and receive information in 212 different countries between financial institutions and corporations about financial transactions in a secure, standardized, and reliable environment. SWIFT is a member-owned cooperative through which the financial world exchanges millions of standardized financial messages every day.
Depository Trust Co. (“ DTC ”)	DTC is a central depository for security handling and income payments; it provides clearing and settlement efficiencies by immobilizing securities and making “book-entry” changes to ownership of the securities. DTC provides securities movements for National Securities Clearing Corporation’s net settlements, and settlement for institutional trades (which typically involve money and securities transfers between custodian banks and broker/dealers), as well as money market instruments.
Automated Clearing House (“ ACH ”)	The ACH system is the primary electronic funds transfer system used by agencies to make payments and is managed by the Financial Management Service, a Bureau of the United States Department of the Treasury. The ACH system exchanges batched debit and credit payments among business, consumer, and government accounts. The system processes pre-authorized recurring payments and non-recurring payments.
Zelle	Zelle is a P2P platform allowing consumer customers to send money in real time across institutions.
Real Time Payments (“ RTP ”)	RTP (Real-Time Payments) or “instant payments” is a payment rail used to send money electronically between banks in the United States. Instant payments are facilitated by the RTP Network operated by The Clearing House (TCH) and provides 24x7x365 access. It transfers funds between two bank accounts instantaneously and is available year-round. The FRB is introducing a new instant payments network called FedNow in late 2023.

F. Description of Foreign Operations

While Fifth Third does maintain foreign operations, Fifth Third’s operations and employees are primarily located in the United States. As a result, the vast majority of revenues, profits, assets, and liabilities are related to Fifth Third’s domestic operations.



Financial Corp. has the following non-bank subsidiaries located outside the United States:

- *Fifth Third Investment Company* (Mauritius and India), although incorporated in Ohio, has the following non-bank subsidiaries with operations located outside the United States:
 - *Fifth Third Mauritius Holdings Limited* (Mauritius) is a holding company for Fifth Third's ownership interest in Coforge Business Process Solutions, formerly known as SLK Global Solutions ("**Coforge**").
 - *Fifth Third's Global Services* (India), although incorporated in Ohio, operates primarily in India and provides services to Coforge.

The Bank also has the following operations located outside the United States, which are immaterial and represent less than 1% of Fifth Third's employees:

- A Canadian branch located in Toronto, Ontario, serving Canadian, U.S. and international clients with operations in both Canada and the United States. The Canadian branch's products and services include Canadian Dollar and U.S. Dollar Commercial Demand Deposit Accounts, Commercial & Industrial Loans, and Treasury Management Services.
- A European Representative Office ("**ERO**"), opened in 2015 and located in the United Kingdom (the "**UK**"), is registered with Companies House in the UK. The EUR does not own any relationships but serves as a business development office.

G. Identities of Material Supervisory Authorities

Fifth Third and the Bank are subject to regulation and supervision primarily by the FRB, the Consumer Financial Protection Bureau (the "**CFPB**") and the Office of the Comptroller of the Currency ("**OCC**") and additionally by certain other functional regulators and self-regulatory organizations. The Bancorp is also subject to regulation by the SEC by virtue of its status as a public company and due to the nature of some of its businesses. The Bank is also subject to regulation by the FDIC, which insures the Bank's deposits as permitted by law.

The federal and state laws and regulations that are applicable to banks and to BHCs regulate, among other matters, the scope of the Bancorp's and the Bank's businesses, their activities, their investments, their capital and liquidity levels, their ability to make capital distributions (such as share repurchases and dividends), their reserves against deposits, the timing of the availability of deposited funds, the amount of loans to individual and related borrowers and the nature, the amount of and collateral for certain loans, and the amount of interest that may be charged on loans, as applicable. Various federal and state consumer laws and regulations also affect the services provided to consumers.

Fifth Third and the Bank are required to file various reports with and are subject to examination by various regulators, including the FRB and the OCC. The FRB, the OCC and the CFPB have the authority to issue orders for BHCs and banks to cease and desist from certain banking practices and violations of conditions imposed by, or violations of agreements with, the FRB, the OCC and the CFPB. Certain of the Bancorp's and the Bank's regulators are also empowered to assess civil money penalties against companies or individuals in certain situations, such as when there is a violation of a law or regulation. Applicable state and federal laws



also grant certain regulators the authority to impose additional requirements and restrictions on the activities of the Bancorp and the Bank and, in some situations, the imposition of such additional requirements and restrictions will not be publicly available information.

H. Identities of the Principal Officers

Officers are appointed annually by the Board of Directors at the meeting of Directors immediately following the Annual Meeting of Shareholders. The names and positions of the Executive Officers of Fifth Third Bank as of December 31, 2021 are listed below:

Principal Officers	Positions and Offices
Greg D. Carmichael	Chief Executive Officer
Timothy Spence	President
Lars C. Anderson	EVP & Vice Chairman of Commercial Banking Strategic Growth Initiatives
Kristine Garrett	Executive Vice President & Head of Wealth and Asset Management
Howard Hammond	Executive Vice President & Head of Consumer Banking
Mark D. Hazel	Executive Vice President & Controller
Kevin P. Lavender	Executive Vice President & Head of Corporate Banking
James C. Leonard	Executive Vice President & Chief Financial Officer
Nancy Pinckney	Executive Vice President & Chief Human Resources Officer
Bryan Preston	Senior Vice President & Treasurer
Robert P. Shaffer	Executive Vice President & Chief Risk Officer
Jude Schramm	Executive Vice President & Chief Information Officer
Melissa Stevens	Executive Vice President & Head of Digital, Marketing, Design and Innovation
Richard Stein	Executive Vice President & Chief Credit Officer
Shellie Creson	Executive Vice President & Chief Auditor
Susan Zaunbrecher	Executive Vice President & Chief Legal Officer

**Timothy Spence was named Chief Executive Officer on July 5, 2022. Greg Carmichael was named Executive Chair on July 5, 2022. Kala Gibson was named Executive Vice President and Chief Corporate Responsibility Officer on February 14, 2022. Shellie Creson resigned from Bancorp in June 2022 and Elizabeth Osbourne was named Chief Auditor in October 2022. As of February 22, 2022, Lars Anderson no longer serves as an executive officer of Bancorp.*

I. Description of the Corporate Governance Structure and Processes related to Resolution Planning



Fifth Third has developed a strong governance framework with respect to its resolution planning obligations under the IDI Rule. This framework has been informed by its resolution planning experience since the adoption of the Dodd-Frank Act. A resolution planning policy, adopted by the Bancorp Board of Directors, memorializes this governance framework.



Fifth Third has dedicated significant resources and effort to its resolution planning responsibilities. The Capital and Resolution Planning group operates as a unit within Fifth Third’s Finance division and coordinates the development, review, and approval of the IDI Resolution Plan. Management of the resolution review and update resides with the CFO. The CFO manages Fifth Third’s resolution planning efforts and is the central point of control with respect to the resolution planning governance structure.

Fifth Third’s resolution planning process is conducted through a network of committees, councils, and working groups including the following:

Board of Directors

The Board includes the boards of directors of each of Bancorp, Financial Corp. and Bank and governs the activities of Fifth Third. It has ultimate oversight responsibility and accountability for resolution planning and must receive sufficient information to allow for informed decisions.

Risk and Compliance Committee (the “RCC”)

RCC is a joint committee of the Bancorp and Bank boards with responsibility for oversight of management’s compliance with all of Fifth Third’s regulatory obligations, under applicable federal and state banking laws, rules, and regulations. RCC is currently comprised of six members, at least one of whom of has experience in identifying, assessing, and managing risk exposures of large, complex financial firms.

Enterprise Risk Management Committee (the “ERMC”)

ERMC provides oversight of risk management across Fifth Third on behalf of the RCC. In addition, ERMC reviews the results of the IDI Resolution Plan and any senior management action related to the plan. ERMC is chaired by the Chief Risk Officer and its membership is comprised of the Chief Executive Officer and his direct reports as well as additional executive leaders primarily from the risk and finance departments.

Capital Committee

The Capital Committee is authorized by and accountable to the ERMC and is responsible for performing ongoing monitoring and management of Fifth Third’s current and future capital positions to ensure capital adequacy of the Bancorp and its subsidiaries. The Capital Committee ensures collaboration among Risk



Management, Finance, and business units in overseeing the enterprise-wide resolution planning process and is charged with reviewing and recommending Fifth Third's IDI Resolution Plan to the ERMC. The Capital Committee is chaired by the CFO and its membership is comprised of executive and senior leaders primarily from the risk and finance departments.

Resolution Planning Council

The Resolution Planning Council is responsible for providing continued guidance and monitoring of the IDI Resolution Plan to ensure alignment with changes to the regulatory environment. The Resolution Planning Council is chaired by the Managing Director of Liquidity, Capital and Corporate Development and is comprised of senior management from Finance, Information Technology, Legal, and Enterprise Risk Management ("ERM") and provides oversight over methodologies, analysis, and decisions.

Resolution Planning Working Group

The resolution planning working group is comprised of members from each core business lines, critical service, and other relevant functions, and meets throughout the year. The working group is responsible for the development and maintenance of each respective area of the IDI Resolution Plan. The working group is led by members of the Capital and Resolution Planning group.

In addition to the oversight and approval process noted above, the resolution planning process incorporates an internal control framework to ensure the accuracy and confidentiality of the information included in the IDI Resolution Plan. Fifth Third's Internal Audit has been engaged throughout the process to provide ongoing monitoring.

J. Description of Material Management Information Systems ("MIS")

Fifth Third invests in and maintains a robust organization of MIS that enables business operations, risk management, and accounting and aids the generation and analysis of financial, regulatory, and management reports. These applications reside on a variety of platforms (cloud, mainframe, & various distributed computing systems) and consist of user-interfaces that allow for viewing and editing of information along with data repositories and processing systems that store and perform procedures as necessary.

Fifth Third recognizes that the overall computing infrastructure and certain applications are essential to the daily operations of the Bank, its financial stability, risk monitoring and reporting, enterprise management, and regulatory compliance. As part of the resolution planning process, Fifth Third has identified and documented the relationship between the key MIS, core business lines, and critical services.

Policies and procedures that govern the MIS environment have been well established and are updated based on regulatory requirements, business needs, and changes to the environment. This governance framework drives the many protections such as change management, incident management, information security, business continuity, and disaster recovery that enable a controlled computing environment.

Risk Management

All financial institutions must manage and control a variety of business risks that can significantly affect their financial performance. Fifth Third has an enterprise-wide risk management framework, including strategies, policies, processes and systems used to identify, assess, measure, and manage risks. Among the key risks managed by Fifth Third are credit risks, asset / liability interest rate and market risks, and operations risks. Applications are critical to providing the necessary data, reports, and oversight mechanisms for the prudent



management and control of these risks by Fifth Third. Key applications in place for these purposes include systems that provide aggregate counterparty exposures, information regarding credit concentrations and performance, value at risk calculations for market risk, simulations to examine interest rate risk, and other analytics.

Accounting and Financial and Regulatory Reporting

Financial applications are used by accounting teams within the Finance division to record transactions, reconcile general ledger balances, ensure the adequacy of financial controls, and to generate information necessary for the preparation of financial statements and SEC and regulatory reports.

Business Continuity Planning

Fifth Third maintains a thorough business continuity planning methodology and process in order to maintain the continuity of operations and services during times of business disruption. As part of this effort, business continuity and disaster recovery staff members advise and guide all departments in the development, maintenance, and testing of departmental business continuity plans. Each plan includes detailed steps needed to maintain business processes as well as communication, personnel, and technology requirements. In addition to business continuity plans, Fifth Third performs a comprehensive annual technology-focused disaster recovery exercise to provide a full understanding of the effectiveness of technology-related continuity plans. Business continuity and disaster recovery plans and processes are subject to review by regulatory authorities.

K. High-level Description of Resolution Strategy

Fifth Third has developed resolution strategies in accordance with the requirements set forth by the regulatory authorities. Fifth Third has planned for the rapid and orderly resolution of the Bank and core business lines, without government intervention or taxpayer support, by formulating appropriate resolution strategy options that would be available to the relevant resolution authority. These resolution strategies are described at a high-level below.

Bancorp – The Bancorp would be resolved under Chapter 11 of the Bankruptcy Code (“**Chapter 11**”). The Bancorp would likely elect to wind down under Chapter 11 and would likely pursue a liquidation process, involving the sale of marketable assets and the wind-down of any remaining assets.

Financial Corp. – Financial Corp. would be resolved under Chapter 11. Financial Corp. would likely elect to wind down under Chapter 11 and would likely pursue a liquidation process, involving the sale of marketable assets and the wind-down of any remaining assets.

The Bank – The Bank would be subject to the FDIC receivership process under the FDIA. Fifth Third has developed the resolution strategy for the Bank by considering a range of sale and disposition options for the FDIC to consider. The options identified are intended to achieve maximum value for the receivership, incur the least cost to the FDIC’s deposit insurance fund, ensure access to the Bank’s insured deposits within one business day, and limit contagion and loss of franchise value that might be caused by a lengthy resolution process. Potential third-party purchasers of Fifth Third, or a portion of its business, would include a range of global, national or regional financial institutions. The options for sale and disposition of the Bank developed by Fifth Third are:

- FDIC sale of the Bank as a whole;



- FDIC sale to multiple acquirers, utilizing a bridge bank;
- FDIC liquidation of the Bank.

This is detailed in the IDI Resolution Plan.



Conclusion

The IDI Resolution Plan provides for rapid and orderly resolution of the Bank in the event of material financial distress or failure without posing systemic risk to the larger financial system and without the need for any government support. The resolution options proposed are designed to ensure that key components of Fifth Third's business would be able to continue their operations during the period immediately following failure, minimizing disruption in the United States. Fifth Third believes that it has developed an effective and feasible plan for resolution.



GLOSSARY

Defined Term	Definition
ACH	Automated Clearing House
AOCI	Accumulated Other Comprehensive Income
Bancorp	Fifth Third Bancorp
Bank	Fifth Third Bank and all of its subsidiaries
Bankruptcy Code	Chapter 11 of the U.S. Bankruptcy Code
BHC	Bank Holding Company
Board of Governors	Board of Governors of the Federal Reserve System
CECL	Current Expected Credit Losses
CCAR	Comprehensive Capital Analysis and Review
CFO	Chief Financial Officer
CFPB	Consumer Financial Protection Bureau
Chapter 11 Plan	A debtor has an initial 120-day period during which it exclusively can file a Chapter 11 plan providing for the reorganization or liquidation of the debtor
CHIPS	Clearing House Interbank Payment Systems
CIDI	Covered Insured Depository Institution
CIO	Chief Information Officer
Coforge	Coforge Business Process Solutions
Covered Company	A bank holding company registered with the Board of Governors with consolidated assets in excess of \$250 billion defined by the Title I Rule
Dodd-Frank Act	Dodd-Frank Wall Street Reform and Consumer Protection Act
DTC	Deposit Trust Company
EGRRCPA	Economic Growth, Regulatory Relief, and Consumer Protection Act
ERM	Enterprise Risk Management
ERMC	Enterprise Risk Management Committee
ERO	European Representative Office
FDIA	Federal Deposit Insurance Act
FDIC	Federal Deposit Insurance Corporation
FedWire	FedWire Fund Services
FFIEC	Federal Financial Institutions Examination Council
FHLB	Federal Home Loan Bank
FHLMC	Federal Home Loan Mortgage Corporation
Fifth Third	Fifth Third Bancorp collectively with all of its subsidiaries
Financial Corp.	Fifth Third Financial Corporation
FNMA	Federal National Mortgage Association
FRB	Federal Reserve Board
IDI	Insured Depository Institution
IDI Resolution Plan	Resolution plan for the CIDI



Defined Term	Definition
IDI Rule	Resolution plans required for insured depository institutions with \$50 billion or more in total assets
IT	Information Technology
ME	Material Entity
MIS	Management Information System
OCC	Office of Comptroller of the Currency
PCS	Payment, Clearing and Settlement Systems
RCC	Risk and Compliance Committee
RTP	Real Time Payments
SEC	U.S. Securities and Exchange Commission
Statement	June 2021 FDIC Public Policy Statement
SVPCO	The Small Value Payments Company, LLC
SWIFT	Society for Worldwide Interbank Financial Telecommunications
TBA	To be announced
UK	United Kingdom



FIFTH THIRD BANK