Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2021

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 007

1c Effective date of plan 11/01/1951

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)

FIFTH THIRD BANCORP

BENEFITS DEPARTMENT

38 FOUNTAIN SQUARE PLAZA
MD 10908R
CINCINNATI, OH 45202-3102

38 FOUNTAIN SQUARE PLAZA
MD 10908R
CINCINNATI, OH 45202-3102

2b Employer Identification Number (EIN)
31-0854434

2c Plan Sponsor's telephone number
513-534-5799

2d Business code (see instructions)
522110

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2022	NANCY PINCKNEY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:

a Sponsor's name

c Plan Name

4b EIN

4d PN

5 Total number of participants at the beginning of the plan year	**5**	3850
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1) Total number of active participants at the beginning of the plan year	**6a(1)**	993
a(2) Total number of active participants at the end of the plan year	**6a(2)**	897
b Retired or separated participants receiving benefits	**6b**	782
c Other retired or separated participants entitled to future benefits	**6c**	1739
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	3418
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	139
f Total. Add lines **6d** and **6e**	**6f**	3557
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	0
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

1A 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [X] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] 0 **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [ ] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2021

This Form is Open to Public Inspection

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 007

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
FIFTH THIRD BANCORP

D Employer Identification Number (EIN)
31-0854434

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2021

2 Assets:

a Market value	**2a**	173401325
b Actuarial value	**2b**	162083427

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	965	48561839	48561839
b For terminated vested participants	1892	53047616	53047616
c For active participants	993	27963854	28198354
d Total	3850	129573309	129807809

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	

5 Effective interest rate	**5**	5.55 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	1802
b Expected plan-related expenses	**6b**	539000
c Total (line 6a + line 6b)	**6c**	540802

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE

Signature of actuary

08/05/2022
Date

CAROL A. WICKENS
Type or print name of actuary

20-08470
Most recent enrollment number

WILLIS TOWERS WATSON US LLC
Firm name

901-930-0000
Telephone number (including area code)

3340 PLAYERS CLUB PARKWAY
SUITE 200
MEMPHIS, TN 38125
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	27562719	30131353
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	525169	0
9	Amount remaining (line 7 minus line 8)	27037550	30131353
10	Interest on line 9 using prior year's actual return of 7.92 %	2141374	2386403
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.33 %		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	3459501	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	25719423	32517756

Part III Funding Percentages

14	Funding target attainment percentage	14	80.00 %
15	Adjusted funding target attainment percentage	15	124.86 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	99.86 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
			Totals ► 18(b)	0	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [X] Yes [ ] No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:	1st segment: 4.75 %	2nd segment: 5.36 %	3rd segment: 6.11 %	☐ N/A, full yield curve used
b Applicable month (enter code)			**21b**	4
22 Weighted average retirement age			**22**	61

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment		☒ Yes	☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment		☐ Yes	☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment		☒ Yes	☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**		

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	540802
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	540802

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	540802	0	540802

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	0
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:

a Schedule elected ☐ 2 plus 7 years ☐ 15 years

b Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2021** **This Form is Open to Public Inspection.**

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan
THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 007

C Plan sponsor's name as shown on line 2a of Form 5500
FIFTH THIRD BANCORP

D Employer Identification Number (EIN)
31-0854434

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions). . . . . [X] Yes [ ] No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

FIFTH THIRD RETIREMENT SERVICES
38 FOUNTAIN SQUARE PLAZA
CINCINNATI, OH 45263

31-1051736

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

WILLIS TOWERS WATSON US LLC

53-0181291

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 13 17	NONE	191115	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

THOMPSON HINE LLP

127 PUBLIC SQUARE
3000 KEY CENTER
CLEVELAND, OH 44144

34-0575300

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29	NONE	22177	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	**(c)** Relationship to employer, employee organization, or person known to be a party-in-interest	**(d)** Enter direct compensation paid by the plan. If none, enter -0-.	**(e)** Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	**(f)** Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	**(g)** Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	**(h)** Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

Part III	**Termination Information on Accountants and Enrolled Actuaries (see instructions)** (complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2021

This Form is Open to Public Inspection

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan
THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 007

C Plan sponsor's name as shown on line 2a of Form 5500
FIFTH THIRD BANCORP

D Employer Identification Number (EIN)
31-0854434

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	1	1
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	454399	459911
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	4044282	4694891
(2) U.S. Government securities	1c(2)	63648736	59661468
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	34899681	35229064
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	0	0
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	68271165	50648510
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	2537460	2242350

			(a) Beginning of Year	**(b)** End of Year
1d	Employer-related investments:			
	(1) Employer securities	**1d(1)**	0	0
	(2) Employer real property	**1d(2)**	0	0
e	Buildings and other property used in plan operation	**1e**	0	0
f	Total assets (add all amounts in lines 1a through 1e)	**1f**	173855724	152936195
	Liabilities			
g	Benefit claims payable	**1g**	0	0
h	Operating payables	**1h**	2068	10153
i	Acquisition indebtedness	**1i**	0	0
j	Other liabilities	**1j**	0	0
k	Total liabilities (add all amounts in lines 1g through1j)	**1k**	2068	10153
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	**1l**	173853656	152926042

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

	Income		**(a)** Amount	**(b)** Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	**2a(1)(A)**	0	
	(B) Participants	**2a(1)(B)**	0	
	(C) Others (including rollovers)	**2a(1)(C)**	0	
	(2) Noncash contributions	**2a(2)**	0	
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	**2a(3)**		0
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	**2b(1)(A)**	859	
	(B) U.S. Government securities	**2b(1)(B)**	645789	
	(C) Corporate debt instruments	**2b(1)(C)**	970086	
	(D) Loans (other than to participants)	**2b(1)(D)**	0	
	(E) Participant loans	**2b(1)(E)**	0	
	(F) Other	**2b(1)(F)**	364628	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	**2b(1)(G)**		1981362
	(2) Dividends: **(A)** Preferred stock	**2b(2)(A)**	0	
	(B) Common stock	**2b(2)(B)**	407	
	(C) Registered investment company shares (e.g. mutual funds)	**2b(2)(C)**	1610991	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	**2b(2)(D)**		1611398
	(3) Rents	**2b(3)**		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	**2b(4)(A)**	24545027	
	(B) Aggregate carrying amount (see instructions)	**2b(4)(B)**	24647275	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	**2b(4)(C)**		-102248
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	**2b(5)(A)**	0	
	(B) Other	**2b(5)(B)**	-5336382	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	**2b(5)(C)**		-5336382

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-622655
c Other income	2c		724
d Total income. Add all **income** amounts in column (b) and enter total	2d		-2467801
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	17903283	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		17903283
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses: **(1)** Professional fees	2i(1)	126339	
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)	-11309	
(4) Other	2i(4)	441500	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		556530
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		18459813
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-20927614
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) [X] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [ ] neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: DELOITTE & TOUCHE **(2)** EIN: 13-3891517

d The opinion of an independent qualified public accountant is **not attached** because:

(1) [ ] This form is filed for a CCT, PSA, or MTIA. **(2)** [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	

			Yes	No	Amount
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e	Was this plan covered by a fidelity bond?	**4e**		X	
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**	X		
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l	Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**			
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No

If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☒ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 429506.

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2021

This Form is Open to Public Inspection.

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan
THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 007

C Plan sponsor's name as shown on line 2a of Form 5500
FIFTH THIRD BANCORP

D Employer Identification Number (EIN)
31-0854434

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 31-1051736

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3** 213

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☒ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☒ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☒ **No**

Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 a Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
Stock: 0.0 % Investment-Grade Debt: 64.0 % High-Yield Debt: 6.0 % Real Estate: 0.0 % Other: 30.0 %

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☒ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☒ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

20 **PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☒ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____

The Fifth Third Bancorp
Master Retirement Plan

EIN: 31-0854434
PN: 007

Financial Statements and Notes to Financial Statements
as of December 31, 2021 and 2020 and for the year ended December 31, 2021,
Supplemental Schedules as of and for the year ended December 31, 2021, and
Independent Auditor's Report

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

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NOTE: All other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

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INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator of
The Fifth Third Bancorp Master Retirement Plan:

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed an audit of the financial statements of The Fifth Third Bancorp Master Retirement Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate

Opinion

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

- The amounts and disclosures in the financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

- The information in the financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of the Plan. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualified institution. In our report dated October 13, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter — Supplemental Schedules Required by ERISA

The supplemental schedules of Assets (Held at End of Year) as of December 31, 2021 and of Reportable Transactions for the Year Ended December 31, 2021 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

October 14, 2022

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
AS OF DECEMBER 31, 2021 AND 2020

	2021	2020
ASSETS:		
Cash	$ 1	$ 1
Investments - at fair value:		
Cash equivalents	4,694,891	4,044,282
Mutual and exchange-traded funds	50,648,510	68,271,165
U.S. Treasury securities and agency obligations	59,661,468	63,648,736
Corporate bonds and notes	31,945,401	30,881,179
Municipal bonds and notes	2,242,350	2,537,460
Non-agency commercial mortgage-backed securities	924,341	1,097,348
Non-agency asset-backed securities	2,359,322	2,921,154
Total investments - at fair value (Note 4)	152,476,283	173,401,324
Accrued investment income	459,911	454,399
Total assets	$ 152,936,195	$ 173,855,724
LIABILITIES:		
Administrative expenses payable	$ 10,153	$ 2,068
Total liabilities	$ 10,153	$ 2,068
NET ASSETS AVAILABLE FOR BENEFITS	$ 152,926,042	$ 173,853,656

Refer to the Notes to Financial Statements.

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2021

	2021
Investment (loss) income:	
Dividend and interest income	$ 3,592,759
Net depreciation in fair value of investments	(6,061,284)
Net investment loss	(2,468,525)
Other income	724
Total (loss) income	(2,467,801)
Benefits paid to participants	17,903,283
Administrative and other expenses	556,530
Total deductions	18,459,813
DECREASE IN NET ASSETS AVAILABLE FOR BENEFITS	(20,927,614)
NET ASSETS AVAILABLE FOR BENEFITS:	
Beginning of period	173,853,656
End of period	$ 152,926,042

Refer to the Notes to Financial Statements.

1. DESCRIPTION OF PLAN

The following brief description of the major provisions of The Fifth Third Bancorp Master Retirement Plan (the "Plan") is provided for general informational purposes only. Participants should refer to the Plan Document for more complete information.

General - The Plan is sponsored and administered by Fifth Third Bancorp (the "Plan Sponsor"). The Plan is a noncontributory defined benefit plan subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended. On December 31, 2001, the Fifth Third Bancorp Master Retirement Plan (the "Predecessor Plan") was merged into the Old Kent Retirement Income Plan. Effective with the merger, this newly merged plan was then renamed The Fifth Third Bancorp Master Retirement Plan. Fifth Third Bancorp amended and restated the Plan effective January 1, 2019, and again effective January 1, 2020, in connection with the filing of an application for an updated determination letter in July 2020 to incorporate prior technical amendments, make certain other legally required updates and make other non-substantive changes, clarifications and updates. Fifth Third Bank, National Association (the "Trustee"), a wholly-owned subsidiary of Fifth Third Bancorp, serves as the trustee of the Plan and manages the Plan's investments.

Pension Benefits - Under the Predecessor Plan, effective November 15, 1998, benefits were frozen, except for grandfathered employees. A grandfathered employee was a participant who, as of December 31, 1998, met the following requirements: (1) was an employee of a Fifth Third Bancorp participating subsidiary, (2) was at least 50 years old and (3) had credit for at least 15 vesting years.

The Plan provides for retirement benefits upon reaching age 65 and five years of vesting service and has provisions for early and deferred retirement benefits. Effective November 15, 1998, annual benefits under the Predecessor Plan accrue only for grandfathered employees, based upon a formula using years of credited service and the employee's base pay rate adjusted for social security benefits. In addition, certain employees are entitled to benefits applicable to certain plans merged with the Predecessor Plan. Benefits of the Predecessor Plan are payable in the form of a single life annuity, qualified joint and survivor annuity, a contingent annuity, a life annuity with 10 years certain, a life annuity of 15 years certain or a lump sum. Lump sum payments not exceeding $5,000 are paid in a lump sum immediately on or after the participant's commencement date if no other election is made. Benefits not exceeding $1,000 are paid in cash and benefits exceeding $1,000 are distributed in an automatic rollover to an individual retirement account. In addition, other optional forms of payment are available as permitted under an appendix in the Predecessor Plan Document.

All Plan participants are 100% vested.

Funding Policy - Contributions to provide benefits under the Plan are made solely by the Plan Sponsor. The Plan Sponsor's funding policy is to make cash contributions to the Plan in amounts as determined by the Plan's independent actuary. The Plan Sponsor met the minimum funding requirements of ERISA for both the years ended December 31, 2021 and 2020. The Plan Sponsor did not elect to make an additional contribution for both the years ended December 31, 2021 and 2020.

Investment Policy and Strategy - Plan Management's objective is to achieve and maintain a fully-funded status of the qualified defined benefit plan while also minimizing the risk of excess assets. As a result, the composition of the Plan's investments is expected to continue shifting towards a higher weighting of long-duration fixed income, or liability matching assets, as the Plan's funded status increases. The Plan's policy for the investment of Plan assets is to employ investment strategies that achieve a range of weighted-average target asset allocations relating to equity securities, fixed-income securities (including U.S. Treasury and

federal agencies securities, mortgage-backed securities, asset-backed securities, corporate bonds and municipal bonds), alternative strategies (including traditional mutual funds, precious metals and commodities) and cash.

Termination - Although it has not expressed its intention to do so, the Plan Sponsor has the right under the Plan, in certain circumstances, to discontinue its contributions at any time and to amend or terminate the Plan subject to the provisions set forth in ERISA. In the event of any termination of the Plan or upon complete or partial discontinuance of contributions, the accounts of each affected participant shall become fully vested. In the event the Plan is terminated, the net assets of the Plan will be allocated for payment of Plan benefits to the participants in an order of priority determined in accordance with ERISA, applicable regulations thereunder and the Plan Document.

Certain benefits under the Plan are insured by the Pension Benefit Guaranty Corporation ("PBGC") if the Plan terminates. Generally, the PBGC guarantees most vested, normal-age retirement benefits, early retirement benefits and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination, subject to a statutory ceiling on the amount of an individual's monthly benefit.

Whether all participants receive their benefits should the Plan be terminated at some future time will depend on the sufficiency, at the time, of the Plan's net assets to provide these benefits, the priority of those benefits to be paid and the level and type of benefits guaranteed by the PBGC at that time. Some benefits may be fully or partially provided by the then existing assets and the PBGC guaranty, while other benefits may not be provided at all.

Tax Status - The Internal Revenue Service ("IRS") has determined and informed Fifth Third Bancorp by a letter dated December 9, 2020 that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code ("IRC"). Therefore, no provision for income taxes has been included in the Plan's financial statements.

Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America ("U.S. GAAP") require Plan Management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

COVID-19 Global Pandemic - The COVID-19 pandemic created significant economic uncertainty and financial disruptions during the years ended December 31, 2021 and 2020. The Plan Sponsor is unable to estimate the extent of the pandemic's impact on its operating results and the pandemic may adversely impact the Plan Sponsor's future operating results. The Plan Sponsor continues to closely monitor the pandemic and its effect on its operations.

In response to the COVID-19 pandemic, the Coronavirus Aid, Relief, and Economic Security Act ("CARES Act") was signed into law on March 27, 2020, which amended certain rules related to employee benefit plans. These provisions did not have a material impact on the Plan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting - The accounting records of the Plan are maintained on the accrual basis of accounting. The accompanying financial statements have been prepared in accordance with U.S. GAAP. The Plan has evaluated subsequent events through October 14, 2022, the date the financial statements were available to be issued, to determine if either recognition or disclosure of significant events or transactions is required.

Use of Estimates - The preparation of financial statements in conformity with U.S. GAAP requires Plan Management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, disclosure of contingent assets and liabilities and the actuarial present value of accumulated plan benefits and changes therein at the date of the financial statements. Actual results could differ from those estimates and assumptions and could be material to the financial statements.

Risks and Uncertainties - The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate risk, credit risk and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such change could materially affect the amounts reported in the Statements of Net Assets Available for Benefits.

Plan contributions are made and the actuarial present value of the accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

Concentrations of Investments - At both December 31, 2021 and 2020, the Plan had one investment that exceeded 10% of the total Plan investments balance. The BlackRock Strategic Income Opportunities Fund represented 20% and 28% of total Plan investments at December 31, 2021 and 2020, respectively. Due to the nature of mutual and exchange-traded funds, the underlying assets are, generally, diversified portfolios which minimizes the risk that a price change of a particular investment within these funds will have a material impact on the net asset value ("NAV") per share of that particular fund.

Payment of Benefits - Benefit payments to participants are recorded upon distribution.

Cash Equivalents - Cash equivalents include amounts held in the Fifth Third Banksafe deposit account. Cash equivalents are readily convertible to cash upon demand and are considered short-term investment funds that have an original maturity of 90 days or less when purchased.

Valuation of Investments - Investments are stated at fair value in accordance with Accounting Standards Codification Topic 820, *Fair Value Measurements and Disclosures*. The Plan's fair value measurements involve various valuation techniques and models, which involve inputs that are observable, when available. Valuation techniques and parameters used for measuring assets and liabilities are reviewed and validated by the Plan on a quarterly basis. Additionally, the Plan monitors the fair values of significant assets and liabilities using a variety of methods including the evaluation of pricing runs and exception reports based on certain analytical criteria, comparison to previous trades and overall review and assessments for reasonableness. The

Plan may, as a practical expedient, measure the fair value of certain investments on the basis of the NAV per share of the investment, or its equivalent. For further information on fair value measurements, refer to Note 4.

Income Recognition - In accordance with the Department of Labor's regulations, realized and unrealized gains and losses are based on the value of the investments as of the beginning of the Plan year or at the time of purchase, if purchased during the year, and are reflected in the Statement of Changes in Net Assets Available for Benefits. Purchases and sales are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Administrative and Other Expenses - Administrative and other expenses include fees paid by the Plan to the Plan's actuary and legal counsel for services rendered and premiums paid to the PBGC. In addition, the Plan Sponsor pays certain expenses of administering the Plan, although it is not obligated to do so under the Plan provisions.

3. ACCUMULATED PLAN BENEFITS

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, which are attributable under the Plan's provisions to the services employees have rendered as of the valuation date. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died and (c) present employees or their beneficiaries. Benefits payable as a result of retirement, death, disability or termination of employment are included, to the extent they are deemed attributable to employee services rendered to the valuation date.

The actuarial present value of accumulated plan benefits is determined by an independent actuary and is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment.

The significant actuarial assumptions used in the valuations for the 2021 and 2020 Plan years were:

a) Retirement age assumptions: weighted average retirement age is 61 at both December 31, 2021 and 2020;
b) Discount rate: 2.85% and 2.26% at December 31, 2021 and 2020, respectively; and
c) Life expectancy of participants: PRI-2012 Mortality Tables projected generationally from 2012 using Scale MP-2021 at December 31, 2021 and using Scale MP-2020 at December 31, 2020.

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

The actuarial present value of accumulated plan benefits as of December 31, 2021 and 2020 is as follows:

	December 31, 2021	December 31, 2020
Vested benefits:		
Active employees	$ 33,585,280	$ 42,951,339
Retired participants	52,791,174	59,572,417
Vested, terminated and transferred participants	69,864,555	81,919,017
Total vested benefits	156,241,009	184,442,773
Non-vested benefits	152,261	167,094
Total actuarial present value of accumulated plan benefits	$ 156,393,270	$ 184,609,867

The changes in the actuarial present value of the Plan's accumulated plan benefits for the year ended December 31, 2021 are as follows:

Present value of accumulated plan benefits, beginning of period	$ 184,609,867
Increase (decrease) during the year attributable to:	
Benefits accumulated	2,681
Actuarial gains	(2,997,556)
Decrease in discount period	3,969,999
Change of assumptions	(11,288,438)
Benefits paid	(17,903,283)
Net decrease	(28,216,597)
Present value of accumulated plan benefits, end of period	$ 156,393,270

4. FAIR VALUE MEASUREMENTS

The Plan measures certain financial assets and liabilities at fair value in accordance with U.S. GAAP, which defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. U.S. GAAP also establishes a fair value hierarchy, which prioritizes the inputs to valuation techniques used to measure fair value into three broad levels. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). A financial instrument's categorization within the fair value hierarchy is based upon the lowest level of input that is significant to the instrument's fair value measurement. The three levels within the fair value hierarchy are described as follows:

Level 1 - Quoted prices (unadjusted) in active markets for identical assets or liabilities that the Plan has the ability to access at the measurement date.

Level 2 - Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly. Level 2 inputs include: quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in markets that are not active;

inputs other than quoted prices that are observable for the asset or liability; and inputs that are derived principally from or corroborated by observable market data by correlation or other means.

Level 3 - Unobservable inputs for the asset or liability for which there is little, if any, market activity at the measurement date. Unobservable inputs reflect the Plan's own assumptions about what market participants would use to price the asset or liability. The inputs are developed based on the best information available in the circumstances, which might include the Plan's own financial data such as internally developed pricing models, discounted cash flow methodologies, as well as instruments for which the fair value determination requires significant management judgment.

The methods described above involve various valuation techniques and models, which involve inputs that are observable, when available. Valuation techniques and parameters used for measuring assets and liabilities are reviewed and validated on a quarterly basis. Additionally, the Plan monitors the fair values of significant assets and liabilities using a variety of methods including the evaluation of pricing runs and exception reports based on certain analytical criteria, comparison to previous trades and overall review and assessments for reasonableness.

The following tables summarize assets measured at fair value on a recurring basis:

	Fair Value Measurements Using			
As of December 31, 2021	Level 1	Level 2	Level 3	Total Fair Value
Investments:				
Cash equivalents	$ 4,694,891	$ —	$ —	$ 4,694,891
Mutual and exchange-traded funds	50,648,510	—	—	50,648,510
U.S. Treasury securities and agency obligations	54,021,136	5,640,332	—	59,661,468
Corporate bonds and notes	—	31,945,401	—	31,945,401
Municipal bonds and notes	—	2,242,350	—	2,242,350
Non-agency commercial mortgage-backed securities	—	924,341	—	924,341
Non-agency asset-backed securities	—	2,359,322	—	2,359,322
Total investments	$ 109,364,537	$ 43,111,746	$ —	$ 152,476,283

	Fair Value Measurements Using			
As of December 31, 2020	Level 1	Level 2	Level 3	Total Fair Value
Investments:				
Cash equivalents	$ 4,044,282	$ —	$ —	$ 4,044,282
Mutual and exchange-traded funds	68,271,165	—	—	68,271,165
U.S. Treasury securities and agency obligations	57,239,543	6,409,193	—	63,648,736
Corporate bonds and notes	—	30,881,179	—	30,881,179
Municipal bonds and notes	—	2,537,460	—	2,537,460
Non-agency commercial mortgage-backed securities	—	1,097,348	—	1,097,348
Non-agency asset-backed securities	—	2,921,154	—	2,921,154
Total investments	$ 129,554,990	$ 43,846,334	$ —	$ 173,401,324

The following is a description of the valuation methodologies used for instruments measured at fair value, as well as the general classification of such instruments pursuant to the valuation hierarchy.

Cash equivalents
Cash equivalents are comprised of money market mutual funds that invest in short-term money market instruments that are issued and payable in U.S. dollars. The Plan measures its cash equivalent funds that are exchange-traded using the fund's quoted price, which is in an active market. Therefore, these investments are classified within Level 1 of the valuation hierarchy.

Mutual and exchange-traded funds
The Plan measures its mutual and exchange-traded funds, which are registered with the Securities and Exchange Commission, using the funds' quoted prices which are available in an active market. Therefore, these investments are classified within Level 1 of the valuation hierarchy. The mutual and exchange-traded funds held by the Plan are open-ended funds and are required to publicly publish their NAV on a daily basis. The funds are also required to transact and use the daily NAV as a basis for transactions. Therefore, the NAV reflects the fair value of the Plan's investment.

U.S. Treasury securities and agency obligations, corporate bonds and notes and municipal bonds and notes
For U.S. Treasury securities, the Plan measures the fair value based on quoted prices which are available in an active market. Therefore, these investments are classified within Level 1 of the valuation hierarchy. Where quoted prices are not available, the Plan measures agency obligations, corporate bonds and notes and municipal bonds and notes based on matrix pricing models that include the bid price, which factors in the yield curve and other characteristics of the security including the interest rate, prepayment speeds and length of maturity. Therefore, these investments are classified within Level 2 of the valuation hierarchy.

Non-agency commercial mortgage-backed securities and non-agency asset-backed securities
The fair values of non-agency commercial mortgage-backed securities and non-agency asset-backed securities are estimated based on models that consider the estimated cash flows of each tranche of the entity, establishes a benchmark yield and develops an estimated tranche-specific spread to the benchmark yield based on the unique attributes of the tranche. These investments are estimated using observable and timely inputs and, therefore, are classified within Level 2 of the valuation hierarchy.

5. EXEMPT PARTY-IN-INTEREST TRANSACTIONS

Fifth Third Bank, National Association is the Trustee as defined by the Plan and, therefore, is a party-in-interest. The Plan's cash equivalents are held in an interest-bearing deposit account with Fifth Third Bank, National Association. Fifth Third Bank, National Association also provides the Plan with certain accounting, administrative and investment management services for which no fees are charged.

6. INFORMATION CERTIFIED BY THE TRUSTEE

The following is a summary of information (see accompanying independent auditor's report) regarding the Plan as of December 31, 2021 and 2020, and for the year ended December 31, 2021, included in the Plan's financial statements and supplemental schedules that was prepared by or derived from information prepared by Fifth Third Bank, National Association, the Trustee of the Plan, and furnished to the Plan administrator. The Plan administrator has obtained certifications from the Trustee that such information is complete and accurate.

	December 31, 2021	December 31, 2020
Statements of Net Assets Available for Benefits:		
Total investments	$ 152,476,283	$ 173,401,324
Accrued investment income	459,911	454,399
Statement of Changes in Net Assets Available for Benefits:		
Dividend and interest income	3,592,759	
Net depreciation in fair value of investments	(6,061,284)	

The Trustee has also certified all investment balances in Note 4 (except for the classifications within the fair value hierarchy) and all information in the supplemental schedules.

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SUPPLEMENTAL SCHEDULES

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

EIN: 31-0854434; PN: 007

SCHEDULE H, PART IV, LINE 4(i)
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2021

Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment	Cost	Current Value
CASH EQUIVALENTS:		
* Fifth Third Banksafe	$ 4,694,891	$ 4,694,891
MUTUAL AND EXCHANGE-TRADED FUNDS:		
BlackRock Strategic Income Opportunities Fund	29,734,460	30,410,959
Eaton Vance Floating Rate I	10,000,000	10,304,450
JPMorgan Ultra-Short Income ETF	10,005,395	9,933,101
Total mutual and exchange-traded funds:	49,739,855	50,648,510
U.S. TREASURY SECURITIES AND AGENCY OBLIGATIONS:		
Fannie Mae, Series 2017-M03 Class 3-A2, variable rate due 12/25/26	263,263	294,698
Fannie Mae, Series 2011-109 Class PK, 4.000% due 08/25/41	23,196	13,249
Fannie Mae, Series 2012-134 Class FD, variable rate due 12/25/42	141,606	148,187
Fannie Mae, Series 2014-M13 Class A-2, variable rate due 08/25/24	59,239	57,522
Fannie Mae, Series 2017-M14 Class A-2, variable rate due 11/25/27	373,602	407,435
Fannie Mae, Series 2017-M15 Class A-2, variable rate due 09/25/27	54,115	59,063
Fannie Mae, Series 2018-M7 Class A-2, variable rate due 03/25/28	610,534	670,253
Fannie Mae, Series 2018-M14 Class A-2, 3.578% due 08/25/28	424,993	434,191
Fannie Mae, Series 2019-M2 Class A-2, variable rate due 11/25/28	319,047	341,709
Fannie Mae, Series 2019-M1 Class A-2, 3.555% due 09/25/28	901,217	986,908
Fannie Mae, Series K-023 Class A-2, 2.307% due 08/25/22	186,717	186,676

(Continued)

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

EIN: 31-0854434; PN: 007

SCHEDULE H, PART IV, LINE 4(i)
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2021

Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment	Cost	Current Value
U.S. TREASURY SECURITIES AND AGENCY OBLIGATIONS (continued):		
Fannie Mae REMIC Trust, Series 2018-M4 Class A-2, variable rate due 03/25/28	$ 218,815	$ 241,225
Federal Home Loan Mortgage Corp., 2.789% due 01/25/22	42,366	34,521
Federal Home Loan Mortgage Corp., Series 2744, variable rate due 02/15/34	15,931	15,404
Freddie Mac, Series K-049 Class A-2, 3.010% due 07/25/25	312,007	327,066
Freddie Mac, Series K-086 Class A-2, variable rate due 11/25/28	43,963	45,443
Freddie Mac, Series K-087 Class A-2, 3.771% due 12/25/28	617,951	678,648
Freddie Mac, Series K-074 Class A-2, 3.600% due 01/25/28	84,119	89,132
Freddie Mac, Series K-1510 Class A2, 3.718% due 01/25/31	176,300	166,689
Freddie Mac, Series 3536 Class PC, 4.500% due 05/15/39	24,733	11,534
Gov. National Mortgage Assoc., Series 3663, 4.500% due 01/20/35	23,467	64,372
Tennessee Valley Authority, zero coupon due 07/15/22	302,680	366,407
U.S. Treasury Note, 0.125% due 10/15/23	1,385,836	1,386,168
U.S. Treasury Note, 1.750% due 05/15/22	855,228	849,952
U.S. Treasury Note, 2.750% due 11/15/23	128,371	129,736
U.S. Treasury Note, 2.000% due 04/30/24	549,640	570,157
U.S. Treasury Note, 1.375% due 10/15/22	3,325,870	3,291,283
U.S. Treasury Bond, 4.750% due 02/15/37	1,271,171	1,421,330

(Continued)

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

EIN: 31-0854434; PN: 007

SCHEDULE H, PART IV, LINE 4(i)
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2021

Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment	Cost	Current Value
U.S. TREASURY SECURITIES AND AGENCY OBLIGATIONS (continued):		
U.S. Treasury Bond, 5.000% due 05/15/37	$ 1,309,375	$ 1,458,590
U.S. Treasury Bond, 4.500% due 05/15/38	1,242,422	1,401,520
U.S. Treasury Bond, 4.250% due 05/15/39	1,204,375	1,374,410
U.S. Treasury Bond, 4.500% due 08/15/39	1,168,281	1,415,740
U.S. Treasury Bond, 4.375% due 05/15/40	1,150,352	1,403,440
U.S. Treasury Bond, 3.875% due 08/15/40	1,145,703	1,321,640
U.S. Treasury Bond, 4.375% due 05/15/41	1,158,437	1,412,700
U.S. Treasury Bond, 3.125% due 02/15/42	958,828	1,208,560
U.S. Treasury Bond, 3.125% due 02/15/43	955,820	1,209,220
U.S. Treasury Bond, 3.625% due 08/15/43	1,038,867	1,301,450
U.S. Treasury Bond, 3.125% due 08/15/44	954,141	1,218,590
U.S. Treasury Bond, 3.000% due 05/15/45	931,524	1,200,390
U.S. Treasury Bond, 2.875% due 08/15/45	908,945	1,178,440
U.S. Treasury Bond, zero coupon due 08/15/46	2,000,900	3,086,650
U.S. Treasury Bond, zero coupon due 11/15/46	1,985,050	3,079,100
U.S. Treasury Bond, zero coupon due 02/15/47	1,969,900	3,072,350
U.S. Treasury Bond, zero coupon due 05/15/47	1,953,250	3,066,400

(Continued)

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

EIN: 31-0854434; PN: 007

SCHEDULE H, PART IV, LINE 4(i)
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2021

Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment	Cost	Current Value
U.S. TREASURY SECURITIES AND AGENCY OBLIGATIONS (continued):		
U.S. Treasury Bond, zero coupon due 08/15/47	$ 1,936,750	$ 3,047,600
U.S. Treasury Bond, zero coupon due 11/15/47	1,976,000	3,030,400
U.S. Treasury Bond, zero coupon due 02/15/48	2,350,980	3,641,760
U.S. Treasury Bond, zero coupon due 05/15/48	2,336,400	3,635,160
U.S. Treasury Bond, zero coupon due 08/15/48	2,317,200	3,608,400
Total U.S. Treasury securities and agency obligations:	45,689,477	59,661,468
CORPORATE BONDS AND NOTES:		
AbbVie Inc., 2.300% due 11/21/22	372,398	365,058
AbbVie Inc., 3.600% due 05/14/25	232,571	239,335
ACE INA Holdings Inc., 3.150% due 03/15/25	328,107	337,830
Aflac Inc., 3.625% due 11/15/24	118,913	128,160
Aflac Inc., 2.875% due 10/15/26	180,421	194,722
Ally Financial Inc., 2.200% due 11/02/28	337,202	338,035
Amazon.com, Inc., 5.200% due 12/03/25	305,066	313,046
Amazon.com, Inc., 1.500% due 06/03/30	214,761	208,576
Anheuser-Busch InBev Worldwide Inc., 4.000% due 04/13/28	282,982	328,373
Apple Inc., 2.200% due 09/11/29	318,746	327,840

(Continued)

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

EIN: 31-0854434; PN: 007

SCHEDULE H, PART IV, LINE 4(i)
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2021

Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment	Cost	Current Value
CORPORATE BONDS AND NOTES (continued):		
Apple Inc.,		
4.450% due 05/06/44	$ 1,315,668	$ 1,280,030
Bank of America Corp.,		
3.900% due 01/21/25	306,222	320,496
Bank of America Corp.,		
variable rate due 10/22/30	319,696	330,733
Bank of New York Mellon Corp.,		
2.100% due 10/24/24	164,711	169,278
BB&T Corp.,		
3.050% due 06/20/22	314,991	318,090
Berkshire Hathaway Finance Corp.,		
1.850% due 03/12/30	394,605	391,682
Berkshire Hathaway Finance Corp.,		
4.300% due 05/15/43	1,239,693	1,199,940
Blackrock, Inc.,		
3.500% due 03/18/24	309,087	311,803
BP Capital Markets America Inc.,		
4.234% due 11/06/28	199,434	214,632
Chevron Corp.,		
2.236% due 05/11/30	315,995	318,934
Cincinnati Children's Hospital Medical Center,		
2.853% due 11/15/26	130,000	134,971
Citigroup Inc.,		
3.200% due 10/21/26	314,180	344,591
Citigroup Inc.,		
4.125% due 07/25/28	157,466	170,221
Citigroup Inc.,		
variable rate due 01/29/31	348,871	350,572
The Clorox Company,		
3.050% due 09/15/22	240,426	237,674
Costco Wholesale Corp.,		
1.600% due 04/20/30	119,790	116,375

(Continued)

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

EIN: 31-0854434; PN: 007

SCHEDULE H, PART IV, LINE 4(i)
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2021

Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment	Cost	Current Value
CORPORATE BONDS AND NOTES (continued):		
D.R. Horton Inc.,		
1.400% due 10/15/27	$ 234,326	$ 227,414
Dollar General Corp.,		
3.875% due 04/15/27	223,389	241,406
Duke Energy Florida, LLC,		
1.750% due 6/15/30	311,567	302,633
Enbridge Inc.,		
2.500% due 01/15/25	317,800	313,519
Enbridge Inc.,		
4.250% due 12/01/26	166,810	175,941
Exxon Mobil Corp.,		
2.992% due 03/19/25	431,738	431,045
General Motors Financial Company, Inc.,		
1.200% due 10/15/24	341,792	342,537
GlaxoSmithKline Capital Inc.,		
6.375% due 05/15/38	1,435,960	1,466,550
The Goldman Sachs Group, Inc.,		
3.500% due 01/23/25	226,270	237,175
Home Depot Inc.,		
5.875% due 12/16/36	303,095	354,633
Huntington Bancshares Inc.,		
2.625% due 08/06/24	352,430	339,884
Intel Corp.,		
4.250% due 12/15/42	1,031,860	1,221,860
International Business Machines Corp.,		
4.000% due 06/20/42	1,129,929	1,153,610
John Deere Capital Corp.,		
2.150% due 09/08/22	299,420	303,432
John Deere Capital Corp.,		
2.000% due 06/17/31	249,640	250,205
JPMorgan Chase & Co.,		
3.900% due 07/15/25	421,339	438,417

(Continued)

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

EIN: 31-0854434; PN: 007

SCHEDULE H, PART IV, LINE 4(i)
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2021

Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment	Cost	Current Value
CORPORATE BONDS AND NOTES (continued):		
JPMorgan Chase & Co.,		
variable rate due 10/15/30	$ 412,579	$ 421,673
Lam Research Corp.,		
4.000% due 03/15/29	319,557	347,395
Lennar Corp.,		
4.750% due 11/29/27	312,125	305,748
Lockheed Martin Corp.,		
1.850% due 06/15/30	239,472	235,956
Masco Corp.,		
2.000% due 02/15/31	258,627	249,449
Metlife Inc.,		
3.600% due 04/10/24	317,328	337,805
Microsoft Corp.,		
3.300% due 02/06/27	307,379	343,479
Morgan Stanley,		
3.625% due 01/20/27	317,188	341,718
Morgan Stanley,		
variable rate due 01/22/31	357,033	343,074
Nucor Corp.,		
4.000% due 08/01/23	132,310	130,305
Oracle Corp.,		
6.125% due 07/08/39	321,317	332,050
PepsiCo Inc.,		
1.950% due 10/21/31	329,343	330,235
PepsiCo Inc.,		
3.600% due 08/13/42	197,435	226,710
Pfizer Inc.,		
4.300% due 06/15/43	303,337	307,147
Pfizer Inc.,		
4.125% due 12/15/46	668,625	620,050
Philip Morris International Inc.,		
3.875% due 08/21/42	983,660	1,078,610

(Continued)

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

EIN: 31-0854434; PN: 007

SCHEDULE H, PART IV, LINE 4(i)
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2021

Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment	Cost	Current Value
CORPORATE BONDS AND NOTES (continued):		
PNC Financial Services Group Inc., 3.900% due 04/29/24	$ 176,050	$ 169,536
PNC Financial Services Group Inc., 2.550% due 01/22/30	403,866	416,757
Post Apartment Homes L.P., 3.375% due 12/01/22	121,171	119,893
The Proctor & Gamble Company, 2.150% due 08/11/22	155,004	156,720
The Proctor & Gamble Company, 0.550% due 10/29/25	199,676	195,214
Regions Financial Corp., 1.800% due 08/12/28	320,202	313,309
Simon Property Group L.P., 6.750% due 02/01/40	1,397,782	1,470,600
Sumitomo Mitsui Financial Group, Inc., 2.784% due 07/12/22	252,505	253,072
Target Corp., 2.500% due 04/15/26	308,544	335,072
Target Corp., 4.000% due 07/01/42	988,867	1,226,580
The Toronto-Dominion Bank, 0.750% due 01/06/26	169,750	164,825
Total Capital International, 2.700% due 01/25/23	302,327	311,264
Truist Financial Corp., 1.125% due 08/03/27	352,559	348,271
U.S. Bancorp, 3.000% due 03/15/22	309,998	300,933
U.S. Bancorp, 3.000% due 07/30/29	326,209	343,544
United Parcel Service Inc., 6.200% due 01/15/38	1,169,025	1,446,780

(Continued)

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

EIN: 31-0854434; PN: 007

SCHEDULE H, PART IV, LINE 4(i)
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2021

Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment	Cost	Current Value
CORPORATE BONDS AND NOTES (continued):		
Virginia Electric & Power Company,		
3.450% due 09/01/22	$ 108,510	$ 101,220
Visa Inc.,		
0.750% due 08/15/27	219,760	211,046
Walmart Inc.,		
1.800% due 09/22/31	363,704	361,781
Walt Disney Company,		
4.125% due 06/01/44	653,082	598,975
Wyeth,		
6.500% due 02/01/34	347,870	357,347
Total corporate bonds and notes:	30,783,143	31,945,401
MUNICIPAL BONDS AND NOTES:		
Austin, Texas,		
1.479% due 09/01/30	250,000	244,825
California State,		
2.500% due 10/01/29	322,459	340,002
Dallas Texas Waterworks and Sewer System,		
2.919% due 10/01/24	297,036	315,447
North Carolina State,		
5.000% due 06/01/26	231,872	220,970
Texas A&M University,		
2.588% due 05/15/22	200,552	201,662
Texas A&M University,		
3.027% due 05/15/27	300,000	322,566
Texas Public Finance Authority,		
3.225% due 10/01/24	250,000	264,935
Washington State,		
5.000% due 07/01/27	337,934	331,943
Total municipal bonds and notes:	2,189,853	2,242,350

(Continued)

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

EIN: 31-0854434; PN: 007

SCHEDULE H, PART IV, LINE 4(i)
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2021

Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment	Cost	Current Value
NON-AGENCY COMMERCIAL MORTGAGE-BACKED SECURITIES:		
Bank of America Commercial Mtg. Trust, Series 2015-UBS7 Class A-4, 3.705% due 09/15/48	$ 196,216	$ 195,924
Morgan Stanley Bank of America Merrill Lynch Trust, Series 2014-C14 Class A-4, 3.787% due 02/15/47	68,597	52,546
UBS-Barclays Commercial Mortgage Trust, Series 2012-C3 Class A-4, 3.091% due 09/10/22	219,996	212,447
Wells Fargo Commercial Mortgage Trust, Series 2015-2 Class A-4, 3.809% due 12/17/48	461,776	463,424
Total non-agency commercial mortgage-backed securities:	946,585	924,341
NON-AGENCY ASSET-BACKED SECURITIES:		
Bank of America Credit Card Trust, Series 2019-1 Class A, zero coupon due 01/15/25	438,398	438,641
Capital One Credit Card Trust, Series 2015-4A Class A, 2.750% due 05/15/25	206,234	202,600
Capital One Multi-Asset Execution Trust, Series 2019-A3 Class A-3, 2.060% due 08/15/28	324,914	334,214
Continental Airlines, Series 2012-2 Class A, 4.000% due 04/29/26	101,540	102,829
Discover Card Execution Note Trust, Series 2017-A2 Class A-2, 2.390% due 07/15/24	114,946	115,090
Ford Credit Floorplan Master Owner Trust, Series 2020-2 Class A, 4.990% due 09/15/27	349,887	344,673
Honda Auto Receivables, Series 19-4 Class A-4, 1.870% due 01/20/26	319,904	324,483
Synchrony Credit Card Master Note Trust, Series 2017-2 Class A, 2.620% due 10/15/25	386,660	381,270
U.S. Airways Inc., Series 2012-2 Class A, 4.625% due 12/03/26	124,441	115,522
Total non-agency asset-backed securities:	2,366,924	2,359,322
TOTAL INVESTMENTS	$ 136,410,728	$ 152,476,283

*A party-in-interest as defined by ERISA

See accompanying independent auditor's report. (Concluded)

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

EIN: 31-0854434; PN: 007

SCHEDULE H, PART IV, LINE 4(j)
SCHEDULE OF REPORTABLE TRANSACTIONS
FOR THE YEAR ENDED DECEMBER 31, 2021

	Identity of Party Involved	Description of Asset	Purchase Price	Selling Price	Expense Incurred	Cost of Asset	Net Gain (Loss)
	SINGLE TRANSACTIONS:						
	BlackRock Strategic Income Opportunities Fund	Mutual and exchange-traded funds					
	1 Sale		$ —	$ 10,000,000	$ —	$ 9,579,354	$ 420,646
	SERIES TRANSACTIONS:						
*	Fifth Third Banksafe	Cash equivalents					
	8 Purchases		$ 16,207,773	$ —	$ —	$ 16,207,773	$ —
	16 Sales		—	15,557,164	—	15,557,164	—
	BlackRock Strategic Income Opportunities Fund	Mutual and exchange-traded funds					
	2 Sales		$ —	$ 17,000,000	$ —	$ 16,265,540	$ 734,460

*A party-in-interest as defined by ERISA

See accompanying independent auditor's report. (Concluded)

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26
Schedule of Active Participant Data as of January 1, 2021

	Attained Years of Credited Service[1]										
Attained Age	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	Total
Under 25	0	0	0	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0	0	0	0
30-34	0	0	0	0	0	0	0	0	0	0	0
35-39	0	0	0	0	0	0	0	0	0	0	0
40-44	1	37	14	3	0	0	0	0	0	0	55
45-49	0	92	77	15	3	0	0	0	0	0	187
50-54	0	103	54	60	19	1	0	0	0	0	237
55-59	1	98	44	49	33	7	0	0	0	0	232
60-64	0	105	48	21	18	14	9	0	0	0	215
65-69	0	35	9	4	3	5	0	0	0	0	56
70 & over	0	4	4	0	2	1	0	0	0	0	11
Total	2	474	250	152	78	28	9	0	0	0	993

[1] Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: The Fifth Third Bancorp Master Retirement Plan
EIN / PN: 31-0854434/007
Plan Sponsor: Fifth Third Bank
Valuation Date: January 1, 2021

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V
Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis

- Applicable month: September
- Interest rate basis: 3-Segment Rates

Interest rates

	Reflecting Corridors	Not Reflecting Corridors
First segment rate	4.75%	2.22%
Second segment rate	5.36%	3.38%
Third segment rate	6.11%	3.92%
Effective interest rate	5.55%	3.52%

Assumed cost of living adjustments

None.

Plan-related expenses

The amount assumed for plan-related expenses is the average of the actual amounts paid in the two prior years, rounded to the next $1,000. The amount included this year for plan-related expenses is $539,000.

Demographic Assumptions

Inclusion date

The valuation date coincident with or next following the date on which the employee becomes a participant.

SCHEDULE SB ATTACHMENTS

Mortality

For all participants: Separate rates for non-annuitants (based on RP-2014 “Employees” table without collar or amount adjustments adjusted backward to 2006 with MP-2014, and then projected forward with a static projection as specified in the regulations under §1.430(h)(3)-1 using Scale MP-2019) and annuitants (based on RP-2014 “Healthy Annuitants” table without collar or amount adjustments, adjusted backward to 2006 with MP-2014, and then projected forward with a static projection as specified in the regulations under §1.430(h)(3)-1 using Scale MP-2019).

Retirement

For purposes of determining the Funding Target and Target Normal Cost (both disregarding at-risk assumptions), the rates at which participants retire by age are shown below.

Percentage retiring during the year	
Age Rates	Rates
55	10%
56	10%
57	10%
58	10%
59	10%
60	10%
61	10%
62	15%
63	15%
64	25%
65	35%
66	35%
67	35%
68	35%
69	35%
70	100%

Disability rates

None.

Future increases in maximum benefits and plan compensation limitations

Accrued benefits projected to be paid in future years are limited to the maximum presently allowed under IRC Section 415. Plan compensation is limited to the maximum presently allowed under IRC Section 401(a)(17). No provision is made for future increases in the maximum annual benefit or compensation limit.

SCHEDULE SB ATTACHMENTS

Lump sum conversion factors

For lump sums calculated using the PBGC interest rate:

- Interest rate equal to the ASC 960 discount rate less 275 basis points
- 1971GAM for females mortality assumption

For lump sums calculated using the non-PBGC interest rate:

- 3-segment rates as described in Interest Rates above
- The table prescribed by the IRS for plan years beginning in 2020, projected to future years by scale MP-2018, adjusted for consistency with the IRS static projection. This is consistent with IRS Notice 2019-67.

Representative termination rates not due to disability, retirement, or mortality

A flat rate of 7% at all ages.

Form of payment

89% of vested employees who terminate due to normal retirement, early retirement, or vested termination are assumed to elect an immediate lump sum. 89% of vested terminated participants are assumed to elect an immediate lump sum. Other participants are assumed to elect the normal form.

Marriage

For purposes of valuing the pre-retirement surviving spouse's benefit, 80% of eligible participants are assumed to be married and male spouses are assumed to be 3 years older than female spouses.

New or rehired employees

It was assumed that there will be no new or rehired employees.

Plan compensation

Annualized January 1, 2020 rate of pay for those not eligible for a bonus. For those eligible for a bonus, annualized January 1, 2020 rate of pay plus estimated bonus according to the following table:

Base Pay Rate	Bonus %
< $125,000	35%
$125,000 - $134,999	40%
$135,000 - $249,999	55%
$250,000 and up	70%

SCHEDULE SB ATTACHMENTS

Timing of benefit payments	Annuity payments are payable monthly at the beginning of the month and lump sum payments are payable on date of decrement.

Methods

Valuation date	First day of plan year.
Funding target	Present value of accrued benefits.
Target normal cost	Present value of benefits expected to accrue during plan year plus plan-related expenses expected to be paid from plan assets during plan year.
Actuarial value of assets	Average of the fair market value of assets on the valuation date and the two immediately preceding valuation dates, adjusted for contributions, benefits, administrative expenses and expected earnings (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the 2020 plan year). The method of computing the actuarial value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years.
Benefits not valued	All benefits described in the Plan Provisions section of this report were valued. Willis Towers Watson has reviewed the plan provisions with Fifth Third and, based on that review, is not aware of any significant benefits required to be valued that were not.

SCHEDULE SB ATTACHMENTS

Sources of Data and Other Information

Employee data was supplied by the Bank through the eepoint administration system as of the census date. Information on assets, contributions, and plan provisions was supplied by the plan sponsor. Data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with the plan sponsor, assumptions or estimates were made when data were not available and the data was adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date. We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

Assumptions Rationale – Significant Economic Assumptions

Discount rate	The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.
Expected return on plan assets	We understand that the expected return on assets assumption reflects the plan sponsor's estimate of future experience for trust asset returns, reflecting the plan's current asset allocation and any expected changes during the current plan year, current market conditions and the plan sponsor's expectations for future market conditions.

Assumptions Rationale - Significant Demographic Assumptions

Mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).
Form of payment	The percentage of participants assumed to take lump sums is based on observed experience over the period 2015 to 2020.

Source of Prescribed Methods

Funding methods	The methods used for funding purposes as described in Appendix A, including the method of determining plan assets, are “prescribed methods set by law”, as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by IRC §430.

SCHEDULE SB ATTACHMENTS

Changes in Assumptions and Methods

Changes in assumptions and methods since last actuarial valuation

- The segment interest rates used to calculate the funding target and target normal cost were updated from an applicable month of September 2019 to September 2020 as required by IRC §430.
- The mortality table used to calculate the funding target and target normal cost was updated to use the MP-2019 projection scale as specified in the regulations under §1.430(h)(3)-1.
- The lump sum election assumption was updated from 93% to 89%.

Plan Name	**The Fifth Third Bancorp Master Retirement Plan**
Plan Sponsor EIN	**31-0854434**
ERISA Plan #	**007**
Plan Year Ending	**12/31/2021**

The required attachment marked with an "X" in the Attachment column is included within the Accountant's Opinion attachment to Sch. H, Part III, Line 3, which consists of the entire audit report issued by the plan's Independent Qualified Public Accountant (IQPA).

Form/Schedule	Line #	Description	Attachment
5500 Sch. H	Line 3	Financial statements used in formulating the IQPA's opinion	
5500 Sch. H	Line 4i	Schedule of Assets (Held at End of Year)	X
5500 Sch. H	Line 4i	Schedule of Assets (Acquired and Disposed of Within Year)	
5500 Sch. H	Line 4j	Schedule of Reportable Transactions	X
5500 Sch. H	Line 4a	Schedule of Delinquent Participant Contributions	

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2021

This Form is Open to Public Inspection

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 007

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
FIFTH THIRD BANCORP

D Employer Identification Number (EIN)
31-0854434

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2021

2 Assets:

a Market value	**2a**	173,401,325
b Actuarial value	**2b**	162,083,427

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	965	48,561,839	48,561,839
b For terminated vested participants	1,892	53,047,616	53,047,616
c For active participants	993	27,963,854	28,198,354
d Total	3,850	129,573,309	129,807,809

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	
5 Effective interest rate	**5**	5.55%
6 Target normal cost		
a Present value of current plan year accruals	**6a**	1,802
b Expected plan-related expenses	**6b**	539,000
c Total (line 6a + line 6b)	**6c**	540,802

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE

Carol A. Wickens

Signature of actuary

8/5/2022

Date

Carol A. Wickens

Type or print name of actuary

2008470

Most recent enrollment number

Willis Towers Watson US LLC

Firm name

901-930-0000

Telephone number (including area code)

3340 Players Club Parkway
Suite 200
Memphis TN 38125

Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	27,562,719	30,131,353
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	525,169	0
9	Amount remaining (line 7 minus line 8)	27,037,550	30,131,353
10	Interest on line 9 using prior year's actual return of 7.92%	2,141,374	2,386,403
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.33%		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	3,459,501	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	25,719,423	32,517,756

Part III Funding Percentages

14	Funding target attainment percentage	14	80.00%
15	Adjusted funding target attainment percentage	15	124.86%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	99.86%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
			Totals ► 18(b)	0	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [X] Yes [ ] No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
4.75 %	5.36 %	6.11 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	61

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment	☒ Yes	☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment	☐ Yes	☒ No
26 Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment	☒ Yes	☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	540,802
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	540,802

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	540,802	0	540,802

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	0
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:

a Schedule elected ☐ 2 plus 7 years ☐ 15 years

b Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Fifth Third Bank
EIN/PN	31-0854434/007
Plan Name	The Fifth Third Bancorp Master Retirement Plan
Valuation Date	January 1, 2021
Enrolled Actuary	Carol A. Wickens
Enrollment Number	20-08470

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Item 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22
Description of Weighted Average Retirement Age
as of January 1, 2021

The average retirement age for Line 22 was calculated by creating a hypothetical life table with retirement as the only decrement, and then computing the average retirement age for the table.

x	qxr	lx	$_{x-55}p_{55}$ = lx / l55	qxr * lx / l55	x * qx * lx / l55
55	0.10	1,000	1.000000	0.100000	5.500000
56	0.10	900	0.900000	0.090000	5.040000
57	0.10	810	0.810000	0.081000	4.617000
58	0.10	729	0.729000	0.072900	4.228200
59	0.10	656	0.656100	0.065610	3.870990
60	0.10	590	0.590490	0.059049	3.542940
61	0.10	531	0.531441	0.053144	3.241790
62	0.15	478	0.478297	0.071745	4.448161
63	0.15	407	0.406552	0.060983	3.841920
64	0.25	346	0.345570	0.086392	5.529112
65	0.35	259	0.259177	0.090712	5.896280
66	0.35	168	0.168465	0.058963	3.891545
67	0.35	110	0.109502	0.038326	2.567830
68	0.35	71	0.071177	0.024912	1.694001
69	0.35	46	0.046265	0.016193	1.117293
70	1.00	30	0.030072	0.030072	2.105046
Average age at retirement					61.132108
Rounded for Schedule SB item 22					61

Plan Name: The Fifth Third Bancorp Master Retirement Plan
EIN / PN: 31-0854434/007
Plan Sponsor: Fifth Third Bank
Valuation Date: January 1, 2021

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V
Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis

- Applicable month: September
- Interest rate basis: 3-Segment Rates

Interest rates

	Reflecting Corridors	Not Reflecting Corridors
First segment rate	4.75%	2.22%
Second segment rate	5.36%	3.38%
Third segment rate	6.11%	3.92%
Effective interest rate	5.55%	3.52%

Assumed cost of living adjustments

None.

Plan-related expenses

The amount assumed for plan-related expenses is the average of the actual amounts paid in the two prior years, rounded to the next $1,000. The amount included this year for plan-related expenses is $539,000.

Demographic Assumptions

Inclusion date

The valuation date coincident with or next following the date on which the employee becomes a participant.

SCHEDULE SB ATTACHMENTS

Mortality

For all participants: Separate rates for non-annuitants (based on RP-2014 “Employees” table without collar or amount adjustments adjusted backward to 2006 with MP-2014, and then projected forward with a static projection as specified in the regulations under §1.430(h)(3)-1 using Scale MP-2019) and annuitants (based on RP-2014 “Healthy Annuitants” table without collar or amount adjustments, adjusted backward to 2006 with MP-2014, and then projected forward with a static projection as specified in the regulations under §1.430(h)(3)-1 using Scale MP-2019).

Retirement

For purposes of determining the Funding Target and Target Normal Cost (both disregarding at-risk assumptions), the rates at which participants retire by age are shown below.

Percentage retiring during the year	
Age Rates	Rates
55	10%
56	10%
57	10%
58	10%
59	10%
60	10%
61	10%
62	15%
63	15%
64	25%
65	35%
66	35%
67	35%
68	35%
69	35%
70	100%

Disability rates

None.

Future increases in maximum benefits and plan compensation limitations

Accrued benefits projected to be paid in future years are limited to the maximum presently allowed under IRC Section 415. Plan compensation is limited to the maximum presently allowed under IRC Section 401(a)(17). No provision is made for future increases in the maximum annual benefit or compensation limit.

SCHEDULE SB ATTACHMENTS

Lump sum conversion factors

For lump sums calculated using the PBGC interest rate:

- Interest rate equal to the ASC 960 discount rate less 275 basis points
- 1971GAM for females mortality assumption

For lump sums calculated using the non-PBGC interest rate:

- 3-segment rates as described in Interest Rates above
- The table prescribed by the IRS for plan years beginning in 2020, projected to future years by scale MP-2018, adjusted for consistency with the IRS static projection. This is consistent with IRS Notice 2019-67.

Representative termination rates not due to disability, retirement, or mortality

A flat rate of 7% at all ages.

Form of payment

89% of vested employees who terminate due to normal retirement, early retirement, or vested termination are assumed to elect an immediate lump sum. 89% of vested terminated participants are assumed to elect an immediate lump sum. Other participants are assumed to elect the normal form.

Marriage

For purposes of valuing the pre-retirement surviving spouse's benefit, 80% of eligible participants are assumed to be married and male spouses are assumed to be 3 years older than female spouses.

New or rehired employees

It was assumed that there will be no new or rehired employees.

Plan compensation

Annualized January 1, 2020 rate of pay for those not eligible for a bonus. For those eligible for a bonus, annualized January 1, 2020 rate of pay plus estimated bonus according to the following table:

Base Pay Rate	Bonus %
< $125,000	35%
$125,000 - $134,999	40%
$135,000 - $249,999	55%
$250,000 and up	70%

SCHEDULE SB ATTACHMENTS

Timing of benefit payments	Annuity payments are payable monthly at the beginning of the month and lump sum payments are payable on date of decrement.

Methods

Valuation date	First day of plan year.
Funding target	Present value of accrued benefits.
Target normal cost	Present value of benefits expected to accrue during plan year plus plan-related expenses expected to be paid from plan assets during plan year.
Actuarial value of assets	Average of the fair market value of assets on the valuation date and the two immediately preceding valuation dates, adjusted for contributions, benefits, administrative expenses and expected earnings (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the 2020 plan year). The method of computing the actuarial value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years.
Benefits not valued	All benefits described in the Plan Provisions section of this report were valued. Willis Towers Watson has reviewed the plan provisions with Fifth Third and, based on that review, is not aware of any significant benefits required to be valued that were not.

SCHEDULE SB ATTACHMENTS

Sources of Data and Other Information

Employee data was supplied by the Bank through the eepoint administration system as of the census date. Information on assets, contributions, and plan provisions was supplied by the plan sponsor. Data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with the plan sponsor, assumptions or estimates were made when data were not available and the data was adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date. We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

Assumptions Rationale – Significant Economic Assumptions

Discount rate	The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.
Expected return on plan assets	We understand that the expected return on assets assumption reflects the plan sponsor's estimate of future experience for trust asset returns, reflecting the plan's current asset allocation and any expected changes during the current plan year, current market conditions and the plan sponsor's expectations for future market conditions.

Assumptions Rationale - Significant Demographic Assumptions

Mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).
Form of payment	The percentage of participants assumed to take lump sums is based on observed experience over the period 2015 to 2020.

Source of Prescribed Methods

Funding methods	The methods used for funding purposes as described in Appendix A, including the method of determining plan assets, are “prescribed methods set by law”, as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by IRC §430.

SCHEDULE SB ATTACHMENTS

Changes in Assumptions and Methods

Changes in assumptions and methods since last actuarial valuation

- The segment interest rates used to calculate the funding target and target normal cost were updated from an applicable month of September 2019 to September 2020 as required by IRC §430.
- The mortality table used to calculate the funding target and target normal cost was updated to use the MP-2019 projection scale as specified in the regulations under §1.430(h)(3)-1.
- The lump sum election assumption was updated from 93% to 89%.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 24
Change in Actuarial Assumptions

The lump sum election assumption was updated from 93% to 89%.

Plan Name:	The Fifth Third Bancorp Master Retirement Plan
EIN / PN:	31-0854434/007
Plan Sponsor:	Fifth Third Bank
Valuation Date:	January 1, 2021

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V
Summary of Plan Provisions

Plan Provisions	
Plan sponsor	Fifth Third Bancorp
Plan	The Fifth Third Bancorp Master Retirement Plan
Plan Status	Effective November 15, 1998, no further benefits shall accrue for any participant who is not a Grandfathered Employee. Grandfathered Employee means a participant who, as of December 31, 1998, is: An employee At least 50 years of age Has credit for at least 15 Vesting Years
Applicability of provisions	The provisions summarized here are generally applicable to participants who originated with the Fifth Third Bank. Many subsequently acquired banks have provisions that are particular to that organization and that differ from the following. Details of those grandfathered plan provisions can be found in the various appendices to the Fifth Third MRP document.
Effective date	Amended and restated effective January 1, 2020.
Plan year	The twelve-month period ending December 31.
Coverage and participation	Employees who were participants in the prior plan on December 31, 2001 became participants in the Plan as of January 1, 2002. An employee whose employment commences after December 31, 1997 shall not become a participant in the plan. Other participants with accrued benefits from defined benefit plans of acquired employers may be merged into this plan from time to time.

SCHEDULE SB ATTACHMENTS

Definitions

Fifth Third service	Vesting Service as an employee of the Fifth Third Bank or any affiliate.
Credited service	Years of Fifth Third Service as a participant. Employment before January 1, 1972 is not counted.
Vesting service	An employee is credited with one year of Vesting Year for each calendar year in which he has completed 1,000 or more hours of service.
Final average pay	The monthly average of the highest five consecutive rates of pay for the calendar years of compensation during the 10-year period ending on the earliest of termination, early retirement, or normal retirement dates.
Covered compensation	The 35-year average of Social Security Wage Bases, ending in the year Social Security retirement age is attained. The Wage Base is assumed to be constant from the year of termination to the Social Security retirement age.

Eligibility for Benefits

Normal Retirement	All participants on the first of the month coinciding with or next following attainment of age 65 and completion of at least five Vesting Years.
Early retirement	Any participant who retires on the first of the month on or next following attainment of age 55 and completion of five Vesting Years.
Postponed retirement	Any participant who retires on a date after his normal retirement date.
Deferred vested termination	All participants who terminate employment with five Vesting Years will be 100% vested.

SCHEDULE SB ATTACHMENTS

Preretirement death benefit	All Spouses of all active vested participants who die before payments have begun, provided that the participant and surviving spouse were married for at least one year. Also, spouses of separated participants who: had at least one Hour of Service after January 1, 1976, separated with at least five Vesting Years and a nonforfeitable right to a benefit, were alive on August 23, 1984, whose payment has not commenced as of August 23, 1984, and who elected coverage.

Benefits Paid Upon the Following Events

Normal retirement benefit	The greater of pension benefit accrued to May 1, 1991 (December 31, 1998, for super-highly compensated employees) or the sum of (a) and (b) below: a) 30.5% of Final Average Pay minus 11.1% of Final Average Pay not in excess of Covered Compensation multiplied by the ratio of Credited Service projected to age 60 (not in excess of 30 years) over 30; multiplied by the ratio of Fifth Third Service over Fifth Third Service projected to age 60 (with the ratio not exceeding 1). b) Predecessor Plan Benefit, if any.
Early retirement benefit	The participant's benefit described under Pension Benefits at Normal Retirement, based on service and Final Average Pay at retirement, reduced 0.5% for each month that commencement of payments precedes the date on which the participant reaches age 60. Different early retirement factors apply to some predecessor plan benefits.
Preretirement death benefit	If eligible for early retirement, the amount that would have been payable to the spouse had the participant retired on the day before he died, having elected a 50% joint and survivor annuity with his spouse named as the survivor. Monthly payments will begin as of the first day of the month following the participant's death and will continue for the spouse's life.

SCHEDULE SB ATTACHMENTS

	If not eligible for early retirement, the amount that would have been payable to the spouse had the participant terminated on the date he died, survived to his earliest retirement age, retired (having elected a 50% joint and survivor annuity with his spouse named as the survivor), and then died the day after retirement. Monthly payments will begin on what would have been the participant's earliest retirement date and continue for the spouse's life.
Postponed retirement	Benefit described under Pension Benefits at Normal Retirement, based on service and Final Average Pay at actual retirement date. Payment of benefit begins at actual retirement date.
Deferred vested termination	The participant's benefit described under Pension Benefits at Normal Retirement, based on service and Final Average Pay at termination, payable when participant becomes age 65 or at an earlier age in a reduced amount.
Predecessor plan benefits	
Fifth Third Bank	Accrued Benefit under the Fifth Third Bank Pension Plan (including predecessor plans from The Lincoln National Bank, The Norwood-Hyde Park Bank and Trust Company, and The Citizens Bank of St. Bernard) as of January 1, 1955.
Farmers Bank of West Union	Accrued Benefit under West Union Plan as of December 31, 1981.
Fayette County Bank	Accrued benefit under the Fayette County Bank Employees Retirement Plan as of December 31, 1981.
Fifth Third Bank of Kenton County	Accrued Benefit under Security Bank, Inc. Employee Pension Trust as of January 1, 1989.
The Farmers and Merchants Bank	Greater of (a) or (b): a) Accrued Benefit as of April 15, 1982 under Farmers and Merchants Plan b) (1) – (2), times (3): 1) 2.3% times Final Average Pay, times service (maximum 20) 2) 72.9% times 1968 Social Security benefit 3) Months of service to April 15, 1982 divided by months of service at Normal Retirement Date

SCHEDULE SB ATTACHMENTS

The People's National Bank of Wapakoneta	Actuarial Equivalent (using 7% interest and GA71F mortality) of the cash value on October 31, 1983 of policies held for employee under the plan.
American National Bank	Accrued Benefit under the American National Bank Plan as of December 31, 1985.
First Bank and Trust Company of Batesville	Accrued Benefit under the First Bank and Trust Company of Batesville Plan as of December 31, 1987.
Fifth Third Bank of Kenton County	Accrued Benefit under the Fifth Third Bank of Kenton County Plan as of December 31, 1988.
Citizens Heritage Bank of Piqua	Accrued Benefit under the Citizens Heritage Bank Plan of Piqua, Ohio as of December 31, 1988.
The Fifth Third Bank of Toledo	Accrued Benefit under First Ohio Bancshares, Inc. Employees Pension Plan as of December 7, 1989.
Fifth Third Bank of Palestine	Accrued Benefit under the New Palestine Bank Employees' Pension Plan as of December 31, 1989.
The Citizens State Bank of Greenville	Accrued Benefit under the Citizens State Bank of Greenville Defined Benefit Pension Plan as of December 31, 1989.
The National Bank and Trust Company of Paris	Accrued Benefit under the Bank's Retirement Plan as of January 1, 1990.
Cumberland Federal Savings Bank	Accrued Benefit earned under FIRF as of September 1, 1994 enhanced from 2% accrual rate to 2.35% accrual rate.
The Fifth Third Bank of Northeastern Ohio	Accrued Benefit under the Falls Financial, Inc. plan as of March 8, 1996.
Kentucky Enterprise Bancorp, Inc.	Accrued Benefit under the Kentucky Enterprise plan as of September 30, 1996.
Ohio Company	Accrued Benefit under the Ohio Company Pension Plan as of July 31, 1999.
Citizen's Federal	Accrued Benefit under the Citizen's Federal Bank pension plan as of June 26, 1998.

SCHEDULE SB ATTACHMENTS

CNB Bancshares	Accrued Benefit under the CNB Bancshares pension plan as of March 15, 2000.
Old Kent	Accrued Benefit under the Old Kent pension plan as of December 31, 2001.
Peoples Bank	Accrued Benefit under the Peoples Bank and Trust Company Employees' Pension Plan as of December 31, 2005.

Other Plan Provisions

Forms of payment

■ **Normal form**	Actuarially equivalent 50% joint and survivor annuity if married on date payments commence; life annuity if single
■ **Optional forms**	Actuarially equivalent 100%, 75%, or 50% joint and survivor; life with 10 years certain annuity; lump sum.
Actuarial equivalence	Actuarial equivalence is based on a 7% interest rate and 1971 Group Annuity Mortality Table (female rates only). Lump sums are converted using an IRC Section 417(e) basis as required, with certain groups using a PBGC interest rate basis (private sector rates) from prior plan provisions if the resulting benefit is larger.

Changes in Benefits Valued Since Prior Year

None.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26
Schedule of Active Participant Data as of January 1, 2021

	Attained Years of Credited Service[1]										
Attained Age	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	Total
Under 25	0	0	0	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0	0	0	0
30-34	0	0	0	0	0	0	0	0	0	0	0
35-39	0	0	0	0	0	0	0	0	0	0	0
40-44	1	37	14	3	0	0	0	0	0	0	55
45-49	0	92	77	15	3	0	0	0	0	0	187
50-54	0	103	54	60	19	1	0	0	0	0	237
55-59	1	98	44	49	33	7	0	0	0	0	232
60-64	0	105	48	21	18	14	9	0	0	0	215
65-69	0	35	9	4	3	5	0	0	0	0	56
70 & over	0	4	4	0	2	1	0	0	0	0	11
Total	2	474	250	152	78	28	9	0	0	0	993

[1] Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: The Fifth Third Bancorp Master Retirement Plan
EIN / PN: 31-0854434/007
Plan Sponsor: Fifth Third Bank
Valuation Date: January 1, 2021

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Fifth Third Bank
EIN/PN	31-0854434/007
Plan Name	The Fifth Third Bancorp Master Retirement Plan
Valuation Date	January 1, 2021
Enrolled Actuary	Carol A. Wickens
Enrollment Number	20-08470

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SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22
Description of Weighted Average Retirement Age
as of January 1, 2021

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x	qxr	lx	$_{x-55}p_{55}$ = lx / l55	qxr * lx / l55	x * qx * lx / l55
55	0.10	1,000	1.000000	0.100000	5.500000
56	0.10	900	0.900000	0.090000	5.040000
57	0.10	810	0.810000	0.081000	4.617000
58	0.10	729	0.729000	0.072900	4.228200
59	0.10	656	0.656100	0.065610	3.870990
60	0.10	590	0.590490	0.059049	3.542940
61	0.10	531	0.531441	0.053144	3.241790
62	0.15	478	0.478297	0.071745	4.448161
63	0.15	407	0.406552	0.060983	3.841920
64	0.25	346	0.345570	0.086392	5.529112
65	0.35	259	0.259177	0.090712	5.896280
66	0.35	168	0.168465	0.058963	3.891545
67	0.35	110	0.109502	0.038326	2.567830
68	0.35	71	0.071177	0.024912	1.694001
69	0.35	46	0.046265	0.016193	1.117293
70	1.00	30	0.030072	0.030072	2.105046
Average age at retirement					61.132108
Rounded for Schedule SB item 22					61

Plan Name: The Fifth Third Bancorp Master Retirement Plan
EIN / PN: 31-0854434/007
Plan Sponsor: Fifth Third Bank
Valuation Date: January 1, 2021

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V
Summary of Plan Provisions

Plan Provisions	
Plan sponsor	Fifth Third Bancorp
Plan	The Fifth Third Bancorp Master Retirement Plan
Plan Status	Effective November 15, 1998, no further benefits shall accrue for any participant who is not a Grandfathered Employee. Grandfathered Employee means a participant who, as of December 31, 1998, is: An employee At least 50 years of age Has credit for at least 15 Vesting Years
Applicability of provisions	The provisions summarized here are generally applicable to participants who originated with the Fifth Third Bank. Many subsequently acquired banks have provisions that are particular to that organization and that differ from the following. Details of those grandfathered plan provisions can be found in the various appendices to the Fifth Third MRP document.
Effective date	Amended and restated effective January 1, 2020.
Plan year	The twelve-month period ending December 31.
Coverage and participation	Employees who were participants in the prior plan on December 31, 2001 became participants in the Plan as of January 1, 2002. An employee whose employment commences after December 31, 1997 shall not become a participant in the plan. Other participants with accrued benefits from defined benefit plans of acquired employers may be merged into this plan from time to time.

SCHEDULE SB ATTACHMENTS

Definitions

Fifth Third service	Vesting Service as an employee of the Fifth Third Bank or any affiliate.
Credited service	Years of Fifth Third Service as a participant. Employment before January 1, 1972 is not counted.
Vesting service	An employee is credited with one year of Vesting Year for each calendar year in which he has completed 1,000 or more hours of service.
Final average pay	The monthly average of the highest five consecutive rates of pay for the calendar years of compensation during the 10-year period ending on the earliest of termination, early retirement, or normal retirement dates.
Covered compensation	The 35-year average of Social Security Wage Bases, ending in the year Social Security retirement age is attained. The Wage Base is assumed to be constant from the year of termination to the Social Security retirement age.

Eligibility for Benefits

Normal Retirement	All participants on the first of the month coinciding with or next following attainment of age 65 and completion of at least five Vesting Years.
Early retirement	Any participant who retires on the first of the month on or next following attainment of age 55 and completion of five Vesting Years.
Postponed retirement	Any participant who retires on a date after his normal retirement date.
Deferred vested termination	All participants who terminate employment with five Vesting Years will be 100% vested.

SCHEDULE SB ATTACHMENTS

Preretirement death benefit	All Spouses of all active vested participants who die before payments have begun, provided that the participant and surviving spouse were married for at least one year. Also, spouses of separated participants who: had at least one Hour of Service after January 1, 1976, separated with at least five Vesting Years and a nonforfeitable right to a benefit, were alive on August 23, 1984, whose payment has not commenced as of August 23, 1984, and who elected coverage.

Benefits Paid Upon the Following Events

Normal retirement benefit	The greater of pension benefit accrued to May 1, 1991 (December 31, 1998, for super-highly compensated employees) or the sum of (a) and (b) below: a) 30.5% of Final Average Pay minus 11.1% of Final Average Pay not in excess of Covered Compensation multiplied by the ratio of Credited Service projected to age 60 (not in excess of 30 years) over 30; multiplied by the ratio of Fifth Third Service over Fifth Third Service projected to age 60 (with the ratio not exceeding 1). b) Predecessor Plan Benefit, if any.
Early retirement benefit	The participant's benefit described under Pension Benefits at Normal Retirement, based on service and Final Average Pay at retirement, reduced 0.5% for each month that commencement of payments precedes the date on which the participant reaches age 60. Different early retirement factors apply to some predecessor plan benefits.
Preretirement death benefit	If eligible for early retirement, the amount that would have been payable to the spouse had the participant retired on the day before he died, having elected a 50% joint and survivor annuity with his spouse named as the survivor. Monthly payments will begin as of the first day of the month following the participant's death and will continue for the spouse's life.

SCHEDULE SB ATTACHMENTS

	If not eligible for early retirement, the amount that would have been payable to the spouse had the participant terminated on the date he died, survived to his earliest retirement age, retired (having elected a 50% joint and survivor annuity with his spouse named as the survivor), and then died the day after retirement. Monthly payments will begin on what would have been the participant's earliest retirement date and continue for the spouse's life.
Postponed retirement	Benefit described under Pension Benefits at Normal Retirement, based on service and Final Average Pay at actual retirement date. Payment of benefit begins at actual retirement date.
Deferred vested termination	The participant's benefit described under Pension Benefits at Normal Retirement, based on service and Final Average Pay at termination, payable when participant becomes age 65 or at an earlier age in a reduced amount.
Predecessor plan benefits	
Fifth Third Bank	Accrued Benefit under the Fifth Third Bank Pension Plan (including predecessor plans from The Lincoln National Bank, The Norwood-Hyde Park Bank and Trust Company, and The Citizens Bank of St. Bernard) as of January 1, 1955.
Farmers Bank of West Union	Accrued Benefit under West Union Plan as of December 31, 1981.
Fayette County Bank	Accrued benefit under the Fayette County Bank Employees Retirement Plan as of December 31, 1981.
Fifth Third Bank of Kenton County	Accrued Benefit under Security Bank, Inc. Employee Pension Trust as of January 1, 1989.
The Farmers and Merchants Bank	Greater of (a) or (b): a) Accrued Benefit as of April 15, 1982 under Farmers and Merchants Plan b) (1) – (2), times (3): 1) 2.3% times Final Average Pay, times service (maximum 20) 2) 72.9% times 1968 Social Security benefit 3) Months of service to April 15, 1982 divided by months of service at Normal Retirement Date

SCHEDULE SB ATTACHMENTS

The People's National Bank of Wapakoneta	Actuarial Equivalent (using 7% interest and GA71F mortality) of the cash value on October 31, 1983 of policies held for employee under the plan.
American National Bank	Accrued Benefit under the American National Bank Plan as of December 31, 1985.
First Bank and Trust Company of Batesville	Accrued Benefit under the First Bank and Trust Company of Batesville Plan as of December 31, 1987.
Fifth Third Bank of Kenton County	Accrued Benefit under the Fifth Third Bank of Kenton County Plan as of December 31, 1988.
Citizens Heritage Bank of Piqua	Accrued Benefit under the Citizens Heritage Bank Plan of Piqua, Ohio as of December 31, 1988.
The Fifth Third Bank of Toledo	Accrued Benefit under First Ohio Bancshares, Inc. Employees Pension Plan as of December 7, 1989.
Fifth Third Bank of Palestine	Accrued Benefit under the New Palestine Bank Employees' Pension Plan as of December 31, 1989.
The Citizens State Bank of Greenville	Accrued Benefit under the Citizens State Bank of Greenville Defined Benefit Pension Plan as of December 31, 1989.
The National Bank and Trust Company of Paris	Accrued Benefit under the Bank's Retirement Plan as of January 1, 1990.
Cumberland Federal Savings Bank	Accrued Benefit earned under FIRF as of September 1, 1994 enhanced from 2% accrual rate to 2.35% accrual rate.
The Fifth Third Bank of Northeastern Ohio	Accrued Benefit under the Falls Financial, Inc. plan as of March 8, 1996.
Kentucky Enterprise Bancorp, Inc.	Accrued Benefit under the Kentucky Enterprise plan as of September 30, 1996.
Ohio Company	Accrued Benefit under the Ohio Company Pension Plan as of July 31, 1999.
Citizen's Federal	Accrued Benefit under the Citizen's Federal Bank pension plan as of June 26, 1998.

SCHEDULE SB ATTACHMENTS

CNB Bancshares	Accrued Benefit under the CNB Bancshares pension plan as of March 15, 2000.
Old Kent	Accrued Benefit under the Old Kent pension plan as of December 31, 2001.
Peoples Bank	Accrued Benefit under the Peoples Bank and Trust Company Employees' Pension Plan as of December 31, 2005.

Other Plan Provisions

Forms of payment

■ **Normal form**	Actuarially equivalent 50% joint and survivor annuity if married on date payments commence; life annuity if single
■ **Optional forms**	Actuarially equivalent 100%, 75%, or 50% joint and survivor; life with 10 years certain annuity; lump sum.
Actuarial equivalence	Actuarial equivalence is based on a 7% interest rate and 1971 Group Annuity Mortality Table (female rates only). Lump sums are converted using an IRC Section 417(e) basis as required, with certain groups using a PBGC interest rate basis (private sector rates) from prior plan provisions if the resulting benefit is larger.

Changes in Benefits Valued Since Prior Year

None.

Plan Name	**The Fifth Third Bancorp Master Retirement Plan**
Plan Sponsor EIN	**31-0854434**
ERISA Plan #	**007**
Plan Year Ending	**12/31/2021**

The required attachment marked with an "X" in the Attachment column is included within the Accountant's Opinion attachment to Sch. H, Part III, Line 3, which consists of the entire audit report issued by the plan's Independent Qualified Public Accountant (IQPA).

Form/Schedule	Line #	Description	Attachment
5500 Sch. H	Line 3	Financial statements used in formulating the IQPA's opinion	
5500 Sch. H	Line 4i	Schedule of Assets (Held at End of Year)	X
5500 Sch. H	Line 4i	Schedule of Assets (Acquired and Disposed of Within Year)	
5500 Sch. H	Line 4j	Schedule of Reportable Transactions	X
5500 Sch. H	Line 4a	Schedule of Delinquent Participant Contributions	

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 24
Change in Actuarial Assumptions

The lump sum election assumption was updated from 93% to 89%.

Plan Name:	The Fifth Third Bancorp Master Retirement Plan
EIN / PN:	31-0854434/007
Plan Sponsor:	Fifth Third Bank
Valuation Date:	January 1, 2021