

<div>Form 5500</div> <div>Department of the Treasury Internal Revenue Service</div> <div>Department of Labor Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Annual Return/Report of Employee Benefit Plan</div> <div>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).</div> <div>▶ Complete all entries in accordance with the instructions to the Form 5500.</div>	<div>OMB Nos. 1210-0110 1210-0089</div> <div>2023</div> <div>This Form is Open to Public Inspection</div>
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Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A	This return/report is for: <div><div>☐ a multiemployer plan</div><div>☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)</div><div>☒ a single-employer plan</div><div>☐ a DFE (specify) _____</div><div>☐ the first return/report</div><div>☐ the final return/report</div><div>☐ an amended return/report</div><div>☐ a short plan year return/report (less than 12 months)</div></div>
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: <div><div>☒ Form 5558</div><div>☐ automatic extension</div><div>☐ the DFVC program</div><div>☐ special extension (enter description)</div></div>
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.	10/10/2024	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 ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
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 3330
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 a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	<div style="background-color: #cccccc; height: 20px; width: 100%;"></div> 6a(1) 813 6a(2) 758 6b 751 6c 1463 6d 2972 6e 127 6f 3099 6g(1) 6g(2) 6h
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) ☒ 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) ☒ Trust (4) ☐ General assets of the sponsor
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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) ☒ **R** (Retirement Plan Information)
- (2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) ☒ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4) ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5) ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☐ **A** (Insurance Information) – Number Attached 0
- (4) ☒ **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 2023 Form M-1 annual report. If the plan was not required to file the 2023 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 _____

<div>SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Single-Employer Defined Benefit Plan Actuarial Information</div> <div>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).</div> <div>▶ File as an attachment to Form 5500 or 5500-SF.</div>	<div>OMB No. 1210-0110</div> <div>2023</div> <div>This Form is Open to Public Inspection</div>
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
▶ 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: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2023			
2	Assets:			
a	Market value	2a	108547652	
b	Actuarial value	2b	119402417	
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	888	42666654	42666654
b	For terminated vested participants	1630	47765175	47765175
c	For active participants	813	21849879	22004272
d	Total	3331	112281708	112436101
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	5.21 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	0	
b	Expected plan-related expenses	6b	588000	
c	Target normal cost	6c	588000	

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.

<div>SIGN HERE</div>	<div>Signature of actuary</div> <div>CAROL A. WICKENS</div> <div>Type or print name of actuary</div> <div>WILLIS TOWERS WATSON US LLC</div> <div>Firm name</div> <div>3340 PLAYERS CLUB PARKWAY SUITE 200 MEMPHIS, TN 38125</div> <div>Address of the firm</div>	<div>09/08/2024</div> <div>Date</div> <div>23-08470</div> <div>Most recent enrollment number</div> <div>901-930-0000</div> <div>Telephone number (including area code)</div>
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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)	24800942	32029990
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	560319	0
9	Amount remaining (line 7 minus line 8)	24240623	32029990
10	Interest on line 9 using prior year's actual return of <u>-18.42</u> %	-4465123	-5899924
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 <u>5.37</u> %		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	16452030	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	3323470	26130066

Part III Funding Percentages			
14	Funding target attainment percentage	14	80.00 %
15	Adjusted funding target attainment percentage	15	106.19 %
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	101.25 %
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?	☒ Yes ☐ No
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	☒ 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
0	0
(3) 3rd	(4) 4th
0	0

Part V	Assumptions Used to Determine Funding Target and Target Normal Cost
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21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.00 %	3rd segment: 5.74 %
			☐ 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
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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 Demographic and benefit information		
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.		☒ Yes ☐ No
b Is the plan required to provide a projection of expected benefit payments? 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
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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
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31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....		31a	588000
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	588000
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	588000	0	588000
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 the American Rescue Plan Act of 2021 (See Instructions)
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41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☒ 2021
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<div>SCHEDULE C</div> <div>(Form 5500)</div> <div>Department of the Treasury Internal Revenue Service</div> <div>Department of Labor Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Service Provider Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>▶ File as an attachment to Form 5500.</div>	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection.

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

<div>A</div> <div>Name of plan</div> <div>THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN</div>	<div>B</div> <div>Three-digit plan number (PN)</div> <div>007</div>
<div>C</div> <div>Plan sponsor's name as shown on line 2a of Form 5500</div> <div>FIFTH THIRD BANCORP</div>	<div>D</div> <div>Employer Identification Number (EIN)</div> <div>31-0854434</div>

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

YesNo
- 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	212653	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	20598	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
		2023
		This Form is Open to Public Inspection

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
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
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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	0
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)	723006	659247
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	7904252	6816191
(2) U.S. Government securities	1c(2)	57213334	55528684
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	13026	0
(B) All other	1c(3)(B)	39886389	37189356
(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)	0	0
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	3530650	2441744

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(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	109270658	102635222
Liabilities			
g Benefit claims payable	1g	0	0
h Operating payables	1h	38143	2675
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	38143	2675
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	109232515	102632547

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)	443440	
(B) U.S. Government securities	2b(1)(B)	1019449	
(C) Corporate debt instruments	2b(1)(C)	1404984	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	0	
(F) Other	2b(1)(F)	101545	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		2969418
(2) Dividends: (A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	633	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	0	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		633
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	33153120	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	32798677	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		354443
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	2600599	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(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)		0
c Other income	2c		8093
d Total income. Add all income amounts in column (b) and enter total	2d		5933186

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	11721059	
(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)		11721059
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) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees.....	2i(2)		
(3) Recordkeeping fees.....	2i(3)	0	
(4) IQPA audit fees.....	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	812095	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		812095
j Total expenses. Add all expense amounts in column (b) and enter total	2j		12533154

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-6599968
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

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) ☒ 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) ☒ 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** as part of Schedule H because:

(1) ☐ This form is filed for a CCT, PSA, DCG 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. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

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.)		☒	
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.)		☒	
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.)		☒	
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.)		☒	
e Was this plan covered by a fidelity bond?		☒	
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
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?		☒	
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?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
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.)	☒		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
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.			

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 521144.

<div>SCHEDULE R</div> <div>(Form 5500)</div> <div>Department of the Treasury</div> <div>Internal Revenue Service</div> <div>Department of Labor</div> <div>Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Retirement Plan Information</div> <div>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).</div> <div>▶ File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2023</div> <div>This Form is Open to Public Inspection.</div>
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
<div>A Name of plan</div> <div>THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN</div>	<div>B Three-digit plan number (PN)</div> <div>007</div>	
<div>C Plan sponsor's name as shown on line 2a of Form 5500</div> <div>FIFTH THIRD BANCORP</div>	<div>D Employer Identification Number (EIN)</div> <div>31-0854434</div>	

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

<div>1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....</div>	<div>1</div>	<div>0</div>
<div>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):</div> <div>EIN(s): 31-1051736</div> <div>Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.</div>		
<div>3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year</div>	<div>3</div>	<div>146</div>

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.)
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<div>4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?</div> <div>If the plan is a defined benefit plan, go to line 8.</div>	<div>☐ Yes</div>	<div>☒ No</div>	<div>☐ N/A</div>
<div>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 _____</div> <div>If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.</div>			
<div>6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)</div>	<div>6a</div>		
<div>b Enter the amount contributed by the employer to the plan for this plan year</div>	<div>6b</div>		
<div>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)</div>	<div>6c</div>		
<div>If you completed line 6c, skip lines 8 and 9.</div>			
<div>7 Will the minimum funding amount reported on line 6c be met by the funding deadline?</div>	<div>☐ Yes</div>	<div>☐ No</div>	<div>☐ N/A</div>
<div>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?</div>	<div>☐ Yes</div>	<div>☐ No</div>	<div>☒ N/A</div>

Part III	Amendments
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<div>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.</div>	<div>☐ Increase</div>	<div>☐ Decrease</div>	<div>☐ Both</div>	<div>☒ No</div>
---	--	--	--	---

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.
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<div>10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?</div>	<div>☐ Yes</div>	<div>☐ No</div>
<div>11 a Does the ESOP hold any preferred stock?</div>	<div>☐ Yes</div>	<div>☐ No</div>
<div>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.)</div>	<div>☐ Yes</div>	<div>☐ No</div>
<div>12 Does the ESOP hold any stock that is not readily tradable on an established securities market?</div>	<div>☐ Yes</div>	<div>☐ No</div>

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (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
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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) and (b):	
a Enter the percentage of plan assets held as: Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: <u>93.3</u> % High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: <u>6.7</u> %	
b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets: ☐ 0-5 years ☐ 5-10 years ☒ 10-15 years ☐ 15 years or more	
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: _____	

Part VII	IRS Compliance Questions
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21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No	
21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).	
☐ Design-based safe harbor method	
☐ "Prior year" ADP test	
☐ "Current year" ADP test	
☒ N/A	
22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter ____/____/____ (MM/DD/YYYY) and the Opinion Letter serial number _____.	

The Fifth Third Bancorp Master Retirement Plan

EIN: 31-0854434
PN: 007

Financial Statements as of December 31, 2023 and 2022 and for the year ended
December 31, 2023, Supplemental Schedules as of and for the year ended
December 31, 2023, 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.	

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 audits 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 statements of net assets available for benefits as of December 31, 2023 and 2022, and the related statement of changes in net assets available for benefits for the year ended December 31, 2023, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits 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 audits 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 certifications from a qualified institution as of December 31, 2023 and 2022, and for the year ended December 31, 2023, 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 audits 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 accompanying 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 accompanying 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 audits 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 audits. 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.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the 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 audits 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, 2023 and of Reportable Transactions for the year ended December 31, 2023 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).

Deloitte + Touche LLP

October 10, 2024

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS AS OF DECEMBER 31, 2023 AND 2022

	<u>2023</u>	<u>2022</u>
ASSETS:		
Cash	\$ —	\$ 1
Investments - at fair value:		
Cash equivalents	6,816,191	7,904,252
U.S. Treasury securities and agency obligations	55,528,684	57,226,360
Corporate bonds and notes	37,189,356	40,783,693
Municipal bonds and notes	<u>2,441,744</u>	<u>2,633,346</u>
Total investments - at fair value (Note 4)	\$ <u>101,975,975</u>	\$ <u>108,547,651</u>
Accrued investment income	<u>659,247</u>	<u>723,006</u>
Total assets	\$ <u>102,635,222</u>	\$ <u>109,270,658</u>
LIABILITIES:		
Administrative expenses payable	<u>2,675</u>	<u>38,143</u>
Total liabilities	\$ <u>2,675</u>	\$ <u>38,143</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 102,632,547</u>	<u>\$ 109,232,515</u>

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, 2023

	<u>2023</u>
Investment income:	
Dividend and interest income	\$ 2,970,051
Net appreciation in fair value of investments	<u>2,955,042</u>
Net investment income	5,925,093
Other income	<u>8,093</u>
Total income	5,933,186
Benefits paid to participants	11,721,059
Administrative and other expenses	<u>812,095</u>
Total deductions	<u>12,533,154</u>
DECREASE IN NET ASSETS AVAILABLE FOR BENEFITS	(6,599,968)
NET ASSETS AVAILABLE FOR BENEFITS:	
Beginning of period	<u>109,232,515</u>
End of period	<u>\$ 102,632,547</u>

Refer to the Notes to Financial Statements.

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS

AS OF DECEMBER 31, 2023 AND 2022 AND FOR THE YEAR ENDED DECEMBER 31, 2023

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 Fifth Third Bancorp Pension, 401(k) and Medical Plan Committee serves as the Plan Administrator. 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 most recently amended and restated the Plan effective January 1, 2020. 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, 2023 and 2022. The Plan Sponsor did not elect to make an additional contribution for both the years ended December 31, 2023 and 2022.

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

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

AS OF DECEMBER 31, 2023 AND 2022 AND FOR THE YEAR ENDED DECEMBER 31, 2023

municipal bonds), alternative strategies (including traditional mutual funds, precious metals and commodities) and cash equivalents.

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.

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 10, 2024, 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

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

AS OF DECEMBER 31, 2023 AND 2022 AND FOR THE YEAR ENDED DECEMBER 31, 2023

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 financial statements.

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, 2023 and 2022, the Plan had no individual investment holding that exceeded 10% of the total Plan investment balance. While the total fair value of U.S. Treasury securities and agency obligations exceeded 10%, each individual holding was below 10%.

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

Income Recognition - Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year. 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.

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

AS OF DECEMBER 31, 2023 AND 2022 AND FOR THE YEAR ENDED DECEMBER 31, 2023

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 2023 and 2022 Plan years were:

- a) Retirement age: weighted average of 61 at both December 31, 2023 and 2022;
- b) Discount rate: 5.04% and 5.37% at December 31, 2023 and 2022, respectively; and
- c) Life expectancy of participants: PRI-2012 Mortality Tables projected generationally from 2012 using Scale MP-2021 at both December 31, 2023 and 2022.

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, 2023 and 2022 is as follows:

	December 31, 2023	December 31, 2022
Vested benefits:		
Active employees	\$ 17,592,163	\$ 21,718,467
Retired participants	41,328,291	41,249,654
Vested, terminated and transferred participants	42,685,941	47,403,368
Total vested benefits	101,606,395	110,371,489
Non-vested benefits	56,798	142,201
Total actuarial present value of accumulated plan benefits	<u>\$ 101,663,193</u>	<u>\$ 110,513,690</u>

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

AS OF DECEMBER 31, 2023 AND 2022 AND FOR THE YEAR ENDED DECEMBER 31, 2023

The changes in the actuarial present value of the Plan's accumulated plan benefits for the year ended December 31, 2023 are as follows:

Present value of accumulated plan benefits, beginning of period	\$ 110,513,690
Increase (decrease) during the year attributable to:	
Actuarial gains	(5,183,381)
Decrease in discount period	5,619,477
Change of assumptions	2,434,466
Benefits paid	(11,721,059)
Net decrease	<u>(8,850,497)</u>
Present value of accumulated plan benefits, end of period	<u>\$ 101,663,193</u>

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 FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

AS OF DECEMBER 31, 2023 AND 2022 AND FOR THE YEAR ENDED DECEMBER 31, 2023

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

As of December 31, 2023	Fair Value Measurements Using				Total Fair Value
	Level 1	Level 2	Level 3		
Investments:					
Cash equivalents	\$ 6,816,191	\$ —	\$ —	\$ 6,816,191	
U.S. Treasury securities and agency obligations	52,103,245	3,425,439	—	55,528,684	
Corporate bonds and notes	—	37,189,356	—	37,189,356	
Municipal bonds and notes	—	2,441,744	—	2,441,744	
Total investments	\$ 58,919,436	\$ 43,056,539	\$ —	\$ 101,975,975	

As of December 31, 2022	Fair Value Measurements Using			Total Fair Value
	Level 1	Level 2	Level 3	
Investments:				
Cash equivalents	\$ 7,904,252	\$ —	\$ —	\$ 7,904,252
U.S. Treasury securities and agency obligations	53,830,934	3,395,426	—	57,226,360
Corporate bonds and notes	—	40,783,693	—	40,783,693
Municipal bonds and notes	—	2,633,346	—	2,633,346
Total investments	\$ 61,735,186	\$ 46,812,465	\$ —	\$ 108,547,651

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 include amounts held in the Fifth Third Banksafe deposit account. Cash equivalents are comprised of money market mutual funds or other short-term instruments that are issued and payable in U.S. dollars. These instruments are readily convertible to cash upon demand and carrying amounts approximate fair value. Therefore, these investments are classified within Level 1 of the valuation hierarchy.

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.

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.

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

AS OF DECEMBER 31, 2023 AND 2022 AND FOR THE YEAR ENDED DECEMBER 31, 2023

6. CERTIFIED INVESTMENT INFORMATION

The following is a summary of information regarding the Plan as of December 31, 2023 and 2022, and for the year ended December 31, 2023, 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.

Statements of Net Assets Available for Benefits:

As of December 31,	2023	2022
Total investments	\$ 101,975,975	\$ 108,547,651
Accrued investment income	659,247	723,006

Statement of Changes in Net Assets Available for Benefits:

For the year ended December 31, 2023

Dividend and interest income	2,970,051
Net appreciation in fair value of investments	2,955,042

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.

7. RECENT LEGISLATIVE DEVELOPMENTS

As permitted by the legislation known as the SECURE 2.0 Act of 2022, on January 1, 2024, the Plan was amended to permit the automatic distribution of a participant's vested account balance which does not exceed the amount specified in Section 411 (a)(11)(A) of the Code (currently \$7,000). A participant's vested account balance below this threshold will be rolled over to an Individual Retirement Arrangement as designated by the Plan Administrator.

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, 2023

Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment	Cost	Current Value
CASH EQUIVALENTS:		
* Fifth Third Banksafe	\$ 6,816,191	\$ 6,816,191
U.S. TREASURY SECURITIES AND AGENCY OBLIGATIONS:		
Fannie Mae, 5.625% due 07/15/37	\$ 1,192,200	\$ 1,131,410
Federal Home Loan Bank, 5.500% due 07/15/36	1,171,460	1,129,950
Freddie Mac, 6.250% due 07/15/32	1,214,756	1,159,370
Freddie Mac, Series 3536 Class PC, 4.500% due 05/15/39	18,732	4,709
U.S. Treasury Bond, zero coupon due 05/15/33	1,664,825	1,718,150
U.S. Treasury Bond, zero coupon due 05/15/34	1,597,800	1,645,200
U.S. Treasury Bond, zero coupon due 08/15/35	1,830,340	1,868,910
U.S. Treasury Bond, zero coupon due 02/15/36	480,638	457,185
U.S. Treasury Bond, zero coupon due 05/15/36	2,190,960	2,260,537
U.S. Treasury Bond, zero coupon due 11/15/36	587,140	589,550
U.S. Treasury Bond, zero coupon due 02/15/37	2,110,478	2,187,450
U.S. Treasury Bond, 4.750% due 02/15/37	1,271,172	1,094,180
U.S. Treasury Bond, 5.000% due 05/15/37	1,309,375	1,118,320
U.S. Treasury Bond, 4.500% due 05/15/38	2,378,125	2,125,160
U.S. Treasury Bond, zero coupon due 02/15/39	2,375,463	2,515,173

(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, 2023

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, 4.250% due 05/15/39	\$ 1,204,375	\$ 1,030,080
U.S. Treasury Bond, zero coupon due 08/15/39	460,628	387,675
U.S. Treasury Bond, 4.500% due 08/15/39	1,168,281	1,058,200
U.S. Treasury Bond, zero coupon due 05/15/40	448,912	372,105
U.S. Treasury Bond, 4.375% due 05/15/40	1,150,352	1,038,320
U.S. Treasury Bond, zero coupon due 08/15/40	444,480	366,375
U.S. Treasury Bond, 3.875% due 08/15/40	1,145,703	974,650
U.S. Treasury Bond, zero coupon due 05/15/41	2,108,967	2,229,935
U.S. Treasury Bond, 4.375% due 05/15/41	1,158,437	1,030,780
U.S. Treasury Bond, zero coupon due 11/15/41	423,218	343,028
U.S. Treasury Bond, 3.125% due 02/15/42	958,828	866,680
U.S. Treasury Bond, 3.250% due 05/15/42	942,070	877,340
U.S. Treasury Bond, 2.750% due 08/15/42	866,250	811,060
U.S. Treasury Bond, 2.750% due 11/15/42	864,062	808,630
U.S. Treasury Bond, zero coupon due 02/15/43	406,748	322,252
U.S. Treasury Bond, 3.125% due 02/15/43	955,820	854,770
U.S. Treasury Bond, 2.875% due 05/15/43	1,635,000	1,641,800

(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, 2023

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, 3.625% due 08/15/43	\$ 1,038,867	\$ 919,340
U.S. Treasury Bond, zero coupon due 11/15/43	400,155	312,075
U.S. Treasury Bond, 3.625% due 02/15/44	1,841,875	1,832,660
U.S. Treasury Bond, zero coupon due 05/15/44	420,930	407,450
U.S. Treasury Bond, zero coupon due 02/15/45	409,380	394,140
U.S. Treasury Bond, 3.000% due 05/15/45	931,523	825,000
U.S. Treasury Bond, 2.875% due 08/15/45	908,945	806,330
U.S. Treasury Bond, zero coupon due 02/15/46	668,860	757,040
U.S. Treasury Bond, zero coupon due 05/15/46	666,340	749,840
U.S. Treasury Bond, zero coupon due 08/15/46	2,000,900	1,923,800
U.S. Treasury Bond, zero coupon due 11/15/46	1,985,050	1,907,800
U.S. Treasury Bond, zero coupon due 02/15/47	1,969,900	1,886,950
U.S. Treasury Bond, zero coupon due 05/15/47	195,325	186,955
U.S. Treasury Bond, zero coupon due 08/15/47	1,936,750	1,852,650
U.S. Treasury Bond, zero coupon due 11/15/47	1,976,000	1,839,300
U.S. Treasury Bond, zero coupon due 02/15/48	2,350,980	2,186,280
U.S. Treasury Bond, zero coupon due 05/15/48	778,800	722,140
Total U.S. Treasury securities and agency obligations:	\$ 58,216,175	\$ 55,528,684
		(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, 2023

Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment	Cost	Current Value
CORPORATE BONDS AND NOTES:		
AbbVie Inc., 3.600% due 05/14/25	\$ 232,571	\$ 220,925
ACE INA Holdings Inc., 3.150% due 03/15/25	327,546	312,922
Aflac Inc., 2.875% due 10/15/26	180,421	175,728
Amazon.com, Inc., 5.200% due 12/03/25	305,066	278,077
Amazon.com, Inc., 1.500% due 06/03/30	214,761	182,098
Anheuser-Busch InBev Worldwide Inc., 4.000% due 04/13/28	282,982	291,374
Apple Inc., 2.200% due 09/11/29	318,746	289,357
Apple Inc., 4.450% due 05/06/44	1,315,668	970,830
Applied Materials Inc., 5.850% due 06/15/41	956,407	826,665
Bank of America Corp., 4.000% due 01/21/25	306,222	295,959
Bank of America Corp., variable rate due 10/22/30	319,696	283,846
Bank of New York Mellon Corp., 2.100% due 10/24/24	164,711	160,606
Bank of New York Mellon Corp., 3.250% due 05/16/27	1,055,580	958,430
Berkshire Hathaway Finance Corp., 1.850% due 03/12/30	394,605	343,674
Berkshire Hathaway Finance Corp., 4.300% due 05/15/43	1,239,693	935,720
Blackrock, Inc., 3.500% due 03/18/24	309,087	293,720

(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, 2023**

Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment	Cost	Current Value
CORPORATE BONDS AND NOTES (continued):		
Blackrock, Inc., 2.100% due 02/25/32	\$ 924,500	\$ 835,000
BP Capital Markets America Inc., 4.234% due 11/06/28	199,434	188,837
Chevron Corp., 2.236% due 05/11/30	315,995	279,093
Cincinnati Children's Hospital Medical Center, 2.853% due 11/15/26	130,000	122,426
Citigroup Inc., 3.200% due 10/21/26	314,180	309,897
Citigroup Inc., 4.125% due 07/25/28	157,466	148,840
Citigroup Inc., variable rate due 01/29/31	348,871	299,260
Coca-Cola Co., 2.500% due 03/15/51	1,283,745	1,007,040
Colgate-Palmolive Co., 4.000% due 08/15/45	1,121,130	924,640
Costco Wholesale Corp., 1.600% due 04/20/30	119,790	102,794
D.R. Horton Inc., 1.400% due 10/15/27	234,326	209,122
Duke Energy Florida, LLC 1.750% due 06/15/30	311,566	262,745
Enbridge Inc., 2.500% due 01/15/25	317,801	295,902
Enbridge Inc., 4.250% due 12/01/26	166,810	157,845
Exxon Mobil Corp., 2.992% due 03/19/25	431,738	401,406
GlaxoSmithKline Capital Inc., 6.375% due 05/15/38	717,980	580,545
Goldman Sachs Group, Inc., 3.000% due 03/15/24	184,835	183,957

(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, 2023

Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment	Cost	Current Value
CORPORATE BONDS AND NOTES (continued):		
Goldman Sachs Group, Inc., 3.500% due 01/23/25	\$ 226,270	\$ 220,626
Home Depot Inc., 1.875% due 09/15/31	920,710	836,600
Home Depot Inc., 5.875% due 12/16/36	303,095	279,435
Honeywell International. Inc., 1.750% due 09/01/31	915,740	834,360
Hormel Foods Corp., 1.700% due 06/03/28	977,980	899,640
Huntington Bancshares Inc., 2.625% due 08/06/24	352,430	323,829
Intel Corp., 4.250% due 12/15/42	1,031,860	902,020
International Business Machines Corp., 4.000% due 06/20/42	1,129,929	870,260
John Deere Capital Corp., 2.800% due 07/18/29	1,008,500	927,780
John Deere Capital Corp., 2.000% due 06/17/31	249,640	212,145
JPMorgan Chase & Co., 3.900% due 07/15/25	421,339	398,710
JPMorgan Chase & Co., variable rate due 10/15/30	412,579	364,539
Kimco Realty Corp., 2.700% due 10/01/30	324,893	319,791
Lam Research Corp., 4.000% due 03/15/29	319,557	305,871
Lockheed Martin Corp., 1.850% due 06/15/30	239,472	205,714
Lowe's Companies, Inc. 4.400% due 09/08/25	301,341	297,714

(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, 2023**

Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment	Cost	Current Value
CORPORATE BONDS AND NOTES (continued):		
Masco Corp., 2.000% due 02/15/31	\$ 258,627	\$ 213,665
Mastercard Inc., 2.950% due 06/01/29	1,043,560	941,260
Metlife Inc., 3.600% due 04/10/24	317,328	318,208
Microsoft Corp., 3.300% due 02/06/27	307,379	306,788
Morgan Stanley, 3.625% due 01/20/27	317,188	305,389
Morgan Stanley, variable rate due 01/22/31	357,033	292,850
NextEra Energy Capital Holdings, Inc., 4.450% due 06/20/25	99,975	99,122
Nike Inc., 2.850% due 03/27/30	1,031,810	919,410
Novartis Capital Corp., 4.400% due 05/06/44	1,102,740	957,210
Oracle Corp., 6.125% due 07/08/39	321,318	265,760
PepsiCo Inc., 1.950% due 10/21/31	329,343	280,203
PepsiCo Inc., 3.600% due 08/13/42	197,435	169,498
Pfizer Inc., 4.300% due 06/15/43	303,338	229,398
Pfizer Inc., 4.125% due 12/15/46	668,625	444,650
Philip Morris International Inc., 3.875% due 08/21/42	983,660	818,780

(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, 2023

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	\$ 159,069
PNC Financial Services Group Inc., 2.550% due 01/22/30	403,866	354,282
The Procter & Gamble Company, 0.550% due 10/29/25	199,676	186,892
The Progressive Corp., 3.000% due 03/15/32	868,000	892,080
Regions Financial Corp., 1.800% due 08/12/28	320,202	274,118
Schwab Charles Corp., 2.300% due 05/13/31	949,260	835,160
Simon Property Group L.P., 6.750% due 02/01/40	1,397,783	1,129,710
Target Corp., 2.500% due 04/15/26	308,544	307,997
Target Corp., 4.000% due 07/01/42	988,867	905,660
The Toronto-Dominion Bank, 0.750% due 01/06/26	169,750	157,029
Truist Financial Corp., 1.125% due 08/03/27	352,559	315,148
U.S. Bancorp, 3.000% due 07/30/29	326,209	294,128
Unilever Capital Corp., 5.900% due 11/15/32	1,264,240	1,112,610
United Parcel Service Inc., 6.200% due 01/15/38	1,169,025	1,143,390
Visa Inc., 0.750% due 08/15/27	219,760	194,575
Walmart Inc., 1.800% due 09/22/31	363,704	309,283

(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, 2023

Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment	Cost	Current Value
CORPORATE BONDS AND NOTES (continued):		
Walt Disney Company, 4.125% due 06/01/44	\$ 653,082	\$ 445,880
Wyeth, 6.500% due 02/01/34	347,870	281,840
Total corporate bonds and notes:	\$ 42,457,070	\$ 37,189,356
MUNICIPAL BONDS AND NOTES:		
Austin, Texas, 1.479% due 09/01/30	\$ 250,000	\$ 207,982
California State, 2.500% due 10/01/29	322,458	294,210
Columbus, Ohio, 3.647% due 04/01/31	244,199	234,178
Dallas, Texas Waterworks and Sewer System, 2.919% due 10/01/24	297,036	295,659
Michigan State, 1.750% due 05/15/31	158,473	153,665
North Carolina State, 5.000% due 06/01/26	231,872	195,932
Oregon State, 2.496% due 11/01/31	238,179	230,884
Texas A&M University, 3.027% due 05/15/27	300,000	288,288
Texas Public Finance Authority, 3.225% due 10/01/24	250,000	246,970
Washington State, 5.000% due 07/01/27	337,935	293,976
Total municipal bonds and notes:	\$ 2,630,152	\$ 2,441,744
TOTAL INVESTMENTS	\$ 110,119,588	\$ 101,975,975

*A party-in-interest as defined by ERISA

(Concluded)

See accompanying Independent Auditor's Report.

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, 2023

Identity of Party Involved	Description of Asset	Purchase Price	Selling Price	Expense Incurred	Cost of Asset	Net Gain (Loss)
SINGLE TRANSACTIONS:						
* Fifth Third Banksafe	Cash equivalents					
1 Purchase		\$ 8,398,352	\$ —	\$ —	\$ 8,398,352	\$ —
SERIES TRANSACTIONS:						
* Fifth Third Banksafe	Cash equivalents					
6 Purchases		\$ 10,434,912	\$ —	\$ —	\$ 10,434,912	\$ —
10 Sales		—	11,522,973	—	11,522,973	—

*A party-in-interest as defined by ERISA

See accompanying Independent Auditor's Report.

(Concluded)

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26a Schedule of Active Participant Data as of January 1, 2023

Attained Age	Attained Years of Credited Service ¹										Total
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	
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	0	20	1	0	0	0	0	0	0	0	21
45-49	0	51	59	4	3	0	0	0	0	0	117
50-54	0	95	60	43	6	0	0	0	0	0	204
55-59	1	87	34	50	30	4	0	0	0	0	206
60-64	0	84	51	24	14	9	2	0	0	0	184
65-69	0	35	13	6	6	3	3	0	0	0	66
70 & over	0	8	4	0	1	2	0	0	0	0	15
Total	1	380	222	127	60	18	5	0	0	0	813

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 Bancorp
Valuation Date: January 1, 2023

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%	1.41%
Second segment rate	5.00%	3.09%
Third segment rate	5.74%	3.58%
Effective interest rate	5.21%	3.16%

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 \$588,000.

Demographic Assumptions

Inclusion date

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

Plan Name:	The Fifth Third Bancorp Master Retirement Plan
EIN / PN:	31-0854434/007
Plan Sponsor:	Fifth Third Bancorp
Valuation Date:	January 1, 2023

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-2021) 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-2021).

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.

Plan Name: The Fifth Third Bancorp Master Retirement Plan
EIN / PN: 31-0854434/007
Plan Sponsor: Fifth Third Bancorp
Valuation Date: January 1, 2023

SCHEDULE SB ATTACHMENTS

Lump sum conversion factors	<p>For lump sums calculated using the PBGC interest rate:</p> <p>Interest rate equal to the ASC 960 discount rate less 325 basis points</p> <p>1971GAM for females mortality assumption</p> <p>For lump sums calculated using the non-PBGC interest rate:</p> <p>3-segment rates as described in Interest Rates above</p> <p>The table prescribed by the IRS for plan years beginning in 2023, projected to future years by scale MP-2021, adjusted for consistency with the IRS static projection. This is consistent with IRS Notice 2020-85.</p>
Representative termination rates not due to disability, retirement, or mortality	<p>A flat rate of 7% at all ages.</p>
Form of payment	<p>90% of vested employees who terminate due to normal retirement, early retirement, or vested termination are assumed to elect an immediate lump sum. 90% of vested terminated participants are assumed to elect an immediate lump sum. Other participants are assumed to elect the normal form.</p>
Marriage	<p>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.</p>
New or rehired employees	<p>It was assumed that there will be no new or rehired employees.</p>
Plan compensation	<p>Annualized January 1, 2021 rate of pay for those not eligible for a bonus. For those eligible for a bonus, annualized January 1, 2021 rate of pay plus estimated bonus according to the following table:</p>

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

Plan Name:	The Fifth Third Bancorp Master Retirement Plan
EIN / PN:	31-0854434/007
Plan Sponsor:	Fifth Third Bancorp
Valuation Date:	January 1, 2023

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 2022 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. WTW 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.

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

Plan Name: The Fifth Third Bancorp Master Retirement Plan
EIN / PN: 31-0854434/007
Plan Sponsor: Fifth Third Bancorp
Valuation Date: January 1, 2023

SCHEDULE SB ATTACHMENTS

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.
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Changes in Assumptions and Methods

Changes in assumptions and methods since last actuarial valuation	<p>The segment interest rates used to calculate the funding target and target normal cost were updated from an applicable month of September 2021 to September 2022 as required by IRC §430.</p> <p>The mortality table used to calculate the funding target and target normal cost was updated to use the MP-2021 projection scale as specified in the regulations under §1.430(h)(3)-1.</p>
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Plan Name:	The Fifth Third Bancorp Master Retirement Plan
EIN / PN:	31-0854434/007
Plan Sponsor:	Fifth Third Bancorp
Valuation Date:	January 1, 2023

SCHEDULE SB ATTACHMENTS

The lump sum election assumption was updated from 89% to 90%.

Plan Name: The Fifth Third Bancorp Master Retirement Plan
EIN / PN: 31-0854434/007
Plan Sponsor: Fifth Third Bancorp
Valuation Date: January 1, 2023

Plan Name	The Fifth Third Bancorp Master Retirement Plan
Plan Sponsor EIN	31-0854434
ERISA Plan #	007
Plan Year Ending	12/31/2023

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	

<div>SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Single-Employer Defined Benefit Plan Actuarial Information</div> <div>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).</div> <div>► File as an attachment to Form 5500 or 5500-SF.</div>	<div>OMB No. 1210-0110</div> <div>2023</div> <div>This Form is Open to Public Inspection</div>
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For calendar plan year 2023 or fiscal plan year beginning	01/01/2023	and ending	12/31/2023
► 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: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I Basic Information			
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2023</u>			
2 Assets:			
a Market value.....		2a	108,547,652
b Actuarial value		2b	119,402,417
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	888	42,666,654	42,666,654
b For terminated vested participants.....	1,630	47,765,175	47,765,175
c For active participants.....	813	21,849,879	22,004,272
d Total	3,331	112,281,708	112,436,101
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	5.21 %	
6 Target normal cost			
a Present value of current plan year accruals.....	6a	0	
b Expected plan-related expenses	6b	588,000	
c Target normal cost.....	6c	588,000	

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.

<div>SIGN HERE</div>	<div>Carol A. Wickens</div> <div></div> <div>Signature of actuary</div>	<div>9/8/2024</div> <div>Date</div>
Carol A. Wickens	Type or print name of actuary	2308470
Willis Towers Watson US LLC	Firm name	Most recent enrollment number
3340 Players Club Parkway Suite 200 Memphis TN 38125	Address of the firm	901-930-0000
		Telephone number (including area code)

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).....	24,800,942	32,029,990
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	560,319	0
9 Amount remaining (line 7 minus line 8)	24,240,623	32,029,990
10 Interest on line 9 using prior year's actual return of <u>-18.42</u> %	-4,465,123	-5,899,924
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 <u>5.37</u> %.....		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	16,452,030	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12).....	3,323,470	26,130,066

Part III Funding Percentages

14 Funding target attainment percentage	14	80.00 %
15 Adjusted funding target attainment percentage	15	106.19 %
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	101.25 %
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? ☒ Yes ☐ No**b** If line 20a is a "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No**c** If line 20a is a "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: 5.00 %	3rd segment: 5.74 %	☐ 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 Demographic and benefit information	
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
b Is the plan required to provide a projection of expected benefit payments? 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	588,000	
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	588,000	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	588,000	0	588,000
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 the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☒ 2021
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SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Fifth Third Bancorp
EIN/PN	31-0854434/007
Plan Name	The Fifth Third Bancorp Master Retirement Plan
Valuation Date	January 1, 2023
Enrolled Actuary	Carol A. Wickens
Enrollment Number	23-08470

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, 2023

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	q _{xr}	l _x	$x - 55p_{55} = l_x / l_{55}$	$q_{xr} * l_x / l_{55}$	$x * q_x * l_x / l_{55}$
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 Bancorp
 Valuation Date: January 1, 2023

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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%	1.41%
Second segment rate	5.00%	3.09%
Third segment rate	5.74%	3.58%
Effective interest rate	5.21%	3.16%

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 \$588,000.

Demographic Assumptions

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

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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-2021) 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-2021).

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.

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Lump sum conversion factors	<p>For lump sums calculated using the PBGC interest rate:</p> <p>Interest rate equal to the ASC 960 discount rate less 325 basis points</p> <p>1971GAM for females mortality assumption</p> <p>For lump sums calculated using the non-PBGC interest rate:</p> <p>3-segment rates as described in Interest Rates above</p> <p>The table prescribed by the IRS for plan years beginning in 2023, projected to future years by scale MP-2021, adjusted for consistency with the IRS static projection. This is consistent with IRS Notice 2020-85.</p>
Representative termination rates not due to disability, retirement, or mortality	<p>A flat rate of 7% at all ages.</p>
Form of payment	<p>90% of vested employees who terminate due to normal retirement, early retirement, or vested termination are assumed to elect an immediate lump sum. 90% of vested terminated participants are assumed to elect an immediate lump sum. Other participants are assumed to elect the normal form.</p>
Marriage	<p>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.</p>
New or rehired employees	<p>It was assumed that there will be no new or rehired employees.</p>
Plan compensation	<p>Annualized January 1, 2021 rate of pay for those not eligible for a bonus. For those eligible for a bonus, annualized January 1, 2021 rate of pay plus estimated bonus according to the following table:</p>

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

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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 2022 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. WTW 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.

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

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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.
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Changes in Assumptions and Methods

Changes in assumptions and methods since last actuarial valuation	<p>The segment interest rates used to calculate the funding target and target normal cost were updated from an applicable month of September 2021 to September 2022 as required by IRC §430.</p> <p>The mortality table used to calculate the funding target and target normal cost was updated to use the MP-2021 projection scale as specified in the regulations under §1.430(h)(3)-1.</p>
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The lump sum election assumption was updated from 89% to 90%.

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Schedule SB, Line 24 Change in Actuarial Assumptions

The lump sum election assumption was updated from 89% to 90%.

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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	<p>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:</p> <p>An employee</p> <p>At least 50 years of age</p> <p>Has credit for at least 15 Vesting Years</p>
Applicability of provisions	<p>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.</p>
Effective date	Amended and restated effective January 1, 2020.
Plan year	The twelve-month period ending December 31.
Coverage and participation	<p>Employees who were participants in the prior plan on December 31, 2001 became participants in the Plan as of January 1, 2002.</p> <p>An employee whose employment commences after December 31, 1997 shall not become a participant in the plan.</p> <p>Other participants with accrued benefits from defined benefit plans of acquired employers may be merged into this plan from time to time.</p>

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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.

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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.

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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

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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.

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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
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Schedule SB, Line 26a
Schedule of Active Participant Data as of January 1, 2023

Attained Age	Attained Years of Credited Service ¹							Total
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	
Under 25	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0
30-34	0	0	0	0	0	0	0	0
35-39	0	0	0	0	0	0	0	0
40-44	0	20	1	0	0	0	0	21
45-49	0	51	59	4	3	0	0	117
50-54	0	95	60	43	6	0	0	204
55-59	1	87	34	50	30	4	0	206
60-64	0	84	51	24	14	9	2	184
65-69	0	35	13	6	6	3	3	66
70 & over	0	8	4	0	1	2	0	15
Total	1	380	222	127	60	18	5	813

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

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EIN / PN: 31-0854434/007

Plan Sponsor: Fifth Third Bancorp

Valuation Date: January 1, 2023

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Schedule SB, Line 26b Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2023	4,674,874	7,789,665	4,925,063	17,389,602
2024	3,589,507	4,588,711	4,715,002	12,893,220
2025	3,132,843	5,350,165	4,497,965	12,980,973
2026	2,504,285	4,664,714	4,273,340	11,442,339
2027	2,237,414	5,118,997	4,044,706	11,401,117
2028	1,861,025	4,370,194	3,814,444	10,045,663
2029	1,533,398	4,796,107	3,584,686	9,914,191
2030	1,327,343	3,981,513	3,355,368	8,664,224
2031	1,092,454	4,178,504	3,127,692	8,398,650
2032	915,312	3,112,666	2,903,902	6,931,880
2033	807,937	2,692,384	2,685,641	6,185,962
2034	664,765	2,644,688	2,472,386	5,781,839
2035	563,359	1,924,197	2,263,669	4,751,225
2036	482,549	2,068,777	2,063,416	4,614,742
2037	404,480	1,308,737	1,873,073	3,586,290
2038	340,319	1,113,600	1,690,922	3,144,841
2039	291,945	1,011,502	1,517,923	2,821,370
2040	248,775	787,881	1,355,108	2,391,764
2041	219,282	677,210	1,202,206	2,098,698
2042	191,440	483,875	1,059,444	1,734,759
2043	179,893	417,061	927,001	1,523,955
2044	162,157	352,972	804,991	1,320,120
2045	150,257	339,346	693,442	1,183,045
2046	138,989	324,760	592,288	1,056,037
2047	129,456	309,252	501,385	940,093
2048	121,161	292,862	420,523	834,546
2049	112,553	275,650	349,398	737,601
2050	103,801	257,722	287,588	649,111
2051	95,518	239,226	234,549	569,293
2052	87,331	220,359	189,634	497,324
2053	79,242	201,345	152,106	432,693
2054	71,343	182,426	121,180	374,949
2055	63,718	163,843	96,038	323,599
2056	56,442	145,829	75,869	278,140
2057	49,580	128,598	59,899	238,077
2058	43,180	112,338	47,412	202,930
2059	37,277	97,203	37,762	172,242
2060	31,893	83,306	30,386	145,585
2061	27,035	70,720	24,804	122,559
2062	22,699	59,477	20,616	102,792
2063	18,871	49,570	17,501	85,942
2064	15,528	40,957	15,202	71,687
2065	12,642	33,570	13,518	59,730
2066	10,178	27,319	12,293	49,790
2067	8,100	22,101	11,406	41,607
2068	6,368	17,803	10,762	34,933
2069	4,942	14,312	10,289	29,543
2070	3,785	11,515	9,934	25,234
2071	2,859	9,305	9,655	21,819
2072	2,128	7,582	9,422	19,132

Plan Name: The Fifth Third Bancorp Master Retirement Plan
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 Valuation Date: January 1, 2023

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Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Fifth Third Bancorp
EIN/PN	31-0854434/007
Plan Name	The Fifth Third Bancorp Master Retirement Plan
Valuation Date	January 1, 2023
Enrolled Actuary	Carol A. Wickens
Enrollment Number	23-08470

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, 2023

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	q _{xr}	l _x	$x - 55$ $p_{55} = l_x / l_{55}$	q _{xr} * l _x / l ₅₅	x * q _{xr} * l _x / l ₅₅
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
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 Plan Sponsor: Fifth Third Bancorp
 Valuation Date: January 1, 2023

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Schedule SB, Line 26b Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2023	4,674,874	7,789,665	4,925,063	17,389,602
2024	3,589,507	4,588,711	4,715,002	12,893,220
2025	3,132,843	5,350,165	4,497,965	12,980,973
2026	2,504,285	4,664,714	4,273,340	11,442,339
2027	2,237,414	5,118,997	4,044,706	11,401,117
2028	1,861,025	4,370,194	3,814,444	10,045,663
2029	1,533,398	4,796,107	3,584,686	9,914,191
2030	1,327,343	3,981,513	3,355,368	8,664,224
2031	1,092,454	4,178,504	3,127,692	8,398,650
2032	915,312	3,112,666	2,903,902	6,931,880
2033	807,937	2,692,384	2,685,641	6,185,962
2034	664,765	2,644,688	2,472,386	5,781,839
2035	563,359	1,924,197	2,263,669	4,751,225
2036	482,549	2,068,777	2,063,416	4,614,742
2037	404,480	1,308,737	1,873,073	3,586,290
2038	340,319	1,113,600	1,690,922	3,144,841
2039	291,945	1,011,502	1,517,923	2,821,370
2040	248,775	787,881	1,355,108	2,391,764
2041	219,282	677,210	1,202,206	2,098,698
2042	191,440	483,875	1,059,444	1,734,759
2043	179,893	417,061	927,001	1,523,955
2044	162,157	352,972	804,991	1,320,120
2045	150,257	339,346	693,442	1,183,045
2046	138,989	324,760	592,288	1,056,037
2047	129,456	309,252	501,385	940,093
2048	121,161	292,862	420,523	834,546
2049	112,553	275,650	349,398	737,601
2050	103,801	257,722	287,588	649,111
2051	95,518	239,226	234,549	569,293
2052	87,331	220,359	189,634	497,324
2053	79,242	201,345	152,106	432,693
2054	71,343	182,426	121,180	374,949
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2057	49,580	128,598	59,899	238,077
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2060	31,893	83,306	30,386	145,585
2061	27,035	70,720	24,804	122,559
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2066	10,178	27,319	12,293	49,790
2067	8,100	22,101	11,406	41,607
2068	6,368	17,803	10,762	34,933
2069	4,942	14,312	10,289	29,543
2070	3,785	11,515	9,934	25,234
2071	2,859	9,305	9,655	21,819
2072	2,128	7,582	9,422	19,132

Plan Name: The Fifth Third Bancorp Master Retirement Plan
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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	<p>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:</p> <p>An employee</p> <p>At least 50 years of age</p> <p>Has credit for at least 15 Vesting Years</p>
Applicability of provisions	<p>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.</p>
Effective date	Amended and restated effective January 1, 2020.
Plan year	The twelve-month period ending December 31.
Coverage and participation	<p>Employees who were participants in the prior plan on December 31, 2001 became participants in the Plan as of January 1, 2002.</p> <p>An employee whose employment commences after December 31, 1997 shall not become a participant in the plan.</p> <p>Other participants with accrued benefits from defined benefit plans of acquired employers may be merged into this plan from time to time.</p>

Plan Name:	The Fifth Third Bancorp Master Retirement Plan
EIN / PN:	31-0854434/007
Plan Sponsor:	Fifth Third Bancorp
Valuation Date:	January 1, 2023

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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.

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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.

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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

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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.

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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
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Valuation Date:	January 1, 2023

Plan Name	The Fifth Third Bancorp Master Retirement Plan
Plan Sponsor EIN	31-0854434
ERISA Plan #	007
Plan Year Ending	12/31/2023

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 89% to 90%.

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