

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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

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

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- A This return/report is for: a multiemployer plan, a multiple-employer plan, a single-employer plan, a DFE, the first return/report, the final return/report, an amended return/report, a short plan year return/report.
B This return/report is: the first return/report, the final return/report, an amended return/report, a short plan year return/report.
C If the plan is a collectively-bargained plan, check here.
D Check box if filing under: Form 5558, automatic extension, the DFVC program, special extension.
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, mailing address, city or town, state or province, country, and ZIP or foreign postal code.
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.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:		4b EIN	
a Sponsor's name			
c Plan Name		4d PN	
5 Total number of participants at the beginning of the plan year		5	3099
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year		6a(1)	758
a(2) Total number of active participants at the end of the plan year		6a(2)	692
b Retired or separated participants receiving benefits.....		6b	755
c Other retired or separated participants entitled to future benefits		6c	1265
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	2712
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	115
f Total. Add lines 6d and 6e		6f	2827
g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)		6g(1)	
g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g(2)	
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
 1A 3H

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

9a Plan funding arrangement (check all that apply)		9b Plan benefit arrangement (check all that apply)	
(1) <input type="checkbox"/> Insurance	(1) <input type="checkbox"/> Insurance	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust	(4) <input type="checkbox"/> General assets of the sponsor
(3) <input checked="" type="checkbox"/> Trust	(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor	

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

a Pension Schedules		b General Schedules	
(1) <input checked="" type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)	(2) <input type="checkbox"/> I (Financial Information – Small Plan)	(3) <input type="checkbox"/> A (Insurance Information) – Number Attached <u>0</u>
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(4) <input checked="" type="checkbox"/> C (Service Provider Information)	(5) <input type="checkbox"/> D (DFE/Participating Plan Information)	(6) <input type="checkbox"/> G (Financial Transaction Schedules)
(3) <input checked="" type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary			
(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____			
(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)			

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 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

▶ **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 <u>THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶	<u>007</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>FIFTH THIRD BANCORP</u>	D Employer Identification Number (EIN) <u>31-0854434</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1 Enter the valuation date:	Month <u>01</u>	Day <u>01</u>	Year <u>2024</u>	
2 Assets:				
a Market value	2a	<u>101975975</u>		
b Actuarial value	2b	<u>111822661</u>		
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	<u>874</u>	<u>41211278</u>	<u>41211278</u>	
b For terminated vested participants	<u>1468</u>	<u>42020663</u>	<u>42020663</u>	
c For active participants	<u>758</u>	<u>17293719</u>	<u>17356337</u>	
d Total	<u>3100</u>	<u>100525660</u>	<u>100588278</u>	
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>				
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	<u>5.08 %</u>		
6 Target normal cost				
a Present value of current plan year accruals	6a	<u>0</u>		
b Expected plan-related expenses	6b	<u>732000</u>		
c Target normal cost	6c	<u>732000</u>		

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

SIGN HERE			
	Signature of actuary	<u>08/14/2025</u>	Date
	<u>CAROL A. WICKENS</u>	<u>23-08470</u>	Most recent enrollment number
	<u>WILLIS TOWERS WATSON US LLC</u>	<u>901-930-0000</u>	Telephone number (including area code)
	<u>3340 PLAYERS CLUB PARKWAY SUITE 200 MEMPHIS, TN 38125</u>		
	Address of the firm		

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

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	3323470	26130066
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	588000	0
9	Amount remaining (line 7 minus line 8)	2735470	26130066
10	Interest on line 9 using prior year's actual return of <u>5.88</u> %	160846	1536448
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>5.21</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	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	2896316	27666514

Part III Funding Percentages			
14	Funding target attainment percentage	14	80.78 %
15	Adjusted funding target attainment percentage	15	111.16 %
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	82.95 %
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	(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: 4.87 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code)				21b 4
22 Weighted average retirement age				22 63
23 Mortality table(s) (see instructions)	<input type="checkbox"/> Prescribed - combined	<input checked="" type="checkbox"/> Prescribed - separate	<input type="checkbox"/> 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..... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> 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 732000
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 732000
	Carryover balance	Prefunding balance	Total balance	
35 Balances elected for use to offset funding requirement	732000	0	732000	
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. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input checked="" type="checkbox"/> 2021				

SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

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

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

FIFTH THIRD RETIREMENT PLAN SRVCS

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 15 17 50	NONE	159006	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

THOMPSON HINE LLP

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 50	NONE	18931	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
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 0	1
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1) 0	0
(2) Participant contributions	1b(2) 0	0
(3) Other	1b(3) 659247	599649
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1) 6816191	3273287
(2) U.S. Government securities	1c(2) 55528684	50773536
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A) 0	0
(B) All other	1c(3)(B) 37189356	31322257
(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) 2441744	1886798

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	102635222	87855528
Liabilities			
g Benefit claims payable.....	1g	0	0
h Operating payables.....	1h	2675	2295
i Acquisition indebtedness.....	1i	0	0
j Other liabilities.....	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	2675	2295
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	102632547	87853233

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)	254447	
(B) U.S. Government securities.....	2b(1)(B)	950298	
(C) Corporate debt instruments.....	2b(1)(C)	1255607	
(D) Loans (other than to participants).....	2b(1)(D)	0	
(E) Participant loans.....	2b(1)(E)	0	
(F) Other.....	2b(1)(F)	91583	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		2551935
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)	0	
(B) Common stock.....	2b(2)(B)	915	
(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)		915
(3) Rents.....	2b(3)		0
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	18834537	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	18882964	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)	0	
(B) Other.....	2b(5)(B)	-4883750	
(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		3172
d Total income. Add all income amounts in column (b) and enter total	2d		-2376155

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	11912223	
(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)		11912223
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)	0	
(3) Recordkeeping fees	2i(3)	159006	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	0	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	18931	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	312999	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		490936
j Total expenses. Add all expense amounts in column (b) and enter total	2j		12403159

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-14779314
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

(1) 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 LLP**

(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.)		X	
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.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?		X	
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
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 548152.

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

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

Part I	Distributions
---------------	----------------------

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

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

1		0
---	--	---

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
EIN(s): 31-1051736

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

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

3		221
---	--	-----

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
b Enter the amount contributed by the employer to the plan for this plan year	6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c	

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

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

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

Part III	Amendments
-----------------	-------------------

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (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: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment).....	14a	
b The plan year immediately preceding the current plan year. <input type="checkbox"/> 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. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	

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

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

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

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

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

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

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

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:
 Public Equity: 0.0 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 96.0 %
 High-Yield Debt: 0.0 % Real Assets: 0.0 % Cash or Cash Equivalents: 4.0 % Other: 0.0 %

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

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, 2024 and 2023 and for the year ended
December 31, 2024, Supplemental Schedules as of and for the year ended
December 31, 2024, and Independent Auditor's Report

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

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SUPPLEMENTAL SCHEDULES:	
Schedule H, Part IV, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2024	15-22
Schedule H, Part IV, Line 4(j) - Schedule of Reportable Transactions for the year ended December 31, 2024	23
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, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, 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, 2024 and 2023, and for the year ended December 31, 2024, 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, 2024 and of Reportable Transactions for the year ended December 31, 2024 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 audits 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).

The logo for Deloitte + Touche LLP, featuring the company name in a stylized, handwritten-style font.

October 9, 2025

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS AS OF DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
ASSETS:		
Investments - at fair value:		
Cash equivalents	\$ 3,273,287	6,816,191
U.S. Treasury securities and agency obligations	50,773,536	55,528,684
Corporate bonds and notes	31,322,257	37,189,356
Municipal bonds and notes	1,886,799	2,441,744
	<u>87,255,879</u>	<u>101,975,975</u>
Total investments - at fair value (Note 4)		
	<u>87,255,879</u>	<u>101,975,975</u>
Accrued investment income	599,649	659,247
	<u>599,649</u>	<u>659,247</u>
Total assets	<u>87,855,528</u>	<u>102,635,222</u>
LIABILITIES:		
Administrative expenses payable	2,295	2,675
	<u>2,295</u>	<u>2,675</u>
Total liabilities	<u>2,295</u>	<u>2,675</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 87,853,233</u>	<u>102,632,547</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, 2024

	<u>2024</u>
Investment (loss) income:	
Dividend and interest income	\$ 2,552,850
Net depreciation in fair value of investments	<u>(4,932,178)</u>
Net investment loss	(2,379,328)
Other income	<u>3,173</u>
Total loss	(2,376,155)
Benefits paid to participants	11,912,223
Administrative and other expenses	<u>490,936</u>
Total deductions	<u>12,403,159</u>
DECREASE IN NET ASSETS AVAILABLE FOR BENEFITS	(14,779,314)
NET ASSETS AVAILABLE FOR BENEFITS:	
Beginning of period	<u>102,632,547</u>
End of period	<u>\$ 87,853,233</u>

Refer to the Notes to Financial Statements.

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS

AS OF DECEMBER 31, 2024 AND 2023 AND FOR THE YEAR ENDED DECEMBER 31, 2024

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. For further information on an amendment to this restatement, refer to Note 7. 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 the year ended December 31, 2024. The Plan Sponsor did not elect to make an additional contribution for the year ended December 31, 2024.

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 portfolio assets of the qualified defined benefit plan will continue to increase the weighting of long duration fixed income, or liability matching assets, as the 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

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

AS OF DECEMBER 31, 2024 AND 2023 AND FOR THE YEAR ENDED DECEMBER 31, 2024

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

The following are the significant accounting policies followed by the Plan:

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 9, 2025, the date the financial statements were available to be issued, to determine if either recognition or disclosure of significant events or transactions is required.

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

AS OF DECEMBER 31, 2024 AND 2023 AND FOR THE YEAR ENDED DECEMBER 31, 2024

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

Risks and Uncertainties - The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate risk, credit risk and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such change could materially affect the amounts reported in the 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, 2024 and 2023, 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 investments in money market funds which 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 Measurement*. 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 unrealized gains and losses as well as the Plan's gains and losses on investments bought and sold in addition to those held during the year. Purchases and sales of securities 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.

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

AS OF DECEMBER 31, 2024 AND 2023 AND FOR THE YEAR ENDED DECEMBER 31, 2024

3. ACCUMULATED PLAN BENEFITS

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

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

The significant actuarial assumptions used in the valuations for the 2024 and 2023 Plan years were:

- a) Retirement age: weighted average of 63 and 61 at December 31, 2024 and 2023, respectively;
- b) Discount rate: 5.58% and 5.04% at December 31, 2024 and 2023, respectively; and
- c) Life expectancy of participants: PRI-2012 Mortality Tables projected generationally from 2012 using Scale MP-2021 at both December 31, 2024 and 2023.

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, 2024 and 2023 is as follows:

	December 31, 2024	December 31, 2023
Vested benefits:		
Active employees	\$ 14,085,068	\$ 17,592,163
Retired participants	39,742,858	41,328,291
Vested, terminated and transferred participants	35,449,928	42,685,941
Total vested benefits	<u>89,277,854</u>	<u>101,606,395</u>
Non-vested benefits	<u>48,769</u>	<u>56,798</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 89,326,623</u>	<u>\$ 101,663,193</u>

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

AS OF DECEMBER 31, 2024 AND 2023 AND FOR THE YEAR ENDED DECEMBER 31, 2024

The changes in the actuarial present value of the Plan's accumulated plan benefits for the year ended December 31, 2024 are as follows:

Present value of accumulated plan benefits, beginning of period	\$ 101,663,193
Increase (decrease) during the year attributable to:	
Actuarial gains	(230,642)
Decrease in discount period	4,823,327
Change of assumptions	(5,017,032)
Benefits paid	(11,912,223)
Net decrease	<u>(12,336,570)</u>
Present value of accumulated plan benefits, end of period	<u>\$ 89,326,623</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, 2024 AND 2023 AND FOR THE YEAR ENDED DECEMBER 31, 2024

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

As of December 31, 2024	Fair Value Measurements Using			Total Fair Value
	Level 1	Level 2	Level 3	
Investments:				
Cash equivalents	\$ 3,273,287	—	—	3,273,287
U.S. Treasury securities and agency obligations	47,526,650	3,246,886	—	50,773,536
Corporate bonds and notes	—	31,322,257	—	31,322,257
Municipal bonds and notes	—	1,886,799	—	1,886,799
Total investments	\$ 50,799,937	36,455,942	—	87,255,879

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

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

Cash equivalents

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

Debt securities

Where quoted prices are available in an active market, securities are classified within Level 1 of the valuation hierarchy. Level 1 securities include U.S. Treasury securities. If quoted market prices are not available, then fair values are estimated using pricing models which primarily utilize quoted prices of securities with similar characteristics. Examples of such instruments, which are classified within Level 2 of the valuation hierarchy, include agency obligations, corporate bonds and notes and municipal bonds and notes.

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 were held in an interest-bearing deposit account with Fifth Third Bank, National Association as of December 31, 2023. During the year ended December 31, 2024, these funds were transferred to the Federated Hermes Government Obligations Fund Premier Shares, which is not considered a party-in-interest. 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, 2024 AND 2023 AND FOR THE YEAR ENDED DECEMBER 31, 2024

6. CERTIFIED INVESTMENT INFORMATION

The following is a summary of information regarding the Plan as of December 31, 2024 and 2023, and for the year ended December 31, 2024, 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,	<u>2024</u>	<u>2023</u>
Total investments	\$ 87,255,879	\$ 101,975,975
Accrued investment income	599,649	659,247

Statement of Changes in Net Assets Available for Benefits:

For the year ended December 31, 2024

Dividend and interest income	2,552,850
Net depreciation in fair value of investments	(4,932,178)

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

Effective January 1, 2024, and as permitted by the legislation known as the SECURE 2.0 Act of 2022, 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 IRC (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, 2024

<u>Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment</u>	<u>Cost</u>	<u>Current Value</u>
CASH EQUIVALENTS:		
Federated Hermes Government Obligations Fund Premier Shares	\$ 3,273,287	\$ 3,273,287
U.S. TREASURY SECURITIES AND AGENCY OBLIGATIONS:		
Fannie Mae, 5.625% due 07/15/37	\$ 1,192,200	\$ 1,070,640
Federal Home Loan Bank, 5.500% due 07/15/36	1,171,460	1,063,660
Freddie Mac, 6.250% due 07/15/32	1,214,756	1,108,280
Freddie Mac, Series 3536 Class PC, 4.500% due 05/15/39	18,286	4,306
U.S. Treasury Bond, zero coupon due 05/15/33	1,664,825	1,684,200
U.S. Treasury Bond, zero coupon due 05/15/34	1,597,800	1,602,650
U.S. Treasury Bond, zero coupon due 08/15/35	1,830,340	1,807,230
U.S. Treasury Bond, zero coupon due 02/15/36	480,638	440,243
U.S. Treasury Bond, zero coupon due 05/15/36	2,190,960	2,171,175
U.S. Treasury Bond, zero coupon due 11/15/36	587,140	563,740
U.S. Treasury Bond, zero coupon due 02/15/37	2,110,478	2,086,425
U.S. Treasury Bond, 4.750% due 02/15/37	1,271,172	1,014,190
U.S. Treasury Bond, 5.000% due 05/15/37	1,309,375	1,035,980
U.S. Treasury Bond, 4.500% due 05/15/38	2,378,125	1,968,080
U.S. Treasury Bond, zero coupon due 02/15/39	2,375,463	2,356,570

(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, 2024

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	\$ 948,480
U.S. Treasury Bond, zero coupon due 08/15/39	460,628	360,255
U.S. Treasury Bond, 4.500% due 08/15/39	1,168,281	973,370
U.S. Treasury Bond, zero coupon due 05/15/40	448,912	345,577
U.S. Treasury Bond, 4.375% due 05/15/40	1,150,352	956,600
U.S. Treasury Bond, zero coupon due 08/15/40	444,480	341,115
U.S. Treasury Bond, 3.875% due 08/15/40	1,145,703	899,860
U.S. Treasury Bond, zero coupon due 05/15/41	2,108,967	2,072,330
U.S. Treasury Bond, 4.375% due 05/15/41	1,158,437	952,300
U.S. Treasury Bond, zero coupon due 11/15/41	423,218	318,953
U.S. Treasury Bond, 3.125% due 02/15/42	958,828	802,260
U.S. Treasury Bond, 3.250% due 05/15/42	942,070	813,390
U.S. Treasury Bond, 2.750% due 08/15/42	866,250	751,280
U.S. Treasury Bond, 2.750% due 11/15/42	864,062	747,340
U.S. Treasury Bond, zero coupon due 02/15/43	406,748	299,565
U.S. Treasury Bond, 3.125% due 02/15/43	955,820	789,930
U.S. Treasury Bond, 2.875% due 05/15/43	1,635,000	1,514,840

(Continued)

THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN

EIN: 31-0854434; PN: 007

SCHEDULE H, PART IV, LINE 4(i) SCHEDULE OF ASSETS (HELD AT END OF YEAR) AS OF DECEMBER 31, 2024

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	\$ 847,080
U.S. Treasury Bond, zero coupon due 11/15/43	400,155	289,147
U.S. Treasury Bond, 3.625% due 02/15/44	1,841,875	1,687,540
U.S. Treasury Bond, zero coupon due 05/15/44	420,930	376,310
U.S. Treasury Bond, zero coupon due 02/15/45	409,380	362,740
U.S. Treasury Bond, 3.000% due 05/15/45	931,523	755,570
U.S. Treasury Bond, 2.875% due 08/15/45	908,945	737,570
U.S. Treasury Bond, zero coupon due 02/15/46	668,860	689,920
U.S. Treasury Bond, zero coupon due 05/15/46	666,340	681,420
U.S. Treasury Bond, zero coupon due 08/15/46	2,000,900	1,743,700
U.S. Treasury Bond, zero coupon due 11/15/46	1,985,050	1,722,700
U.S. Treasury Bond, zero coupon due 02/15/47	1,969,900	1,696,200
U.S. Treasury Bond, zero coupon due 08/15/47	1,936,750	1,656,550
U.S. Treasury Bond, zero coupon due 11/15/47	1,976,000	1,638,050
U.S. Treasury Bond, zero coupon due 05/15/48	1,440,240	1,273,000
U.S. Treasury Bond, zero coupon due 05/15/49	786,025	751,225
Total U.S. Treasury securities and agency obligations:	\$ 57,116,889	\$ 50,773,536

(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, 2024**

Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment	Cost	Current Value
CORPORATE BONDS AND NOTES:		
Aflac Inc., 2.875% due 10/15/26	\$ 180,421	\$ 179,535
Amazon.com, Inc., 1.500% due 06/03/30	214,761	182,391
Anheuser-Busch InBev Worldwide Inc., 4.000% due 04/13/28	282,982	289,596
Apple Inc., 2.200% due 09/11/29	318,746	287,354
Apple Inc., 4.450% due 05/06/44	1,315,668	913,810
Applied Materials Inc., 5.850% due 06/15/41	956,407	777,817
Bank of America Corp., 4.000% due 01/21/25	306,222	299,850
Bank of America Corp., variable rate due 10/22/30	319,696	289,184
Bank of New York Mellon Corp., 3.250% due 05/16/27	527,790	485,255
Berkshire Hathaway Finance Corp., 1.850% due 03/12/30	394,605	344,653
Berkshire Hathaway Finance Corp., 4.300% due 05/15/43	1,239,693	865,290
Blackrock, Inc., 2.100% due 02/25/32	924,500	823,500
BP Capital Markets America Inc., 4.234% due 11/06/28	199,434	186,016
Chevron Corp., 2.236% due 05/11/30	315,995	277,436
Cincinnati Children's Hospital Medical Center, 2.853% due 11/15/26	130,000	125,133
Citigroup Inc., 3.200% due 10/21/26	314,180	316,059

(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, 2024**

Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment	Cost	Current Value
CORPORATE BONDS AND NOTES (continued):		
Citigroup Inc., 4.125% due 07/25/28	\$ 157,466	\$ 150,697
Citigroup Inc., variable rate due 01/29/31	348,871	305,239
Coca-Cola Co., 2.500% due 03/15/51	1,283,745	879,330
Colgate-Palmolive Co., 4.000% due 08/15/45	1,121,130	834,300
Costco Wholesale Corp., 1.600% due 04/20/30	119,790	102,702
D.R. Horton Inc., 1.400% due 10/15/27	234,326	214,663
Duke Energy Florida, LLC 1.750% due 06/15/30	311,566	267,243
Enbridge Inc., 2.500% due 01/15/25	317,801	304,695
Enbridge Inc., 4.250% due 12/01/26	166,810	158,474
GlaxoSmithKline Capital Inc., 6.375% due 05/15/38	717,980	541,935
Goldman Sachs Group, Inc., 3.500% due 01/23/25	226,270	224,872
Home Depot Inc., 1.875% due 09/15/31	920,710	826,110
Home Depot Inc., 5.875% due 12/16/36	303,095	262,887
Honeywell International Inc. 1.750% due 09/01/31	915,740	819,690
Hormel Foods Corp., 1.700% due 06/03/28	977,980	905,850

(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, 2024

Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment	Cost	Current Value
CORPORATE BONDS AND NOTES (continued):		
Intel Corp., 4.250% due 12/15/42	\$ 1,031,860	\$ 759,620
International Business Machines Corp., 4.000% due 06/20/42	1,129,929	817,070
John Deere Capital Corp., 2.800% due 07/18/29	1,008,500	921,520
John Deere Capital Corp., 2.000% due 06/17/31	249,640	209,637
JPMorgan Chase & Co., variable rate due 10/15/30	412,579	369,336
Kimco Realty Corp., 2.700% due 10/01/30	324,893	328,460
Lam Research Corp., 4.000% due 03/15/29	319,557	301,404
Lockheed Martin Corp., 1.850% due 06/15/30	239,472	205,714
Masco Corp., 2.000% due 02/15/31	258,627	216,983
Mastercard Inc., 2.950% due 06/01/29	1,043,560	933,060
Morgan Stanley, 3.625% due 01/20/27	317,188	309,258
Morgan Stanley, variable rate due 01/22/31	357,033	297,651
NextEra Energy Capital Holdings, Inc., 4.450% due 06/20/25	99,975	99,832
Nike Inc., 2.850% due 03/27/30	1,031,810	910,730
Novartis Capital Corp., 4.400% due 05/06/44	1,102,740	877,360
Oracle Corp., 6.125% due 07/08/39	321,318	258,965

(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, 2024

Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment	Cost	Current Value
CORPORATE BONDS AND NOTES (continued):		
PepsiCo Inc., 1.950% due 10/21/31	\$ 329,343	\$ 274,431
PepsiCo Inc., 3.600% due 08/13/42	197,435	156,300
Pfizer Inc., 4.300% due 06/15/43	303,338	212,998
Pfizer Inc., 4.125% due 12/15/46	668,625	403,015
Philip Morris International Inc., 3.875% due 08/21/42	983,660	790,670
PNC Financial Services Group Inc., 2.550% due 01/22/30	403,866	359,656
The Progressive Corp., 3.000% due 03/15/32	868,000	878,390
Regions Financial Corp., 1.800% due 08/12/28	320,202	285,030
Schwab Charles Corp., 2.300% due 05/13/31	949,260	850,060
Simon Property Group L.P., 6.750% due 02/01/40	1,397,783	1,107,200
Target Corp., 4.000% due 07/01/42	988,867	835,990
The Toronto-Dominion Bank, 0.750% due 01/06/26	169,750	163,538
Truist Financial Corp., 1.125% due 08/03/27	352,559	327,895
U.S. Bancorp, 3.000% due 07/30/29	326,209	297,814
Unilever Capital Corp., 5.900% due 11/15/32	1,264,240	1,062,030
United Parcel Service Inc., 6.200% due 01/15/38	1,169,025	1,071,270

(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, 2024

Identity of Issue, Borrower, Lessor, or Similar Party and Description of Investment	Cost	Current Value
CORPORATE BONDS AND NOTES (continued):		
Walmart Inc., 1.800% due 09/22/31	\$ 363,704	\$ 304,662
Walt Disney Company, 4.125% due 06/01/44	653,082	411,105
Wyeth, 6.500% due 02/01/34	347,870	272,037
Total corporate bonds and notes:	<u>\$ 37,369,879</u>	<u>\$ 31,322,257</u>
MUNICIPAL BONDS AND NOTES:		
Austin, Texas, 1.479% due 09/01/30	\$ 250,000	\$ 210,192
California State, 2.500% due 10/01/29	322,458	296,176
Columbus, Ohio, 3.647% due 04/01/31	244,199	230,817
Michigan State, 1.750% due 05/15/31	158,473	154,886
North Carolina State, 5.000% due 06/01/26	231,872	190,369
Oregon State, 2.496% due 11/01/31	238,179	229,524
Texas A&M University, 3.027% due 05/15/27	300,000	291,132
Washington State, 5.000% due 07/01/27	337,935	283,703
Total municipal bonds and notes:	<u>\$ 2,083,116</u>	<u>\$ 1,886,799</u>
TOTAL INVESTMENTS	<u>\$ 99,843,171</u>	<u>\$ 87,255,879</u>

(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, 2024

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 Sale		\$ —	\$ 5,184,912	\$ —	\$ 5,184,912	\$ —
SERIES TRANSACTIONS:						
* Fifth Third Banksafe	Cash equivalents					
3 Sales		\$ —	\$ 6,816,191	\$ —	\$ 6,816,191	\$ —
Federated Hermes Government Obligations Fund Premier Shares	Cash equivalents					
4 Purchases		\$ 7,599,153	\$ —	\$ —	\$ 7,599,153	\$ —
6 Sales		—	4,325,866	—	4,325,866	—

*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, 2024

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	11	0	0	0	0	0	0	0	0	11
45-49	0	41	38	3	1	0	0	0	0	0	83
50-54	1	92	73	32	5	0	0	0	0	0	203
55-59	2	82	33	51	21	1	0	0	0	0	190
60-64	3	80	46	31	16	9	2	0	0	0	187
65-69	0	33	13	6	7	4	3	0	0	0	66
70 & over	0	9	5	0	2	2	0	0	0	0	18
Total	6	348	208	123	52	16	5	0	0	0	758

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, 2024

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
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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 \$732,000.

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, 2024

SCHEDULE SB ATTACHMENTS

Mortality

For all participants: Separate rates for non-annuitants based on PRI-2012 "Employees" and "Healthy Annuitants" (participants and beneficiaries combined) tables, respectively, without collar or amount adjustments and then projected forward with a generational projection as specified in the regulations under §1.430(h)(3)-1 using the IRS adjusted Scale MP-2021 (i.e., MP-2021 with no mortality improvement for 2020-2023 and future mortality improvement capped at 0.78% for years after 2024).

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	
Attained Age	Rate
55	6%
56	6%
57	6%
58	6%
59	7%
60	7%
61	8%
62	8%
63	15%
64	12%
65	12%
66	30%
67	30%
68	30%
69	30%
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, 2024

SCHEDULE SB ATTACHMENTS

Lump sum conversion factors

For lump sums calculated using the PBGC interest rate:

- Interest rate equal to the ASC 960 discount rate less 300 basis points, minimum of 0.00%
- 1971GAM for females mortality assumption

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

- 3-segment rates as described in Interest Rates above
- The table prescribed by the IRS for plan years beginning in 2024, projected to future years by scale MP-2021, adjusted for consistency with the IRS static projection. This is consistent with IRS Notice 2020-85.

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

The rates at which participants terminate by age are shown below.

Percentage retiring during the year	
Age Rates	Rates
<40	9%
40	9%
41	9%
42	9%
43	9%
44	4%
45	4%
46	4%
47	4%
48	6%
49	6%
50	6%
51	6%
52	6%
53	6%
54+	6%

Plan Name: The Fifth Third Bancorp Master Retirement Plan
EIN / PN: 31-0854434/007
Plan Sponsor: Fifth Third Bancorp
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Benefit commencement dates

- Preretirement death benefit The first day of the month coincident with or following the date on which the employee would have attained age 65.
- Deferred vested benefit The first day of the month coincident with or following the date on which the employee attains age 61 for future terminations from active status. The first day of the month coincident with or following the date on which the employee attains age 65 for current deferred vested participants.
- Retirement benefit Upon termination of employment.

Form of payment

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.

Marriage

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

New or rehired employees

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

Plan compensation

Annualized January 1, 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:

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

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.

Plan Name: The Fifth Third Bancorp Master Retirement Plan
EIN / PN: 31-0854434/007
Plan Sponsor: Fifth Third Bancorp
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

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	<p>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 2023 plan year).</p> <p>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.</p>
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 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.

Plan Name: The Fifth Third Bancorp Master Retirement Plan
EIN / PN: 31-0854434/007
Plan Sponsor: Fifth Third Bancorp
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

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	<ul style="list-style-type: none">• The segment interest rates used to calculate the funding target and target normal cost were updated from an applicable month of September 2022 to September 2023 as required by IRC §430.• The mortality table used to calculate the funding target and target normal cost was updated to reflect the latest mortality improvement scale, as required by guidance issued by IRS under IRC §430.• The rates at which participants are expected to terminate were updated from a flat 7% to the table shown in Representative
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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, 2024

SCHEDULE SB ATTACHMENTS

Termination Rates Not Due to Disability, Retirement, or Mortality to better reflect plan experience.

- The rates at which participants are expected to retire were updated from 10% for age 55 through age 61, 15% for age 62 through age 63, 25% for age 64, 35% for age 65 through age 69, and 100% thereafter to the table shown in Retirement to better reflect plan experience.
- The lump sum conversion factor for lump sums calculation using the PBGC interest rates changed from the discount rate less 325 basis points to the discount rate less 300 basis points.
- The commencement age for future deferred vesteds was changed from 65 to 61 to better reflect plan experience.
- The lump sum mortality assumption was updated from 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 to the table prescribed by the IRS for plan years beginning in 2024 projected to future years by Scale MP-2021, adjusted for consistency with the IRS static projection.

Plan Name: The Fifth Third Bancorp Master Retirement Plan
EIN / PN: 31-0854434/007
Plan Sponsor: Fifth Third Bancorp
Valuation Date: January 1, 2024

Plan Name	THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN
Plan Sponsor EIN	31-0854434
ERISA Plan #	007
Plan Year Ending	12/31/2024

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	X
5500 Sch. H	Line 4a	Schedule of Delinquent Participant Contributions	
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

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

▶ **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: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information			
1 Enter the valuation date:	Month <u>01</u>	Day <u>01</u>	Year <u>2024</u>
2 Assets:			
a Market value	2a		101,975,975
b Actuarial value	2b		111,822,661
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	874	41,211,278	41,211,278
b For terminated vested participants	1,468	42,020,663	42,020,663
c For active participants	758	17,293,719	17,356,337
d Total	3,100	100,525,660	100,588,278
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)	<input type="checkbox"/>		
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		5.08%
6 Target normal cost			
a Present value of current plan year accruals	6a		0
b Expected plan-related expenses	6b		732,000
c Target normal cost	6c		732,000

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.

SIGN HERE	Carol A. Wickens <i>CAW</i> Signature of actuary	8/14/2025 Date
	Carol A. Wickens Type or print name of actuary	2308470 Most recent enrollment number
	Willis Towers Watson US LLC Firm name	901-930-0000 Telephone number (including area code)
	3340 Players Club Parkway Suite 200 Memphis TN 38125 Address of the firm	

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

Part V Assumptions Used to Determine Funding Target and Target Normal Cost			
21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code).....			21b 4
22 Weighted average retirement age			22 63
23 Mortality table(s) (see instructions) <input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> 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.....	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.....	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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.....	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> 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	732,000	
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	732,000	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	732,000	0	732,000
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. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input checked="" type="checkbox"/> 2021	

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, 2024
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.

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Schedule SB, Line 22 Description of Weighted Average Retirement Age as of January 1, 2024

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	0.06	1,000	1.000000	0.060000	3.300000
56	0.06	940	0.940000	0.056400	3.158400
57	0.06	884	0.883600	0.053016	3.021912
58	0.06	831	0.830584	0.049835	2.890432
59	0.07	781	0.780749	0.054652	3.224493
60	0.07	726	0.726097	0.050827	3.049605
61	0.08	675	0.675270	0.054022	3.295317
62	0.08	621	0.621248	0.049700	3.081391
63	0.15	572	0.571548	0.085732	5.401132
64	0.12	486	0.485816	0.058298	3.731068
65	0.12	428	0.427518	0.051302	3.334642
66	0.30	376	0.376216	0.112865	7.449076
67	0.30	263	0.263351	0.079005	5.293359
68	0.30	184	0.184346	0.055304	3.760655
69	0.30	129	0.129042	0.038713	2.671171
70	1.00	90	0.090329	0.090329	6.323062
Average age at retirement					62.985715
Rounded for Schedule SB item 22					63

Plan Name: The Fifth Third Bancorp Master Retirement Plan
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 Plan Sponsor: Fifth Third Bancorp
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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
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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 \$732,000.

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 PRI-2012 “Employees” and “Healthy Annuitants” (participants and beneficiaries combined) tables, respectively, without collar or amount adjustments and then projected forward with a generational projection as specified in the regulations under §1.430(h)(3)-1 using the IRS adjusted Scale MP-2021 (i.e., MP-2021 with no mortality improvement for 2020-2023 and future mortality improvement capped at 0.78% for years after 2024).

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	
Attained Age	Rate
55	6%
56	6%
57	6%
58	6%
59	7%
60	7%
61	8%
62	8%
63	15%
64	12%
65	12%
66	30%
67	30%
68	30%
69	30%
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

- For lump sums calculated using the PBGC interest rate:
- Interest rate equal to the ASC 960 discount rate less 300 basis points, minimum of 0.00%
 - 1971GAM for females mortality assumption

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

- 3-segment rates as described in Interest Rates above
- The table prescribed by the IRS for plan years beginning in 2024, projected to future years by scale MP-2021, adjusted for consistency with the IRS static projection. This is consistent with IRS Notice 2020-85.

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

The rates at which participants terminate by age are shown below.

Percentage retiring during the year	
Age	Rates
<40	9%
40	9%
41	9%
42	9%
43	9%
44	4%
45	4%
46	4%
47	4%
48	6%
49	6%
50	6%
51	6%
52	6%
53	6%
54+	6%

Plan Name: The Fifth Third Bancorp Master Retirement Plan
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 Plan Sponsor: Fifth Third Bancorp
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Benefit commencement dates

- Preretirement death benefit The first day of the month coincident with or following the date on which the employee would have attained age 65.
- Deferred vested benefit The first day of the month coincident with or following the date on which the employee attains age 61 for future terminations from active status. The first day of the month coincident with or following the date on which the employee attains age 65 for current deferred vested participants.
- Retirement benefit Upon termination of employment.

Form of payment

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.

Marriage

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

New or rehired employees

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

Plan compensation

Annualized January 1, 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:

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

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.

Plan Name: The Fifth Third Bancorp Master Retirement Plan
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Plan Sponsor: Fifth Third Bancorp
Valuation Date: January 1, 2024

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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	<p>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 2023 plan year).</p> <p>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.</p>
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 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.

Plan Name: The Fifth Third Bancorp Master Retirement Plan
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Plan Sponsor: Fifth Third Bancorp
Valuation Date: January 1, 2024

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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	<ul style="list-style-type: none">• The segment interest rates used to calculate the funding target and target normal cost were updated from an applicable month of September 2022 to September 2023 as required by IRC §430.• The mortality table used to calculate the funding target and target normal cost was updated to reflect the latest mortality improvement scale, as required by guidance issued by IRS under IRC §430.• The rates at which participants are expected to terminate were updated from a flat 7% to the table shown in Representative
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Plan Name: The Fifth Third Bancorp Master Retirement Plan
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Termination Rates Not Due to Disability, Retirement, or Mortality to better reflect plan experience.

- The rates at which participants are expected to retire were updated from 10% for age 55 through age 61, 15% for age 62 through age 63, 25% for age 64, 35% for age 65 through age 69, and 100% thereafter to the table shown in Retirement to better reflect plan experience.
- The lump sum conversion factor for lump sums calculation using the PBGC interest rates changed from the discount rate less 325 basis points to the discount rate less 300 basis points.
- The commencement age for future deferred vesteds was changed from 65 to 61 to better reflect plan experience.
- The lump sum mortality assumption was updated from 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 to the table prescribed by the IRS for plan years beginning in 2024 projected to future years by Scale MP-2021, adjusted for consistency with the IRS static projection.

Plan Name: The Fifth Third Bancorp Master Retirement Plan
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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> <ul style="list-style-type: none">• An employee• At least 50 years of age• Has credit for at least 15 Vesting Years
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
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Plan Sponsor: Fifth Third Bancorp
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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

Plan Name: The Fifth Third Bancorp Master Retirement Plan
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Plan Sponsor: Fifth Third Bancorp
Valuation Date: January 1, 2024

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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.

Plan Name: The Fifth Third Bancorp Master Retirement Plan
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Valuation Date: January 1, 2024

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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
EIN / PN: 31-0854434/007
Plan Sponsor: Fifth Third Bancorp
Valuation Date: January 1, 2024

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Schedule SB, Line 24 Change in Actuarial Assumptions

The rates at which participants are expected to terminate were updated from a flat 7% to the table shown under Representative Termination Rates Not Due to Disability, Retirement, or Mortality in the Statement of Actuarial Assumptions/Methods to better reflect plan experience.

The rates at which participants are expected to retire were updated from 10% for age 55 through age 61, 15% for age 62 through age 63, 25% for age 64, 35% for age 65 through age 69, and 100% thereafter to the table under Retirement in the Statement of Actuarial Assumptions/Methods to better reflect plan experience.

The lump sum conversion factor for lump sums calculation using the PBGC interest rates changed from the discount rate less 325 basis points to the discount rate less 300 basis points.

The commencement age for future deferred vesteds was changed from 65 to 61 to better reflect plan experience.

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Plan Sponsor: Fifth Third Bancorp
Valuation Date: January 1, 2024

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Schedule SB, Line 26a Schedule of Active Participant Data as of January 1, 2024

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	11	0	0	0	0	0	0	0	0	11
45-49	0	41	38	3	1	0	0	0	0	0	83
50-54	1	92	73	32	5	0	0	0	0	0	203
55-59	2	82	33	51	21	1	0	0	0	0	190
60-64	3	80	46	31	16	9	2	0	0	0	187
65-69	0	33	13	6	7	4	3	0	0	0	66
70 & over	0	9	5	0	2	2	0	0	0	0	18
Total	6	348	208	123	52	16	5	0	0	0	758

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, 2024

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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
2024	153,332	1,437,678	4,894,168	6,485,178
2025	377,551	777,200	4,657,364	5,812,115
2026	563,624	1,176,238	4,411,563	6,151,425
2027	746,134	1,548,866	4,162,173	6,457,173
2028	893,978	1,907,339	3,910,937	6,712,254
2029	1,021,543	2,257,356	3,662,544	6,941,443
2030	1,141,684	2,571,686	3,418,783	7,132,153
2031	1,243,660	2,853,966	3,179,325	7,276,951
2032	1,304,824	3,100,694	2,946,620	7,352,138
2033	1,373,425	3,278,563	2,721,607	7,373,595
2034	1,420,941	3,427,956	2,503,822	7,352,719
2035	1,456,061	3,549,521	2,295,643	7,301,225
2036	1,487,731	3,641,513	2,097,872	7,227,116
2037	1,505,144	3,692,564	1,909,154	7,106,862
2038	1,514,296	3,697,204	1,727,754	6,939,254
2039	1,508,733	3,679,400	1,555,936	6,744,069
2040	1,495,747	3,639,311	1,396,606	6,531,664
2041	1,465,094	3,577,357	1,247,258	6,289,709
2042	1,428,701	3,490,900	1,107,831	6,027,432
2043	1,385,507	3,383,108	978,233	5,746,848
2044	1,334,394	3,260,331	858,341	5,453,066
2045	1,278,279	3,126,562	748,013	5,152,854
2046	1,215,784	2,983,978	647,095	4,846,857
2047	1,150,703	2,833,167	555,401	4,539,271
2048	1,081,439	2,674,567	472,720	4,228,726
2049	1,010,771	2,508,756	398,802	3,918,329
2050	938,419	2,336,782	333,343	3,608,544
2051	865,170	2,160,127	275,971	3,301,268
2052	791,913	1,980,724	226,231	2,998,868
2053	719,456	1,800,758	183,595	2,703,809
2054	648,573	1,622,542	147,470	2,418,585
2055	579,993	1,448,378	117,225	2,145,596
2056	514,377	1,280,457	92,206	1,887,040
2057	452,285	1,120,754	71,761	1,644,800
2058	394,170	970,941	55,254	1,420,365
2059	340,372	832,330	42,085	1,214,787
2060	291,115	705,834	31,704	1,028,653
2061	246,515	591,974	23,614	862,103
2062	206,594	490,894	17,383	714,871
2063	171,281	402,393	12,638	586,312
2064	140,420	325,977	9,065	475,462
2065	113,787	260,913	6,407	381,107
2066	91,098	206,292	4,456	301,846
2067	72,024	161,092	3,045	236,161
2068	56,208	124,231	2,041	182,480
2069	43,278	94,617	1,340	139,235
2070	32,859	71,188	861	104,908
2071	24,591	52,940	540	78,071
2072	18,130	38,954	330	57,414
2073	13,163	28,410	197	41,770

Plan Name: The Fifth Third Bancorp Master Retirement Plan
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 Plan Sponsor: Fifth Third Bancorp
 Valuation Date: January 1, 2024

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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, 2024
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, 2024

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 _x * l _x / l ₅₅
55	0.06	1,000	1.000000	0.060000	3.300000
56	0.06	940	0.940000	0.056400	3.158400
57	0.06	884	0.883600	0.053016	3.021912
58	0.06	831	0.830584	0.049835	2.890432
59	0.07	781	0.780749	0.054652	3.224493
60	0.07	726	0.726097	0.050827	3.049605
61	0.08	675	0.675270	0.054022	3.295317
62	0.08	621	0.621248	0.049700	3.081391
63	0.15	572	0.571548	0.085732	5.401132
64	0.12	486	0.485816	0.058298	3.731068
65	0.12	428	0.427518	0.051302	3.334642
66	0.30	376	0.376216	0.112865	7.449076
67	0.30	263	0.263351	0.079005	5.293359
68	0.30	184	0.184346	0.055304	3.760655
69	0.30	129	0.129042	0.038713	2.671171
70	1.00	90	0.090329	0.090329	6.323062
Average age at retirement					62.985715
Rounded for Schedule SB item 22					63

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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
2024	153,332	1,437,678	4,894,168	6,485,178
2025	377,551	777,200	4,657,364	5,812,115
2026	563,624	1,176,238	4,411,563	6,151,425
2027	746,134	1,548,866	4,162,173	6,457,173
2028	893,978	1,907,339	3,910,937	6,712,254
2029	1,021,543	2,257,356	3,662,544	6,941,443
2030	1,141,684	2,571,686	3,418,783	7,132,153
2031	1,243,660	2,853,966	3,179,325	7,276,951
2032	1,304,824	3,100,694	2,946,620	7,352,138
2033	1,373,425	3,278,563	2,721,607	7,373,595
2034	1,420,941	3,427,956	2,503,822	7,352,719
2035	1,456,061	3,549,521	2,295,643	7,301,225
2036	1,487,731	3,641,513	2,097,872	7,227,116
2037	1,505,144	3,692,564	1,909,154	7,106,862
2038	1,514,296	3,697,204	1,727,754	6,939,254
2039	1,508,733	3,679,400	1,555,936	6,744,069
2040	1,495,747	3,639,311	1,396,606	6,531,664
2041	1,465,094	3,577,357	1,247,258	6,289,709
2042	1,428,701	3,490,900	1,107,831	6,027,432
2043	1,385,507	3,383,108	978,233	5,746,848
2044	1,334,394	3,260,331	858,341	5,453,066
2045	1,278,279	3,126,562	748,013	5,152,854
2046	1,215,784	2,983,978	647,095	4,846,857
2047	1,150,703	2,833,167	555,401	4,539,271
2048	1,081,439	2,674,567	472,720	4,228,726
2049	1,010,771	2,508,756	398,802	3,918,329
2050	938,419	2,336,782	333,343	3,608,544
2051	865,170	2,160,127	275,971	3,301,268
2052	791,913	1,980,724	226,231	2,998,868
2053	719,456	1,800,758	183,595	2,703,809
2054	648,573	1,622,542	147,470	2,418,585
2055	579,993	1,448,378	117,225	2,145,596
2056	514,377	1,280,457	92,206	1,887,040
2057	452,285	1,120,754	71,761	1,644,800
2058	394,170	970,941	55,254	1,420,365
2059	340,372	832,330	42,085	1,214,787
2060	291,115	705,834	31,704	1,028,653
2061	246,515	591,974	23,614	862,103
2062	206,594	490,894	17,383	714,871
2063	171,281	402,393	12,638	586,312
2064	140,420	325,977	9,065	475,462
2065	113,787	260,913	6,407	381,107
2066	91,098	206,292	4,456	301,846
2067	72,024	161,092	3,045	236,161
2068	56,208	124,231	2,041	182,480
2069	43,278	94,617	1,340	139,235
2070	32,859	71,188	861	104,908
2071	24,591	52,940	540	78,071
2072	18,130	38,954	330	57,414
2073	13,163	28,410	197	41,770

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 Plan Sponsor: Fifth Third Bancorp
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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> <ul style="list-style-type: none">• An employee• At least 50 years of age• Has credit for at least 15 Vesting Years
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
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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

Plan Name: The Fifth Third Bancorp Master Retirement Plan
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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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Plan Sponsor: Fifth Third Bancorp
Valuation Date: January 1, 2024

Plan Name	THE FIFTH THIRD BANCORP MASTER RETIREMENT PLAN
Plan Sponsor EIN	31-0854434
ERISA Plan #	007
Plan Year Ending	12/31/2024

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	X
5500 Sch. H	Line 4a	Schedule of Delinquent Participant Contributions	
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

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 24 Change in Actuarial Assumptions

The rates at which participants are expected to terminate were updated from a flat 7% to the table shown under Representative Termination Rates Not Due to Disability, Retirement, or Mortality in the Statement of Actuarial Assumptions/Methods to better reflect plan experience.

The rates at which participants are expected to retire were updated from 10% for age 55 through age 61, 15% for age 62 through age 63, 25% for age 64, 35% for age 65 through age 69, and 100% thereafter to the table under Retirement in the Statement of Actuarial Assumptions/Methods to better reflect plan experience.

The lump sum conversion factor for lump sums calculation using the PBGC interest rates changed from the discount rate less 325 basis points to the discount rate less 300 basis points.

The commencement age for future deferred vesteds was changed from 65 to 61 to better reflect plan experience.

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