Non-Retaliation Policy for Employees Who Report Known or Suspected Violations

Date: April 21, 2026

Owner: Legal

General Purpose: Fifth Third is committed to providing a workplace conducive to open discussion of its business practices.

Policy: Fifth Third complies with all applicable laws, including the Sarbanes-Oxley Act of 2022, that protect employees against unlawful discrimination or retaliation as a consequence of an employee's good faith actions in reporting information regarding, or participating in investigations involving, illegal activities, questionable accounting matters, conflicts of interest, public disclosures and/or other violations of federal or state law by the Company or its agents.

Reporting of Known or Suspected Violations of Laws, Rules, Regulations, Code of Business Conduct & Ethics or Company Policies

All Fifth Third directors, officers and employees are required to report, to cause to be reported, and to assist in any investigation by Fifth Third, any law enforcement or regulatory agency or other persons legally authorized or responsible for such matters, the following:

- Known or suspected illegal or fraudulent activity including, without limitation, bank fraud, wire fraud, mail fraud, securities fraud and violation of any U.S. Securities and Exchange Commission ("SEC") or other federal law, rule or regulation relating to fraud against Fifth Third's shareholders;

- Questionable accounting, internal controls and auditing matters including, without limitation:
    - fraud or deliberate error in the preparation, evaluation, review or audit of any financial statement of Fifth Third or any of its subsidiaries or regions;
    - fraud or deliberate error in the recording and maintenance of financial records of Fifth Third or any of its subsidiaries or regions;
    - deficiencies in or noncompliance with Fifth Third's internal accounting controls;
    - misrepresentation or false statement to or by a senior officer or accountant regarding a matter contained in the financial records, financial reports or audit reports of Fifth Third or any of its subsidiaries or regions; or
    - deviation from full and fair reporting of Fifth Third's financial condition

- Known or suspected conflicts of interest, dishonest or unethical conduct, or disclosures in Fifth Third's SEC reports, bank regulatory filings and other public disclosures that are not full, fair, accurate, timely and understandable;

- Known or suspected violations of Fifth Third's Code of Business Conduct & Ethics, Employee Policy Manual, and any other Fifth Third policy or procedures;

- Any conviction of criminal offense other than a minor traffic violation; and/or

- Any other known or suspected violations of laws, rules or regulations, including but not limited to, known or suspected violations of employment-related laws.

Non-Retaliation Policy

Fifth Third encourages employees to submit good faith concerns or complaints of known or suspected violations of laws, rules, and regulations as well as any known or suspected violations of its Code of Business Conduct & Ethics or other policies.

Fifth Third does not tolerate acts of retaliation against any director, officer or employee who makes a good faith report of known or suspected acts of misconduct or other violations of the law, rules, regulations, Code of Business Conduct & Ethics and other company policies.

Fifth Third will investigate all reports of retaliation promptly and thoroughly, and will take appropriate remedial steps, including disciplinary action, if a violation is found.

Fifth Third expects employees to be truthful and cooperative in its investigations of concerns or complaints. Employees are expected to cooperate and protect the integrity of the Company's investigations by maintaining its confidentiality, upon request by the investigator.

Fifth Third's policy prevents any employee who files, causes to be filed, testifies, participates in or otherwise assists in a proceeding filed or about to be filed regarding any of the above matters from being subject to disciplinary or retaliatory action by Fifth Third, its employees or agents for such activities (except for any disciplinary action for self-reported violations).

Fifth Third prohibits retaliation against anyone cooperating with an investigation. Retaliation can also be against the law and can lead to potential civil liability and criminal penalties.

However, the protections of this policy do not apply to employees who do not act in good faith when filing reports or providing evidence. Filing reports or providing evidence in bad faith (for example, providing evidence that is knowingly and intentionally false) can have serious adverse effects on innocent employees. Therefore, making reports or providing evidence during an investigation in bad faith may subject an employee to disciplinary action, up to and including termination of employment.

Complaint Procedures

The Audit Committee of the Board of Directors of Fifth Third Bancorp has established a procedure by which directors, officers, and employees can submit complaints anonymously. Concerns can be submitted on a confidential or anonymous basis by calling Fifth Third's Ethics Line at (877) FOR-5353 (877-367-5353) or by submitting an online complaint on www.53.alertline.com. Complaints submitted through these two channels will be presented to the Audit Committee on a regular, periodic basis.

Employees can also submit concerns to their manager, Fifth Third Employee Relations, Fifth Third's Chief Risk Officer, Fifth Third's Chief Human Resources Officer, or Fifth Third's Chief Legal Officer.

This policy is not intended to restrict communications or actions protected or required by applicable law.