



EMPLOYEES



**FIFTH THIRD WORKS  
TO FIND BETTER AND  
EFFICIENT SOLUTIONS FOR  
THE ENVIRONMENT.**

# ENVIRONMENTAL SUSTAINABILITY

Environmental sustainability helped Fifth Third build bridges within our Company and in the community in 2015. We formed an Environmental Sustainability Council to engage a broader cross-section of the Bank's management on emerging environmental issues. We also worked to find better and more efficient solutions for our employees, customers and shareholders.

**O**ur commitment to environmental sustainability also leads us to support organizations that build bridges between companies, non-profit organizations and government. We do this because we know that the economy and the communities can and must become more sustainable and we know we will go faster and farther by working together.

## Energy Consumption and Emissions

As a large operator of facilities, we continue to build stronger connections with existing and new partners to help us reduce our carbon footprint. In 2015, we continued the installation of digital controls, lighting sensors

and new HVAC equipment at our headquarters buildings in Cincinnati. We also worked to boost the energy efficiency of our entire portfolio of buildings through energy audits and re-commissioning. Finally, we conducted due diligence on upgrading interior lighting and implementing targeted HVAC controls in our banking centers. These efforts, helped by mild weather in most of our footprint, led to reductions in energy use and built a foundation for further reductions.

As a result, in 2015, electricity consumption at facilities where Fifth Third receives an energy bill was 61 million kilowatt-hours (26.4 percent) lower than our baseline year of 2007. These facilities also reduced natural gas consumption



## Fifth Third Bank, Energy consumption directly billed by utilities

	Electricity and natural gas consumption directly billed by utilities (Million BTU)	Greenhouse gas emissions from energy directly billed by utilities (Scope 1 & 2) (Metric Tons Carbon Dioxide Equivalent, CO <sub>2</sub> e)
2007	1,271,050	161,936
2011	946,230	126,036
2015	810,450	100,338
% reduction from 2007	-36.2%	-38.0%

by 253,000 million British thermal units (52.4 percent) relative to 2007. Based on average emissions factors for electric power and natural gas in the United States, these energy savings correspond to a reduction in 2015 carbon dioxide equivalent emissions of 61,600 metric tons (38.0 percent) relative to 2007.

As part of our 2015 submission to the Carbon Disclosure Project (CDP), our Scope 1, Scope 2 and some components of our Scope 3 greenhouse gas emissions were independently verified to ensure the integrity of our methodology. The verification, along with our Board-adopted Environmental Sustainability Policy and the formation of an Environmental Sustainability Council, helped us earn a CDP disclosure score of 94 on a 100-point scale. We continue to monitor climate change-related developments as we work to improve our ability to manage the risks and opportunities related to climate change.

### Green Building

Four new Fifth Third financial centers earned the U.S. Green Building Council's (USGBC) Leadership in Energy and Environmental Design (LEED) recognition in 2015, including two that earned LEED Silver. We now have 27 LEED-certified banking centers.

Fifth Third also used the relocation of Fifth Third Bank (Eastern Michigan) headquarters to Detroit's iconic One Woodward Building as a way to invest in and reconnect with this important American city. The late 2015 move also transferred our employees into a collaborative, modern workplace that is inspiring our employees to do their best work and contribute to this resurgence.

The new office space provides all employees with access to daylight and breathtaking views of the city by using open floor plan



Above: New office space in Detroit's One Woodward Building.

Above, lower: In late August volunteers from our Eastern Michigan region spent the afternoon harvesting vegetables at the Cadillac Urban Garden in Southwest Detroit. Because the land is contaminated in this area, the entire garden is grown above ground in steel containers that once were used to ship General Motors car engines. The garden is open daily so the neighbors in this low- to moderate-income tract can come and pick what they need, and baskets of produce are put out daily for anyone in need to take home. Pictured is Senior Private Banker Krista Pankopf with the tomato plants.

## SPOTLIGHT

### Renewable Energy



We supported renewable energy by purchasing 67.8 million kilowatt-hours

of renewable energy certificates (RECs). Equivalent to 30 percent of our projected electricity consumption at owned and leased facilities, the RECs were from the Shooting Star Wind Farm in Kansas.

This purchase led the U.S. Environmental Protection Agency to recognize Fifth Third Bank as a Green Power Partner and as a member of EPA's Green Power Leadership Club. We also were ranked as the 23rd largest purchaser of green power in EPA's October 2015 Fortune 500® Partners List.

### Investments



Rubicon Global, just named one of Fast Company's "Most Innovative Companies in the World," has a mission to end waste. Through its cloud-based platform, businesses

of all sizes are reducing the environmental and social impact of waste while also reducing costs. Rubicon's technology empowers independent haulers and recyclers to grow their businesses and participate in this market-driven global movement.

Fifth Third Capital Holdings, Fifth Third's Private Equity Group, has helped to finance Rubicon. Its co-founder and CEO Nate Morris said, "It means a great deal to us to have Fifth Third behind us in creating a future without landfills."

neighborhoods and flexible workspace. This new, more space-efficient environment reduces our need for office space by 40 percent or more and investments in LED lighting, new HVAC equipment and automatic window shades are helping to make the space even more energy-efficient. The new office also includes environmentally friendly features such as finishes with high recycled content and/or low VOCs along with high-efficiency plumbing fixtures.

### Waste Reduction and Recycling

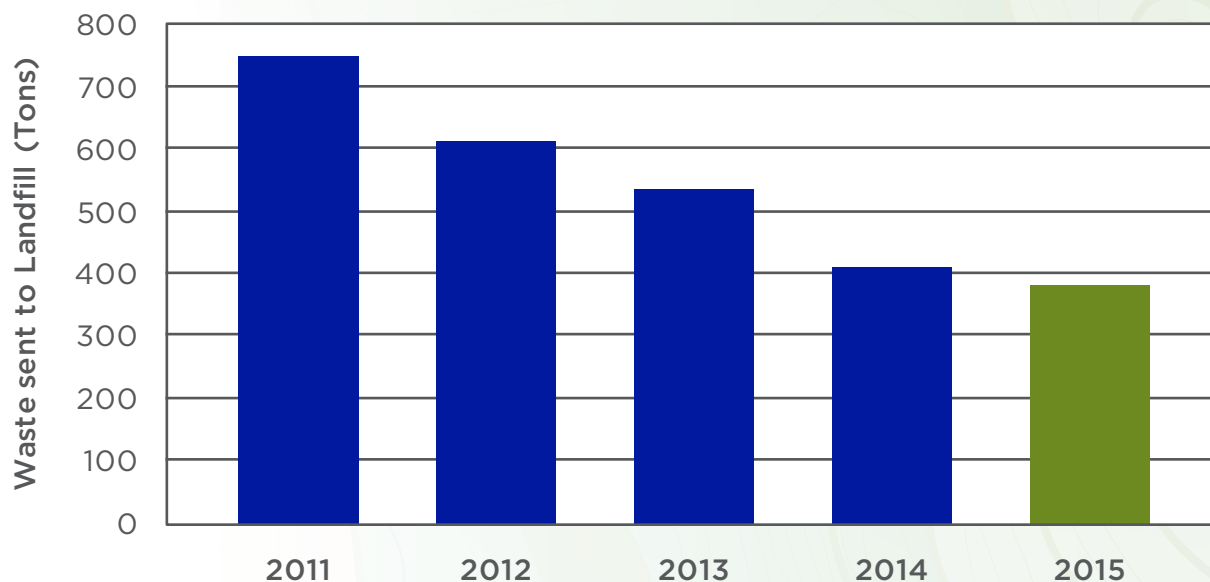
The roughly 5,000 employees at our Madisonville campus continue to inspire the Company by showing that comprehensive recycling programs can substantially reduce

the quantity of waste sent to the landfill. Through a combination of secure shred programs (for non-public information), multiple recycling programs and a cafeteria-based compost program, the campus diverted 90 percent of its waste from the landfill in 2015. The campus' strong recycling programs earned it Honoree recognition at the 2015 Green Business Awards presented by the Cincinnati Business Courier and the Cincinnati Regional Chapter of the U.S. Green Building Council.

### Transportation

In the fall of 2015, our Madisonville Campus was recognized as an inaugural Gold member of the Transit-Friendly Destination (TFD) Program launched by Green Umbrella®, the regional

### Fifth Third Bank Madisonville Landfill Shipments, 2011-2015







sustainability alliance for Greater Cincinnati. This program recognized the campus for specific measures, including its accessibility to transit and sidewalks, inclusion of

regional transit providers in our benefits fair, and sharing of updated transit information through our intranet website. Through our participation in the TFD program, we were able to build new connections inside our Company, with the region's transit providers, and we made it easier for our employees to get to and from work.

### Advancing Sustainability

Fifth Third also supports sustainability organizations that build connections across our communities. As a founding member of the Greater Cincinnati Green Business Council (GCGBC), we helped promote the sharing of best practices by serving as the past president in 2015. Last year our director of environmental affairs also became the president of the Board of Trustees of Green Umbrella®, the regional sustainability alliance for Greater Cincinnati. As board president, he helped the organization continue to grow by hiring a new executive director, improving its financial management systems and focusing on improving collaboration through action teams, key initiatives and events. Through the kinds of partnerships these organizations create, we believe our communities will be better able to innovate, improve the environment, grow the economy and boost quality of life in ways that benefit us all. ■

# The Evolution of Recycling at Fifth Third Bank



**Recycling in 89 percent of financial centers owned by Fifth Third**