FIFTH THIRD
Bancorp

Barclays
Global Financial Services Conference

September 15, 2026











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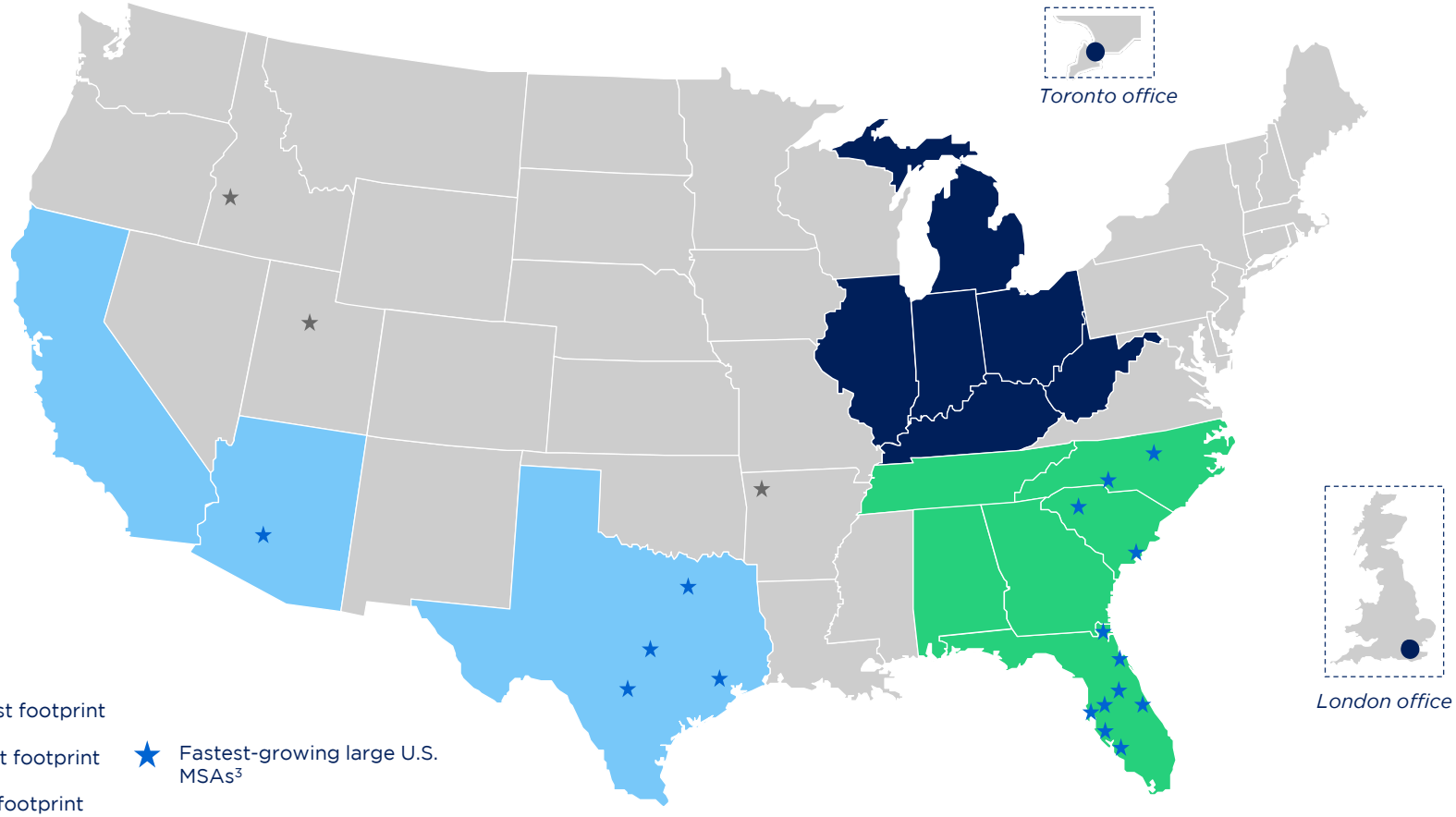
Top 10 U.S. Bank with local scale and national reach[1]

Assets
$300 billion
Ranked 9th in the U.S.[1]

Deposits
$234 billion
Ranked 9th in the U.S.[1]

U.S. branches
~1,500
Ranked 7th in the U.S.[1]

Payments processed[2]
$18 trillion
Ranked 4th in real-time payments among banks



Operating in 17 of the 20 fastest-growing large U.S. metro areas[3]
Retail footprint covers more than half of the U.S. population[4]

Note: Assets, deposits, and branches as of 6/30/26; [1]Rankings as of 3/31/26 and consist of US commercial banks and exclude foreign, trust, & traditional investment banks; [2]Represents standalone Fifth Third for 2025. Includes Wire, ACH, SWIFT, and Instant Payments; [3]MSAs with populations greater than 500,000 ranked by percent population growth (2020-2024) per US Census Bureau; [4]Population as of 2025 per S&P Capital IQ.

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Disciplined execution guided by core principles

#1 Stability

- ✓ Resilient balance sheet
- ✓ Strong credit profile
- ✓ Branch-originated insured deposits and operational deposits tied to payments services

#2 Profitability

- ✓ NII growth and NIM expansion
- ✓ Diverse fee mix with high total revenue contribution
- ✓ Expense discipline

#3 Growth

- ✓ Southeast and Texas demographics
- ✓ Modular, repeatable investments
- ✓ Tech-enabled product innovation

Delivering on our commitment to be transparent and disciplined for our shareholders

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Delivering shareholder outperformance

Total shareholder return

	1 Year		3 Year		7 Year		10 Year	
1	Peer 1	43%	Peer 1	192%	Peer 1	195%	Peer 7	357%
2	Peer 9	35%	FITB	139%	Peer 7	190%	Peer 1	335%
3	FITB	28%	Peer 4	135%	FITB	183%	FITB	300%
4	Peer 5	26%	Peer 6	131%	Peer 6	153%	Peer 6	295%
5	Peer 6	25%	Peer 2	120%	Peer 10	113%	Peer 10	209%
6	Peer 10	25%	Peer 10	118%	Peer 5	108%	Peer 5	175%
7	Peer 4	20%	Peer 5	111%	Peer 2	106%	Peer 4	172%
8	Peer 7	20%	Peer 8	104%	Peer 4	89%	Peer 3	172%
9	Peer 8	16%	Peer 9	97%	Peer 3	86%	Peer 2	131%
10	Peer 2	12%	Peer 7	87%	Peer 9	63%	Peer 9	108%
11	Peer 3	2%	Peer 3	77%	Peer 8	52%	Peer 8	102%

Producing top quartile total shareholder returns consistently

Source: Bloomberg Finance L.P. Note: Trailing TSR as of 8/24/2026; Excludes peers that participated in an FDIC assisted transaction.

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A simple, diversified business portfolio



Commercial Banking

Loans	Deposits
$114B	**$96B**
NII contribution[1]	**45%**
Fee contribution[1]	**50%**

Business Offerings

Lending / Deposits / Capital Markets / Treasury Management & Payments

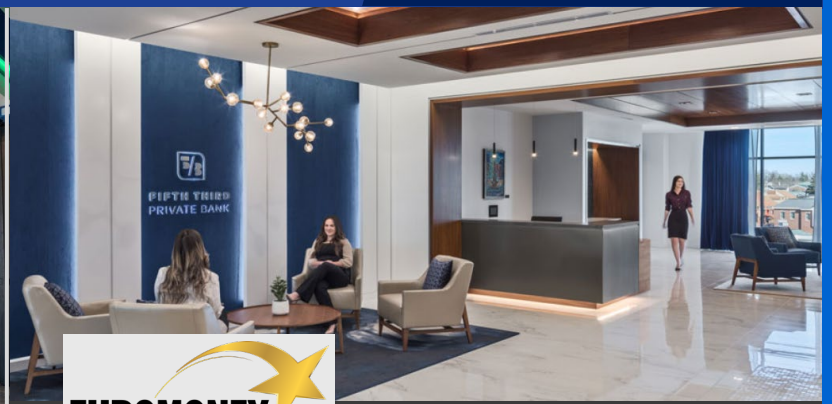


Consumer & Small Business Banking

Loans	Deposits
$56B	**$123B**
NII contribution[1]	**50%**
Fee contribution[1]	**32%**

Business Offerings

Lending / Deposits / Payments



Wealth & Asset Management

Loans	Deposits
$10B	**$13B**
NII contribution[1]	**5%**
Fee contribution[1]	**18%**

Business Offerings

Wealth Management / Trust / Custody

Note: "World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC. [1]Source: FITB and management filings as of June 30, 2026, presented as a percent of 2Q26 segment revenue, which excludes General Corporate and Other.

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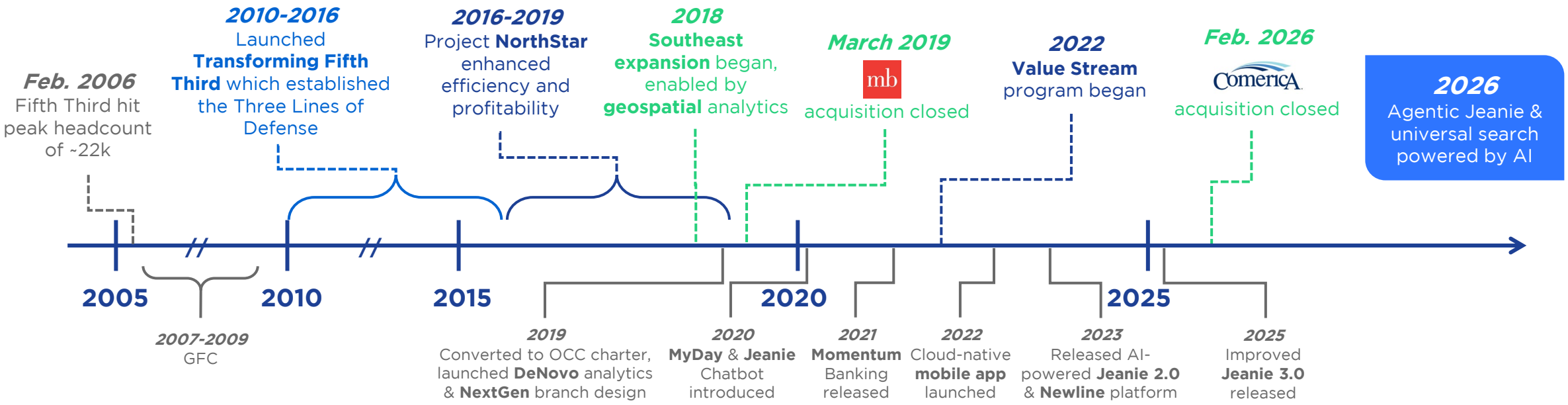
Evolution of Fifth Third over the last two decades

Stability, Profitability & Growth



	2005	2010	2015	2020	2025	2Q26
Assets	$105B	$111B	$141B	$205B	$214B	$300B
FTE	~21,700	~20,800	~18,300	~19,900	~18,700	~25,200
Assets FTE	**$4.9MM**	**$5.3MM**	**$7.7MM**	**$10.3MM**	**$11.5MM**	**$11.9MM**

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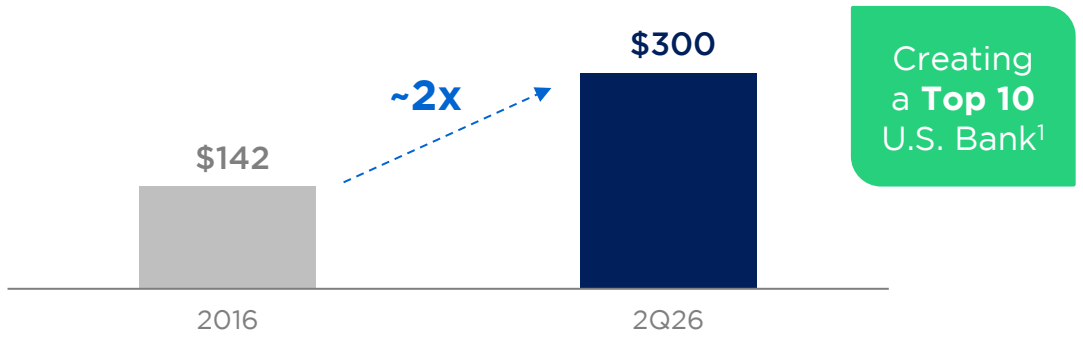
A decade of value creation – Positioned for the next decade of growth

Total assets have more than doubled

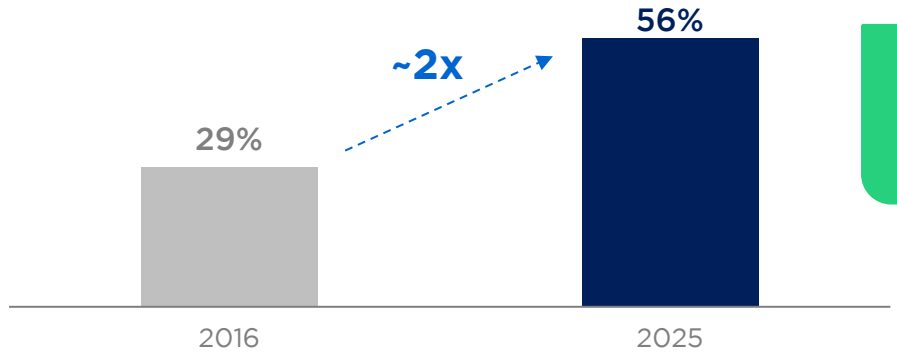
Total assets ($ billions)



Creating a **Top 10** U.S. Bank[1]

Footprint repositioning materially lifts underlying growth potential

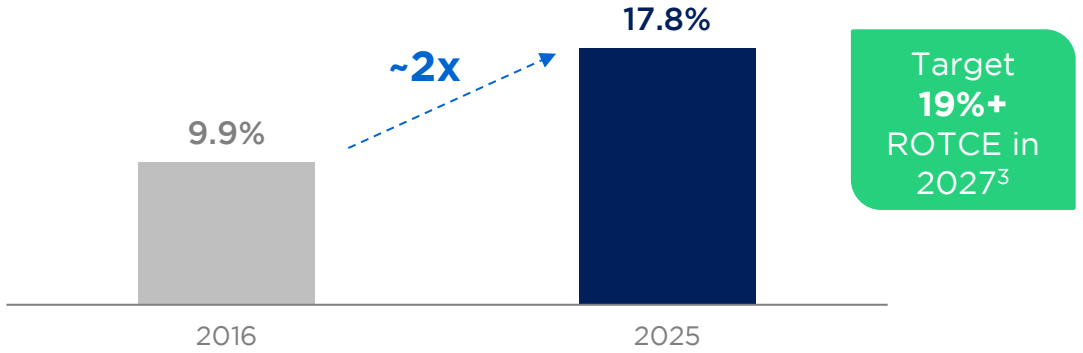
Fifth Third's footprint as a percentage of the U.S. population[2]



4%+ expected footprint population growth[3]

Profitability has nearly doubled and continues to improve

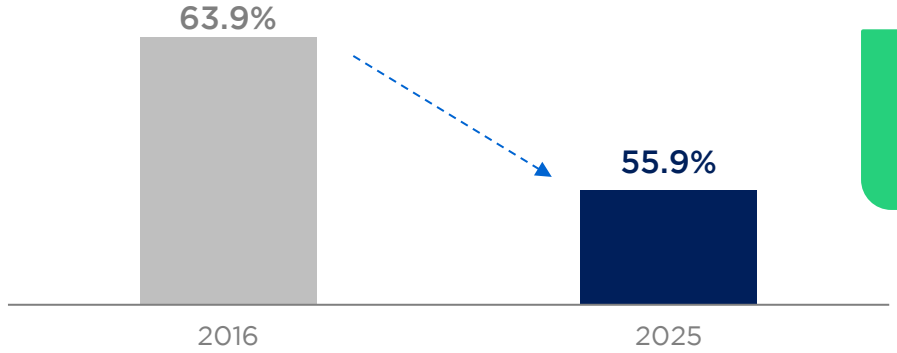
Adjusted ROTCE[3]



Target **19%+** ROTCE in 2027[3]

Peer leading efficiency provides greater capacity to invest

Adjusted efficiency ratio[3]



Target **53%** eff. ratio in 2027[3]

Fifth Third has doubled in scale, doubled in profitability, and fundamentally changed our long-term growth profile

[1]Rankings as of 3/31/26 and consist of US commercial banks and exclude foreign, trust, & traditional investment banks; [2]Source: S&P Capital IQ. Represents population in Fifth Third's retail footprint states as a percentage of the total U.S. population; [3]See forward-looking statements on page 18 of this presentation regarding forward-looking non-GAAP measures and use of non-GAAP measures on pages 27-29 of the 2Q26 earnings release.

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Successful conversion of Comerica[1]

Conversion & Integration complete

- Comerica deposit accounts transitioned to Fifth Third
- Enrollment in Fifth Third mobile and online banking

Meaningful growth opportunities moving forward

- Extended our products, distribution, digital and payments capabilities to Comerica's loyal customers
- Added ~600K commercial, consumer and small business customers' accounts

Significant digital uptick

- Award-winning Momentum® Banking suite and mobile app now available to Comerica customers

Disciplined & Deeply Tested

3	3,000+	~1M
MOCK COVERSIONS	PEOPLE TESTING	PEOPLE HOURS

Total Bank Effort

3.5M+	~100K
PEOPLE HOURS *from acquisition to conversion*	HOURS *of continuous compute time*

Rollout Results

4,500+	293
NEW FIFTH THIRD SIGNS	BRANCHES CONVERTED

On track to achieve $850 million pre-tax run-rate expense synergies in the fourth quarter of 2026

[1]See forward-looking statements on page 18 of this presentation regarding forward-looking non-GAAP measures and use of non-GAAP measures on pages 27-29 of the 2Q26 earnings release.

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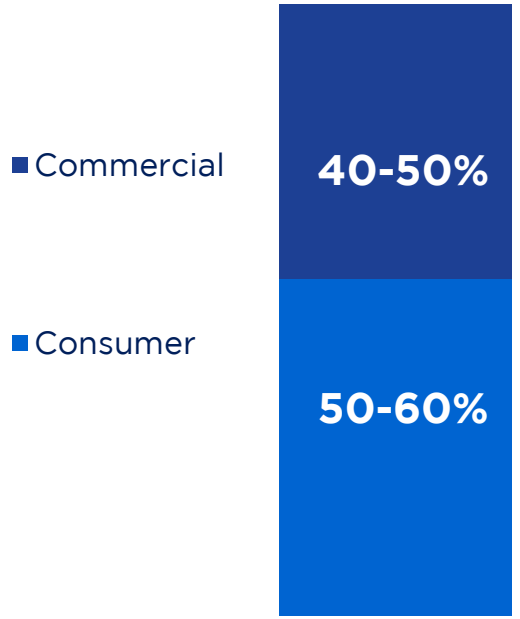
Execution of revenue synergies[1]

Sources of revenue opportunities

Middle Market Scale	Unlocking the full potential of a leading middle market franchise through increased lending capacity, expanded capabilities and enhanced growth capacity
Consumer Buildout	Leveraging proven retail banking playbook to enhance branch productivity while building 150+ de novo branches to drive deposit, lending and investment growth
Depth of Relationships	Bringing expanded lending solutions, differentiated payments products and broader capital markets capabilities to increase wallet share and drive fee growth
Innovation Banking	Uniting the technology and life sciences franchise with fintech-enabled solutions and balance sheet strength to generate new deposit and fee growth

Momentum building through our people, products, and capabilities



$500M+

In revenue opportunities over next 3-5 years

Investing in People
Driving productivity through talent investment

Leveraging Our Capabilities
Expanding product reach and balance sheet strength

[1]See forward-looking statements on page 18 of this presentation regarding forward-looking non-GAAP measures and use of non-GAAP measures on pages 27-29 of the 2Q26 earnings release.

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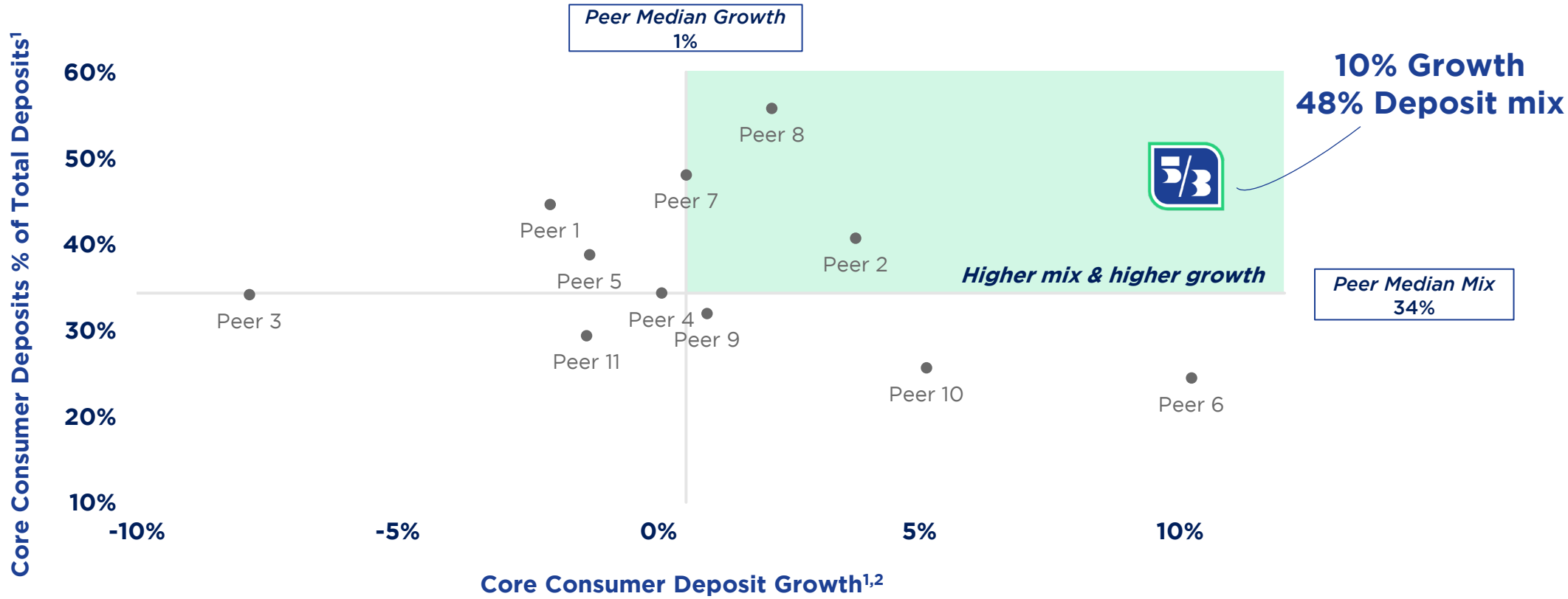
High-quality consumer deposit franchise

FITB Leads Peers in Core Consumer Deposit Mix & Growth YoY

As of June 30, 2026



Higher consumer deposit mix & peer-leading growth support a stronger, more durable funding franchise

[1]Data sourced from Call Report and Includes: nonInt bearing deposits for individuals, int bearing deposits for individuals, MMDAs for individuals, other savings deposits for individuals, and retail time deposits, and excludes: brokered deposits <=$250K, fully insured and not fully insured non-affiliate retail sweep deposits, [2]Year-over-Year growth as of June 30, 2026, presented pro-forma for merger and acquisition activity

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Four distinct $10B deposit opportunities

Market Expansion

Tech-enabled relationship deepening

1 Southeast branch maturation

- **Proven playbook**: site selection, staffing, marketing and digital onboarding
- Deposits per branch ~50% above peer average[1]
- Seasoning of ~400 de novos provides **peer leading embedded growth opportunity**

2 Texas de novo buildout

- **Apply southeast playbook** to Comerica's established Texas franchise
- Strong response rates from initial marketing campaigns
- 150 branches to be built by 2029 with **over 100 locations already identified**[3]

3 Small business and payments

- Provide-enabled SBA platform **driving market share capture**... #53 → #15[2]
- 1-out-of-3 new payments clients are payments-only with no credit attached

4 Innovation banking

- 4-to-1 deposit-to-loan portfolio – **reengage and selectively build** a durable relationship-oriented vertical
- Newline **deepens operating relationships** with innovation-economy clients

Proven deposit playbooks, expanded through Comerica – diversified across customers, markets, and capabilities

[1]Source: S&P Capital IQ; 2025 FDIC data capped at $250MM and filtered for de novos opened since 2018. Not all de novos have been open for 5 years; [2]Source: U.S. Small Business Administration Lender Report, 2026 fiscal year; [3]See forward-looking statements on page 18 of this presentation regarding forward-looking non-GAAP measures and use of non-GAAP measures on pages 27-29 of the 2Q26 earnings release.

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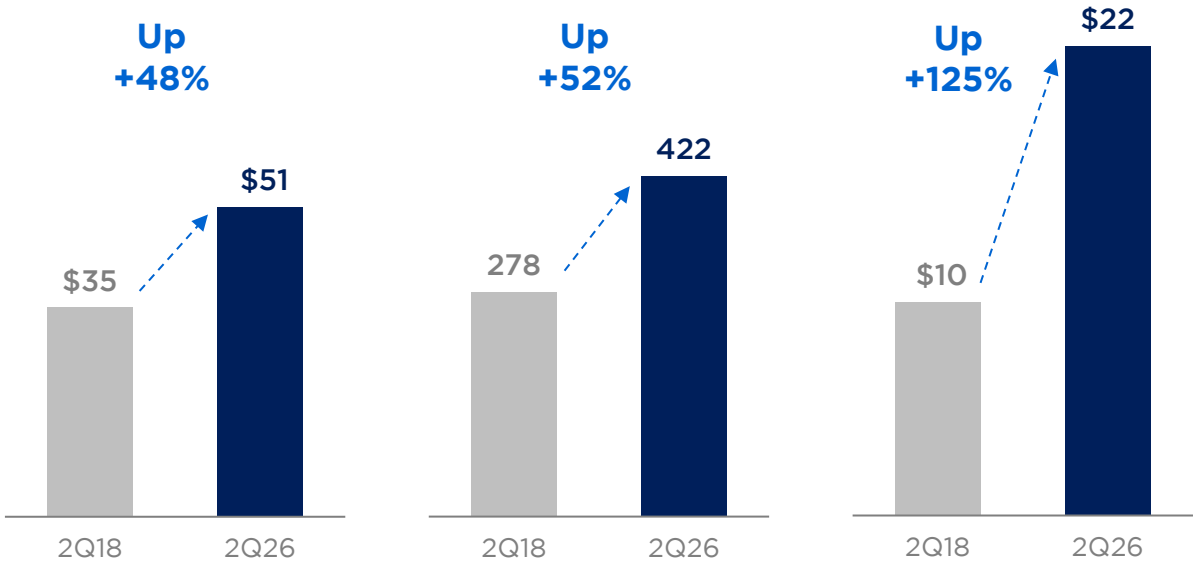
A proven Southeast playbook, ready for the Southwest

Southeast expansion track record: 2018 → 2026

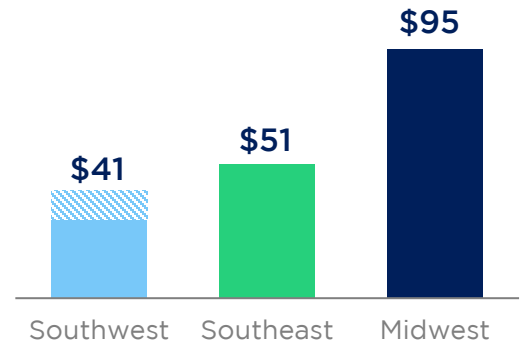
Southeast retail deposits

Deposits / branch ($ millions) × Branch count = Deposits ($ billions)



Deposit seasoning curve

Retail deposits per branch ($ millions)



Change in average deposits per branch from acquisition close (Feb-26) to Jun-26

Southwest deposit opportunity[1]

150 New branch builds	×	$50MM Average deposits	=	~$8B Deposits
205 Existing branches	×	+$10MM Incremental dep./branch	=	~$2B Deposits

Southeast deposit opportunity[1]

123 New branch builds	×	$50MM Average deposits	=	~$6B Deposits
426 Existing branches	×	+$10MM Incremental dep./branch	=	~$4B Deposits

Executing a proven playbook

- **Disciplined location selection** — geospatial site-selection model
- **Sales staffing** — relationship managers & branch teams
- **Marketing investment** — analytics-driven acquisition campaigns

The Southeast is delivering
The Southwest is the next chapter of the same repeatable playbook

Source: internal management reporting; Note: Deposits and households represent retail deposits and households only. [1]See forward-looking statements on page 18 of this presentation regarding forward-looking non-GAAP measures and use of non-GAAP measures on pages 27-29 of the 2Q26 earnings release.

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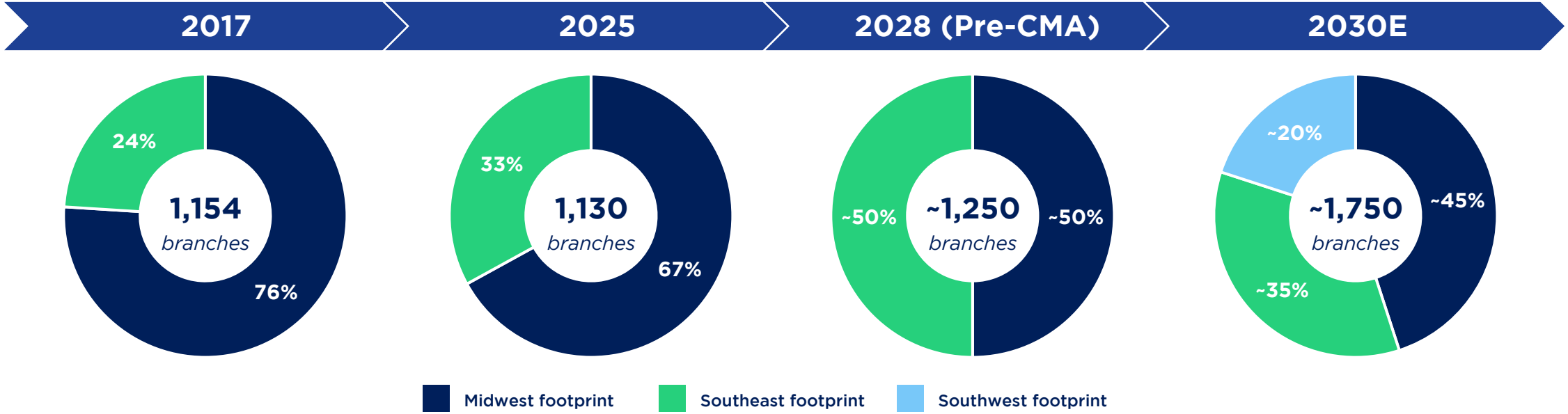
Accelerating our decade-long network expansion[1]

Branch distribution by region[2]



Population growth[3]	2017	2025	2028 (Pre-CMA)	2030E
	2.5%	3.1%	3.8%	4.1%

By 2030, 50+% of Fifth Third's footprint will be in the best markets in the U.S., including 17 of the 20 fastest growing large U.S. metros[4]

Source: S&P Capital IQ; [1]See forward-looking statements on page 18 of this presentation regarding forward-looking non-GAAP measures and use of non-GAAP measures on pages 27-29 of the 2Q26 earnings release; [2]Represents % of total branches by geographic region and includes 150 planned de novo builds in Texas; [3]Population growth represented as 5-year projected growth rate (2026-2031 not annualized) per S&P Capital IQ. Overall growth rate calculated as population growth rate weighted by branch distribution (based on Fifth Third and Comerica's proforma branch counts) by region; [4]MSAs with populations greater than 500,000 ranked by percent population growth (2020-2024) per US Census Bureau.

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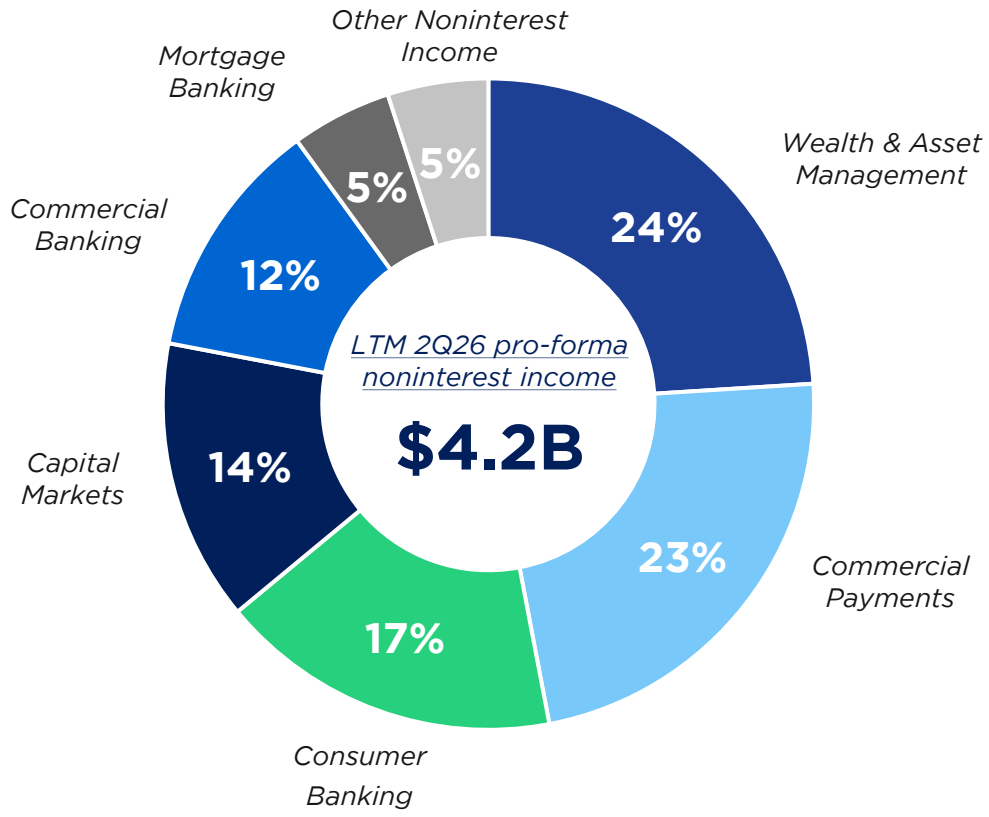
Strategic investments resulting in fee diversification and growth

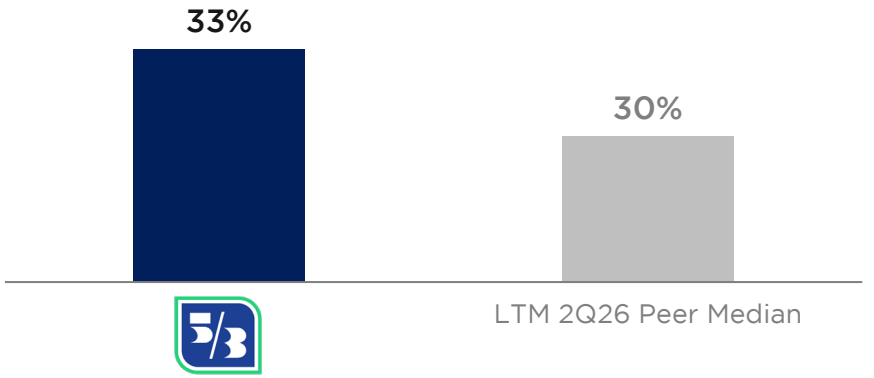
Fee revenue mix is well-diversified

LTM 2Q26 pro-forma noninterest income mix[1,2]



Fee contribution as a percent of revenue is favorable relative to peers

LTM 2Q26 pro-forma noninterest income as a percent of pro-forma revenue[2], unless otherwise noted



- Total pro-forma fee revenue accounted for ~33% of total pro-forma revenue for the last twelve months
- **Two $1B+ high-growth, recurring revenue engines**: Commercial Payments and Wealth and Asset Management
- **Diversified fee sources**: 5 categories greater than 10%

Note: Totals may not foot due to rounding. [1]See forward-looking statements on page 18 of this presentation regarding forward-looking non-GAAP measures and use of non-GAAP measures on pages 27-29 of the 2Q26 earnings release; [2]Last twelve month (LTM) noninterest income and revenue are presented on a pro-forma basis, excluding securities gains/losses, for Fifth Third and Comerica as of 6/30/2026.

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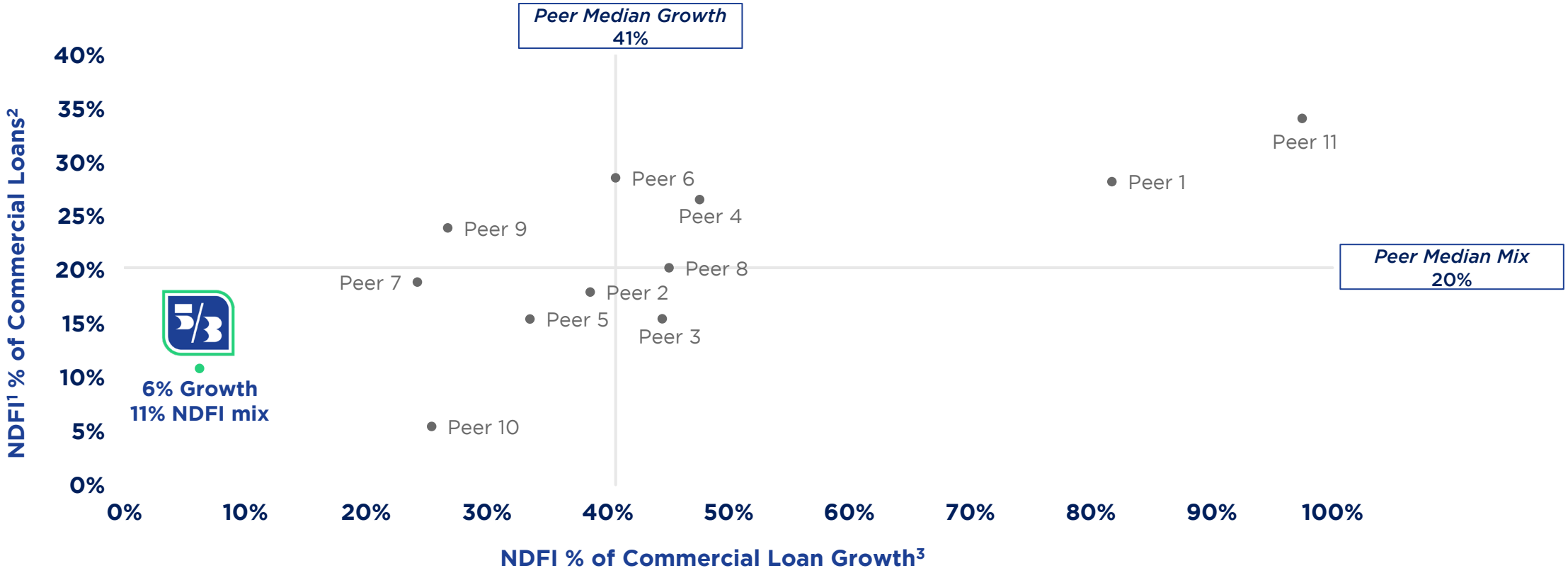
Lower NDFI exposure, less reliance on NDFI for growth

2nd lowest NDFI Concentration and Smallest Contribution to Commercial Loan Growth

As of June 30, 2026



Growing commercial loans through primary banking relationships

[1]Source: Call Report, Domestic Offices as of June 30, 2026. [2]Source: FR-Y 9C as of June 30, 2026. Commercial loans include: Construction, land development, and other land loans, Loans secured by multifamily, Loans secured by nonfarm residential properties, Loans to depository institutions and acceptances of other banks, Commercial and industrial loans, Loans to nondepository financial institutions ("NDFI") and Other loans. [3]Growth from September 30, 2025, through June 30, 2026, presented pro-forma for merger and acquisition activity.

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Current expectations unchanged from July 17, 2026 earnings call

As of September 15, 2026; please see cautionary statements on page 18

	3Q26
Avg. loans & leases *(Including HFS)*	**up 1%**
Net interest income[1] *(2Q26 baseline: $2.22 billion)*	**up 2 – 2.5%** *assumes 9/30/26 Fed funds rate of 4.00% and includes the impact of purchase accounting accretion*
Noninterest income[1] *(2Q26 baseline: $1.04 billion; excludes securities g/l)*	**up 1 – 3%**
Noninterest expense[1] *(2Q26 baseline: $1.86 billion; excludes the mark-to market impact of non-qualified deferred compensation)*	**down 1 – 2%** ***Includes*** *the impact of anticipated CDI amortization (~$60MM) and* ***excludes*** *acquisition related charges*
Net charge-off ratio	**30 - 35 bps**
Effective tax rate	**22.5%**

[1]See forward-looking statements on page 18 of this presentation regarding forward-looking non-GAAP measures and use of non-GAAP measures on pages 27-29 of the 2Q26 earnings release.

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Why Fifth Third

- ✓ **Well-diversified and resilient balance sheet to provide stability and profitability**
- ✓ **Consistent investments to generate balanced and growing revenue streams while maintaining peer-leading expense discipline**
- ✓ **Multi-year track record of making appropriate and preemptive changes to the business**
- ✓ **Transparent management team**

Positioned to generate long-term sustainable value to shareholders despite the environment

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Cautionary Statement

This presentation contains statements that we believe are "forward-looking statements" within the meaning of Section 27A of the Securities Act of 1933, as amended, and Rule 175 promulgated thereunder, and Section 21E of the Securities Exchange Act of 1934, as amended, and Rule 3b-6 promulgated thereunder. All statements other than statements of historical fact are forward-looking statements. These statements relate to our financial condition, results of operations, plans, objectives, future performance, capital actions or business. They usually can be identified by the use of forward-looking language such as "will likely result," "may," "are expected to," "is anticipated," "potential," "estimate," "forecast," "projected," "intends to," or may include other similar words or phrases such as "believes," "plans," "trend," "objective," "continue," "remain," or similar expressions, or future or conditional verbs such as "will," "would," "should," "could," "might," "can," or similar verbs. You should not place undue reliance on these statements, as they are subject to risks and uncertainties, including but not limited to the risk factors set forth in our most recent Annual Report on Form 10-K as updated by our filings with the U.S. Securities and Exchange Commission ("SEC").

There are a number of important factors that could cause future results to differ materially from historical performance and these forward-looking statements. Factors that might cause such a difference include, but are not limited to: (1) deteriorating credit quality; (2) loan concentration by location or industry of borrowers or collateral; (3) any instability or disruption in the financial system, including those caused by actual or perceived issues affecting the soundness of other financial institutions or market participants; (4) inadequate sources of funding or liquidity; (5) unfavorable actions of rating agencies; (6) inability to maintain or grow deposits; (7) limitations on the ability to receive dividends from subsidiaries; (8) cyber-security risks; (9) Fifth Third's ability to secure confidential information and deliver products and services through the use of computer systems and telecommunications networks; (10) failures by third-party service providers; (11) inability to manage strategic initiatives and/or organizational changes; (12) inability to implement technology system enhancements, including the use of artificial intelligence; (13) failure of internal controls and other risk management programs; (14) losses related to fraud, theft, misappropriation or violence; (15) inability to attract and retain skilled personnel; (16) adverse impacts of government regulation; (17) governmental or regulatory changes or other actions; (18) failures to meet applicable capital requirements; (19) regulatory objections to Fifth Third's capital plan; (20) regulation of Fifth Third's derivatives activities; (21) deposit insurance premiums; (22) assessments for the orderly liquidation fund; (23) weakness in the national or local economies; (24) global political and economic uncertainty or negative actions; (25) changes in interest rates and the effects of inflation; (26) changes in U.S. trade policies, including the imposition of tariffs and retaliatory tariffs; (27) changes and trends in capital markets; (28) fluctuation of Fifth Third's stock price; (29) volatility in mortgage banking revenue; (30) litigation, investigations, and enforcement proceedings; (31) breaches of contractual covenants, representations and warranties; (32) competition and changes in the financial services industry; (33) potential impacts of the adoption of real-time payment networks; (34) changing retail distribution strategies, customer preferences and behavior; (35) difficulties in identifying, acquiring or integrating suitable strategic partnerships, investments or acquisitions; (36) potential dilution from future acquisitions; (37) loss of income and/or difficulties encountered in the sale and separation of businesses, investments or other assets; (38) results of investments or acquired entities; (39) changes in accounting standards or interpretation or declines in the value of Fifth Third's goodwill or other intangible assets; (40) inaccuracies or other failures from the use of models; (41) effects of critical accounting policies and judgments or the use of inaccurate estimates; (42) weather-related events, other natural disasters, or health emergencies (including pandemics); (43) the impact of reputational risk created by these or other developments on such matters as business generation and retention, funding and liquidity; (44) changes in law or requirements imposed by Fifth Third's regulators impacting our capital actions, including dividend payments and stock repurchases; (45) Fifth Third's ability to meet its environmental and/or social targets, goals and commitments; and (46) risks relating to the merger with Comerica Incorporated, including Fifth Third's inability to realize the anticipated benefits of the merger and potential disruption to Fifth Third's business resulting from post-merger integration. We expressly disclaim any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements contained herein to reflect any change in our expectations or any changes in events, conditions or circumstances on which any such statement is based, except as may be required by law, and we claim the protection of the safe harbor for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995. The information contained herein is intended to be reviewed in its totality, and any stipulations, conditions or provisos that apply to a given piece of information in one part of this report should be read as applying mutatis mutandis to every other instance of such information appearing herein.

You should refer to our periodic and current reports filed with the Securities and Exchange Commission, or "SEC," for further information on other factors, which could cause actual results to be significantly different from those expressed or implied by these forward-looking statements. Moreover, you should treat these statements as speaking only as of the date they are made and based only on information then actually known to us. We expressly disclaim any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements contained herein to reflect any change in our expectations or any changes in events, conditions or circumstances on which any such statement is based, except as may be required by law, and we claim the protection of the safe harbor for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995. The information contained herein is intended to be reviewed in its totality, and any stipulations, conditions or provisos that apply to a given piece of information in one part of this press release should be read as applying mutatis mutandis to every other instance of such information appearing herein.

Annualized, pro forma, projected and estimated numbers are used for illustrative purpose only, are not forecasts and may not reflect actual results.

In this presentation, we may sometimes provide non-GAAP financial information. Please note that although non-GAAP financial measures provide useful insight to analysts, investors and regulators, they should not be considered in isolation or relied upon as a substitute for analysis using GAAP measures. We provide a discussion of non-GAAP measures and reconciliations to the most directly comparable GAAP measures in slides 41-42 of our 2Q26 earnings presentation, as well as on pages 27 through 29 of our 2Q26 earnings release.

Management does not provide a reconciliation for forward-looking non-GAAP financial measures where it is unable to provide a meaningful or accurate calculation or estimation of reconciling items and the information is not available without unreasonable effort. This is due to the inherent difficulty of forecasting the occurrence and the financial impact of various items that have not yet occurred, are out of the Bancorp's control or cannot be reasonably predicted. For the same reasons, Bancorp's management is unable to address the probable significance of the unavailable information. Forward-looking non-GAAP financial measures provided without the most directly comparable GAAP financial measures may vary materially from the corresponding GAAP financial measures.

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