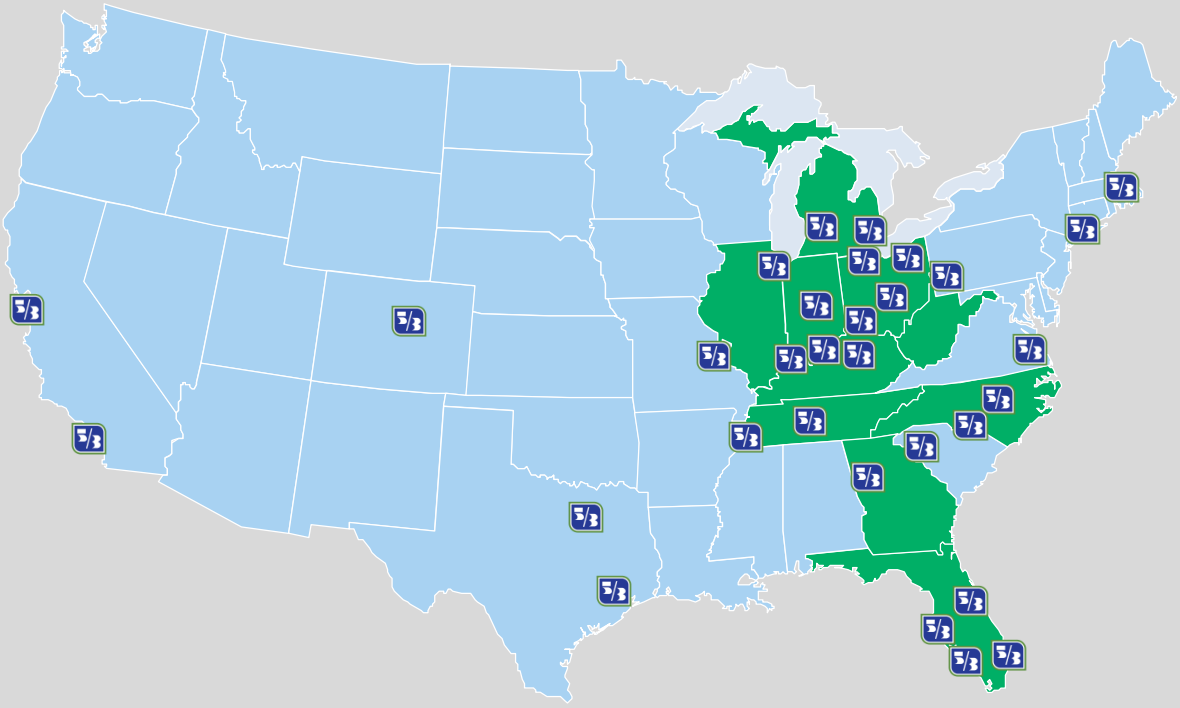
Corporate Highlights

FIRST QUARTER 2020

FIFTH THIRD BANCORP

CORPORATE PROFILE

Fifth Third Bank, established in 1858, is a diversified financial services company headquartered in Cincinnati, Ohio. Fifth Third is among the largest money managers in the Midwest, and as of March 31, 2020, had $374 billion in assets under care, of which it managed $42 billion for individuals, corporations and not-for-profit organizations through its Trust and Registered Investment Advisory businesses.



Fifth Third Bank Regional Footprint as of March 31, 2020

Corporate banking and Middle Market office locations (London and Toronto offices not shown)

STATISTICS *as of March 31, 2020*

$185B
IN ASSETS

OPERATES
4
MAIN BUSINESSES
Commercial Banking; Branch Banking; Consumer Lending; Wealth & Asset Management

OPERATES
1,123
FULL-SERVICE BANKING CENTERS

2,464
Fifth Third Branded ATMs
OH, KY, IN, MI, IL, FL, TN, WV, GA, NC

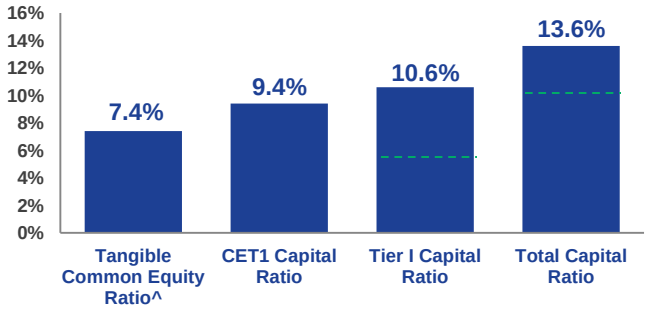
~53,000
Fee-free ATMs
Nationwide

CAPITAL RATIOS

Today, it is important that you know your banking company is strong and well-capitalized. **Fifth Third is both.**

Throughout its history, Fifth Third has represented a source of strength and stability. Our capital levels significantly exceed all regulatory "well-capitalized" levels as well as our own target levels.

FIFTH THIRD BANCORP
03/31/2020 CAPITAL RATIOS



^ *Excluding accumulated other comprehensive income*

--- *Regulatory "well-capitalized" levels*

CREDIT AGENCY RATINGS*

	Holding Co. Long-Term Issuer	Rating Level	Bank Long-Term Deposit#	Rating Level
Moody's	Baa1	8th highest of 22	Aa3	4th highest of 22
S&P	BBB+	8th highest of 23	A-	7th highest of 23
Fitch	A-	7th highest of 23	A	6th highest of 23
DBRS	A	6th highest of 26	AH	5th highest of 26

* As an investor, you should be aware that a security rating is not a recommendation to buy, sell or hold securities, that it may be subject to revision or withdrawal at any time by the assigning rating organization and that each rating should be evaluated independently of any other rating. Additional information on the credit rating ranking within the overall classification system is located on the website of each credit rating agency.

S&P does not provide a depositor rating. Fifth Third Bank's issuer credit rating is A-.

Financial Highlights

FIRST QUARTER 2020

FIFTH THIRD BANCORP

$ in millions, except per share data	THREE MONTHS (Ended March 31) 2020	2019	Bps/% Change	CALENDAR YEAR 2019	2018	2017	2016
Key Performance Ratios							
Return on Average Assets	0.11%	2.11%	(200)	1.53%	1.54%	1.55%	1.09%
Return on Average Common Equity	0.60%	19.6%	(1,900)	13.1%	14.5%	13.9%	9.7%
Net Interest Margin (FTE)[(a)]	3.28%	3.28%	-	3.31%	3.22%	3.03%	2.88%
Efficiency Ratio (FTE)[(a)]	63.0%	50.2%	1,280	55.8%	57.0%	53.7%	59.0%
Earnings and Per Share Data							
Net Income Available to Common Shareholders	$29	$760	(96%)	$2,419	$2,118	$2,105	$1,472
Earnings Per Share, Basic	0.04	1.14	(97%)	3.38	3.11	2.86	1.92
Earnings Per Share, Diluted	0.04	1.12	(97%)	3.33	3.06	2.81	1.91
Cash Dividends Declared Per Common Share	0.27	0.22	23%	0.94	0.74	0.60	0.53
Book Value Per Share	28.26	24.77	14%	27.41	23.07	21.43	19.62
Common Shares Outstanding ($000)	711,306	739,406	(4%)	708,916	646,631	693,805	750,479
Income Statement Highlights							
Net Interest Income (FTE)[(a)]	$1,233	$1,086	14%	$4,814	$4,156	$3,824	$3,640
Total Noninterest Income	671	1,101	(39%)	3,536	2,790	3,224	2,696
Total Noninterest Expense	1,200	1,097	9%	4,660	3,958	3,782	3,737
Average Balances							
Loans and Leases, including held for sale	$112,180	$98,362	14%	$107,794	$93,876	$92,731	$94,320
Core Deposits	123,177	105,507	17%	116,600	102,020	99,823	99,381
Bancorp Shareholders' Equity	21,713	17,025	28%	19,902	15,970	16,424	16,453
Asset Quality Ratios							
Net Charge-Offs/Avg. Portfolio Loans and Leases	0.44%	0.32%	12	0.35%	0.35%	0.32%	0.39%
Nonperforming Portfolio Assets as a Percent of Portfolio Loans and Leases and OREO	0.60%	0.45%	15	0.62%	0.41%	0.53%	0.80%
ALLL/Portfolio Loans and Leases	1.99%	1.02%	97	1.10%	1.16%	1.30%	1.36%
ACL/Portfolio Loans and Leases	2.13%	1.14%	99	1.23%	1.30%	1.48%	1.54%
Market Performance FITB (NASDAQ)							
Market Close Price Per Share: High	$31.02	$28.76	8%	$31.49	$34.35	$31.36	$27.79
Market Close Price Per Share: Low	11.67	24.18	(52%)	24.18	22.36	23.62	13.94
Market Close Price Per Share: End of Period	14.85	25.22	(41%)	30.74	23.53	30.34	26.97
Market Capitalization ($ in millions)	10,563	18,648	(43%)	21,792	15,215	21,050	20,240

[(a)]Non-GAAP measure: see discussion of non-GAAP and Reg. G reconciliation beginning on page 27 of Fifth Third's Q1 2020 earnings release.

This Financial Highlights Sheet is for general informational purposes only and does not constitute an offer or sale of Fifth Third common stock or any other security. All such offers and sales shall be made only pursuant to an effective registration statement filed with the Securities and Exchange Commission ("SEC") and a current prospectus.

Fifth Third files annual, quarterly and special reports, proxy statements and other information with the SEC. These documents provide more information regarding the information contained in this Fact Sheet. Investors may read and copy reports, proxy statements and other information filed by Fifth Third at the SEC's public reference rooms at 100 F Street N.E., Washington, D.C. 20549. Please call the SEC at 1-800-SEC-0330 for further information about the public reference rooms. Fifth Third's reports, proxy statements and other information are also available from commercial document retrieval services, www.53.com, and at the SEC's website located at www.sec.gov.