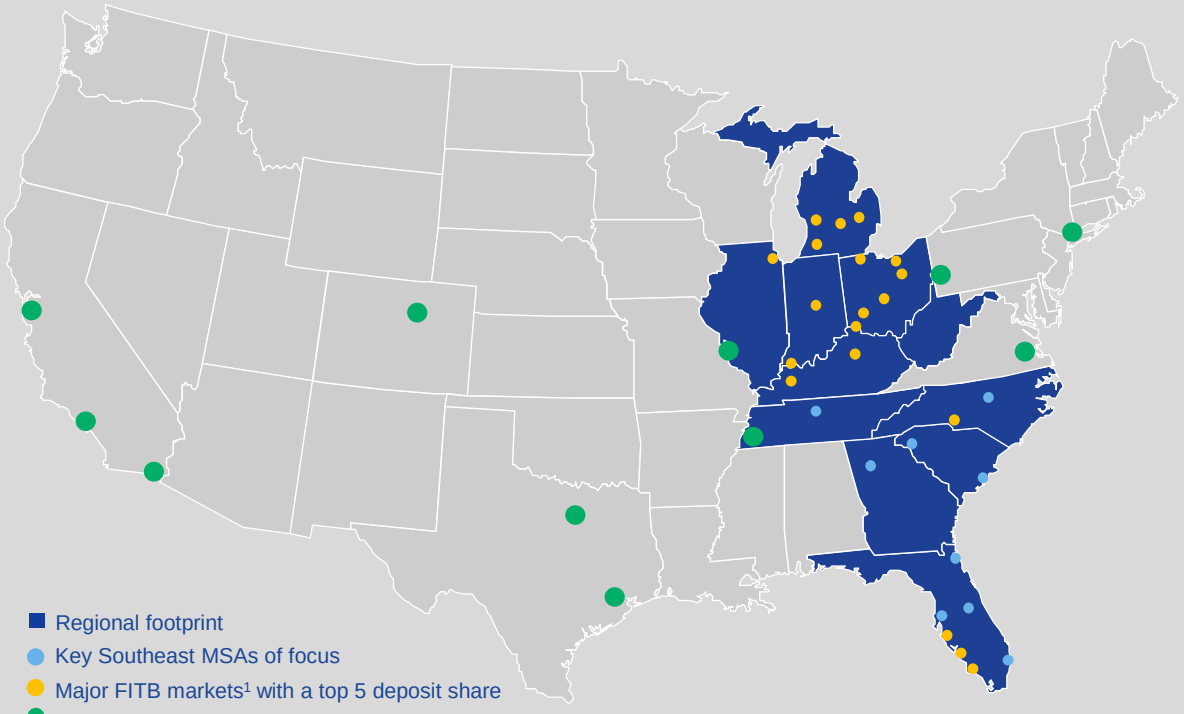
Corporate Highlights

Third Quarter 2022

FIFTH THIRD BANCORP

CORPORATE PROFILE

Fifth Third is a bank that's as long on innovation as it is on history. Since 1858, we've been helping individuals, families, businesses and communities grow through smart financial services that improve lives. Our list of firsts is extensive, and it's one that continues to expand as we explore the intersection of tech-driven innovation, dedicated people, and focused community impact. Fifth Third is one of the few U.S.-based banks to have been named among Ethisphere's World's Most Ethical Companies® for several years. With a commitment to taking care of our customers, employees, communities and shareholders, our goal is not only to be the nation's highest performing regional bank, but to be the bank people most value and trust.



STATISTICS *as of September 30, 2022*

$205B
IN ASSETS

OPERATES
3
MAIN BUSINESSES
Commercial Banking; Consumer and Small Business Banking; Wealth & Asset Management

OPERATES
1,080
FULL-SERVICE BANKING CENTERS

2,146
Fifth Third Branded ATMs
OH, KY, IN, MI, IL, FL, TN, WV, GA, NC, SC

~54,000
Fee-free ATMs
Nationwide

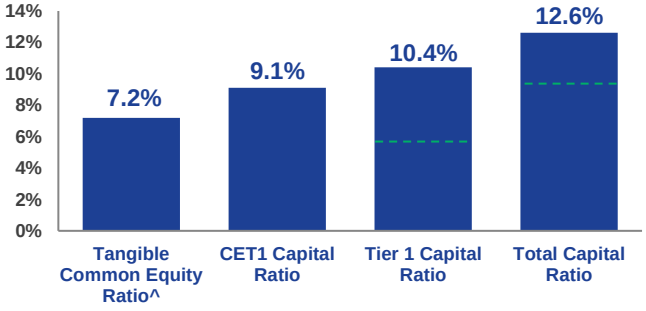
[1]*Defined as MSAs with $5BN+ in capped deposits (branch deposits capped at $250 million per June 2021 FDIC data)*

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
09/30/2022 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	A1	5th 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 Morningstar	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

Third Quarter 2022

FIFTH THIRD BANCORP

$ in millions, except per share data	THREE MONTHS (Ended September 30th) 2022	2021	Bps/% Change	CALENDAR YEAR 2021	2020	2019	2018
Key Performance Ratios							
Return on Average Assets	1.25%	1.36%	(11)	1.34%	0.73%	1.53%	1.54%
Return on Average Common Equity	14.9	13.0	190	12.8	6.4	13.1	14.5
Net Interest Margin (FTE)[a]	3.22	2.59	63	2.59	2.78	3.31	3.22
CET1 Ratio	9.14	9.86	(72)	9.54	10.34	9.75	10.24
Tier 1 Risk-Based Ratio	10.40	11.28	(88)	10.91	11.83	10.99	11.32
Total Risk-Based Capital Ratio	12.64	13.94	(130)	13.42	15.08	13.84	14.48
Efficiency Ratio (FTE)[a]	53.7	57.8	(410)	60.1	61.9	55.8	57.0
Earnings and Per Share Data							
Net Income Available to Common Shareholders	$631	$684	(8%)	$2,659	$1,323	$2,419	$2,118
Earnings Per Share, Basic	0.91	0.98	(7%)	3.78	1.84	3.38	3.11
Earnings Per Share, Diluted	0.91	0.97	(6%)	3.73	1.83	3.33	3.06
Cash Dividends Declared Per Common Share	0.33	0.30	10%	1.14	1.08	0.94	0.74
Book Value Per Share	21.30	29.59	(28%)	29.43	29.46	27.41	23.07
Common Shares Outstanding (in thousands)	686,343	689,790	-	682,778	712,760	708,916	646,631
Income Statement Highlights							
Net Interest Income (FTE)[a]	$1,502	$1,192	26%	$4,782	$4,795	$4,814	$4,156
Total Noninterest Income	672	836	(20%)	3,118	2,830	3,536	2,790
Total Noninterest Expense	1,167	1,172	-	4,748	4,718	4,660	3,958
Average Balances							
Loans and Leases, including held for sale	$121,900	$113,528	7%	$114,117	$114,411	$107,794	$93,876
Total Deposits	159,469	162,647	(2%)	162,948	148,031	121,369	104,922
Bancorp Shareholders' Equity	18,864	22,927	(18%)	22,812	22,555	19,902	15,970
Asset Quality Ratios							
Net Charge-Offs/Avg. Portfolio Loans and Leases	0.21%	0.08%	13	0.16%	0.42%	0.35%	0.35%
Nonperforming Portfolio Assets as a Percent of Portfolio Loans and Leases and OREO	0.46	0.52	(6)	0.47	0.79	0.62	0.41
ALLL/Portfolio Loans and Leases	1.75	1.81	(6)	1.69	2.25	1.10	1.16
ACL/Portfolio Loans and Leases	1.91	2.00	(9)	1.85	2.41	1.23	1.30
Market Performance FITB (NASDAQ®)							
Market Close Price Per Share: High	$37.62	$43.60	(14%)	$45.59	$31.02	$31.49	$34.35
Market Close Price Per Share: Low	31.57	34.63	(9%)	27.23	11.67	24.18	22.36
Market Close Price Per Share: End of Period	31.96	42.44	(25%)	43.55	27.57	30.74	23.53
Market Capitalization ($ in millions)	21,936	29,275	(25%)	29,735	19,651	21,792	15,215

[a]Non-GAAP measure: see discussion of non-GAAP and Reg. G reconciliation beginning on page 27 of Fifth Third's Q3 2022 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.