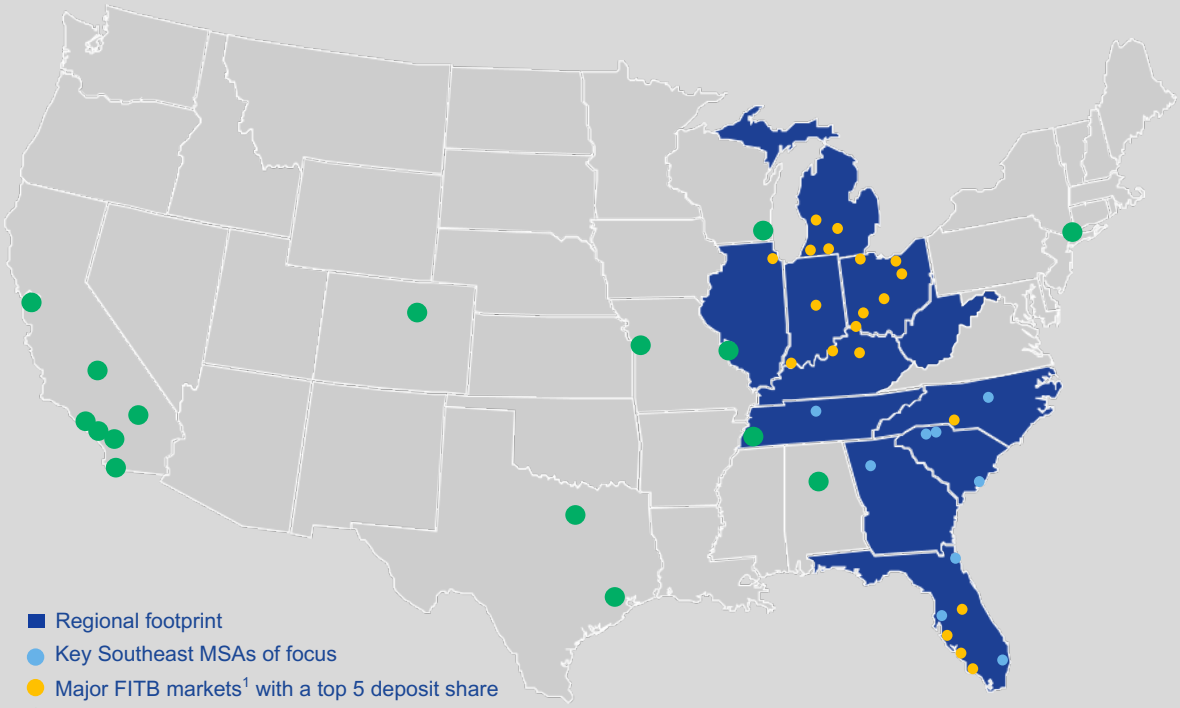
Corporate Highlights

Fourth Quarter 2024

FIFTH THIRD

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 December 31, 2024*

$213B
IN ASSETS

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

OPERATES
1,089
FULL-SERVICE BANKING CENTERS

2,080
Fifth Third Branded ATMs
OH, KY, IN, MI, IL, FL, TN, WV, GA, NC, SC

~40,000
Fee-free ATMs
Nationwide

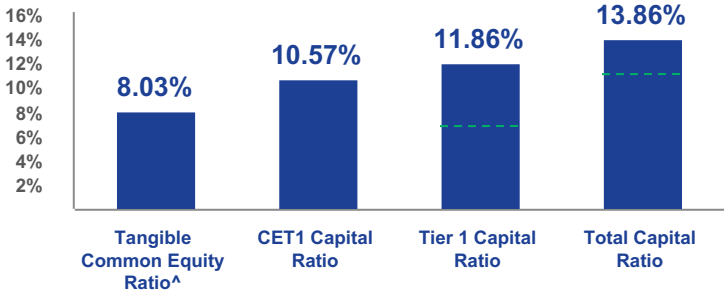
[1]*Defined as MSAs with $10BN+ in capped deposits (branch deposits capped at $250 million per June 2024 FDIC data)*

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
12/31/2024 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

Fourth Quarter 2024

FIFTH THIRD

$ in millions, except per share data	THREE MONTHS (Ended December 31) 2024	2023	Bps/% Change	CALENDAR YEAR 2024	2023	2022	2021
Key Performance Ratios							
Return on Average Assets	1.17%	0.98%	19	1.09 %	1.13 %	1.18 %	1.34 %
Return on Average Common Equity	13.0	12.9	10	12.5	14.2	13.7	12.8
Net Interest Margin (FTE)[(a)]	2.97	2.85	12	2.90	3.05	3.02	2.59
CET1 Ratio	10.57	10.29	28	10.57	10.29	9.28	9.54
Tier 1 Risk-Based Ratio	11.86	11.59	27	11.86	11.59	10.53	10.91
Total Risk-Based Capital Ratio	13.86	13.72	14	13.86	13.72	12.79	13.42
Efficiency Ratio (FTE)[(a)]	56.4	67.2	NM	59.2	59.6	56.2	60.1
Earnings and Per Share Data							
Net Income Available to Common Shareholders	$582	$492	18%	$2,155	$2,212	$2,330	$2,659
Earnings Per Share, Basic	0.86	0.72	19	3.16	3.23	3.38	3.78
Earnings Per Share, Diluted	0.85	0.72	18	3.14	3.22	3.35	3.73
Cash Dividends Declared Per Common Share	0.37	0.35	6	1.44	1.36	1.26	1.14
Book Value Per Share	26.17	25.04	5	26.17	25.04	22.26	29.43
Common Shares Outstanding (in thousands)	669,854	681,125	(2)	669,854	681,125	683,386	682,778
Income Statement Highlights							
Net Interest Income (FTE)[(a)]	$1,443	$1,423	1%	$5,654	$5,852	$5,625	$4,782
Total Noninterest Income	732	744	(2)	2,849	2,881	2,766	3,118
Total Noninterest Expense	1,226	1,455	(16)	5,033	5,205	4,719	4,748
Average Balances							
Loans and Leases, including held for sale	$118,492	$119,309	(1)%	$117,724	$122,282	$120,561	$114,117
Total Deposits	167,237	169,447	(1)	167,436	164,176	162,991	162,948
Bancorp Shareholders' Equity	19,893	17,201	16	19,398	17,704	19,080	22,812
Asset Quality Ratios							
Net Charge-Offs/Avg. Portfolio Loans and Leases	0.46%	0.32%	14	0.45 %	0.32 %	0.19 %	0.16 %
Nonperforming Portfolio Assets as a Percent of Portfolio Loans and Leases and OREO	0.71	0.59	12	0.71	0.59	0.44	0.47
ALLL/Portfolio Loans and Leases	1.96	1.98	(2)	1.96	1.98	1.81	1.69
ACL/Portfolio Loans and Leases	2.08	2.12	(4)	2.08	2.12	1.98	1.85
Market Performance FITB (NASDAQ®)							
Market Close Price Per Share: High	$48.44	$35.14	38%	$44.84	$37.85	$50.45	$45.59
Market Close Price Per Share: Low	$41.74	22.89	78	32.82	22.89	31.15	27.23
Market Close Price Per Share: End of Period	42.28	34.49	23	42.28	34.49	32.81	43.55
Market Capitalization ($ in millions)	28,321	23,492	21	28,321	23,492	22,422	29,735

[(a)]Non-GAAP measure: see discussion of non-GAAP and Reg. G reconciliation beginning on page 27 of Fifth Third's Q4 2024 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.