



Fifth Third Bancorp 2Q25 Earnings Presentation

July 17, 2025

Refer to earnings release dated July 17, 2025 for further information.

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) problems encountered by other financial institutions; (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; and (45) Fifth Third's ability to meet its environmental and/or social targets, goals and commitments.

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 later slides in this presentation, as well as on pages 26 through 28 of our 2Q25 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.

Key Messages

- 1 Ongoing investments in strategic growth priorities led to highest adjusted PPNR¹ growth rate in 2 years
- 2 Diversified loan origination platforms and high-quality deposits delivered accelerating NII growth
- 3 Continued expense discipline resulted in a 130 bps improvement in the adjusted efficiency ratio¹
- 4 Credit quality strengthened, with NPAs down 11% sequentially, led by an 18% decline in commercial NPAs



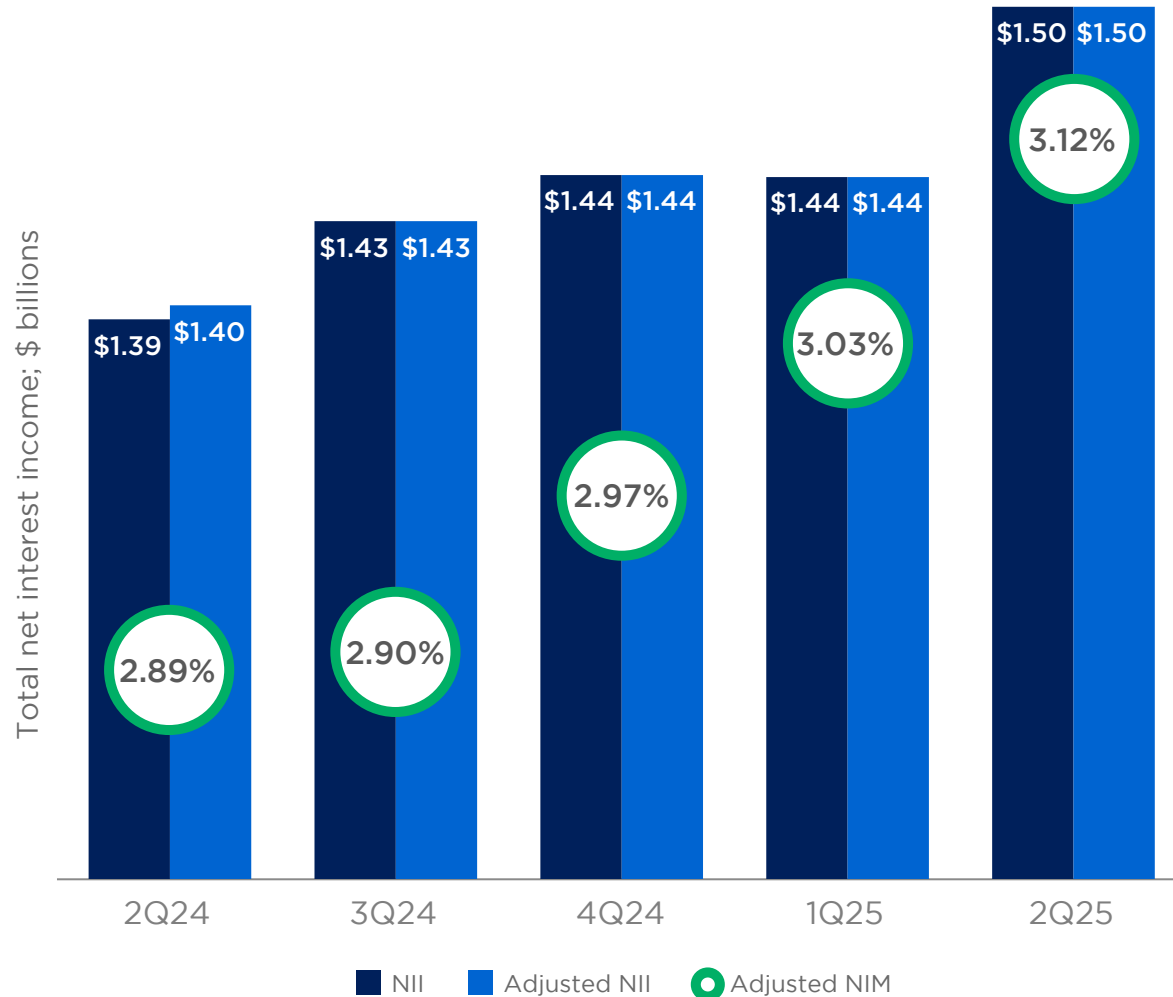
2Q25 highlights

- Continued momentum in net interest income and net interest margin due to loan growth, deposit rate management and fixed-rate asset re-pricing
- Compared to 2Q24, average consumer and commercial loans increased 7% and 4%, respectively
- Generated positive operating leverage for the 3rd consecutive quarter driven by disciplined expense management and accelerating revenue growth
- Grew tangible book value per share³ 18% over the last year
- Generated consumer household growth of 2% compared to 2Q24, including 6% growth in the southeast

| | Reported ¹ | Adjusted ¹ |
|-------------------|-----------------------|-----------------------|
| EPS | \$0.88 | \$0.90 |
| ROA | 1.20% | 1.22% |
| ROE | 12.8% | 13.0% |
| ROTCE | 17.6% | 18.0% |
| NIM | 3.12% | 3.12% |
| Efficiency ratio | 56.2% | 55.5% |
| PPNR | \$986MM | \$1,002MM |
| CET1 ² | 10.56% | |



Net interest income¹



1Q25 to 2Q25 adjusted NII & NIM walk

NII \$ in millions; NIM change in bps

| | NII | NIM |
|--|----------------|--------------|
| 1Q25 | \$1,442 | 3.03% |
| Net market rate impact | 8 | 1 |
| Loan balances / mix | 11 | — |
| Securities Portfolio | 2 | 1 |
| Excess cash runoff | — | 2 |
| Deposit / wholesale funding balances / mix | 12 | 3 |
| Interest Recovery | 14 | 3 |
| Day Count | 11 | (1) |
| 2Q25 | \$1,500 | 3.12% |

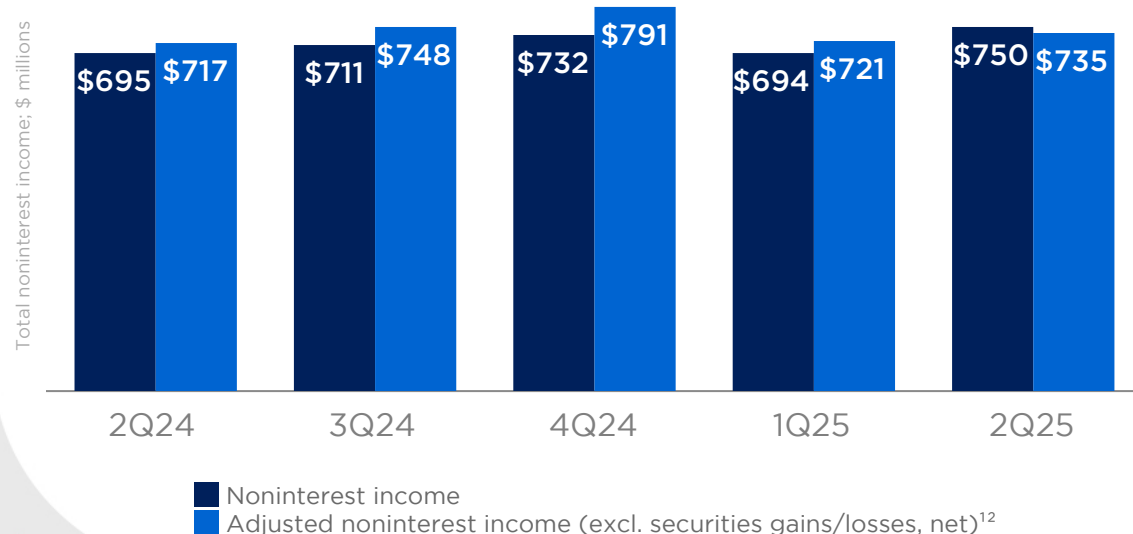
Noninterest income

Year-over-year

- Wealth and asset management revenue up 4% due to AUM growth
- Consumer banking revenue up 6% driven by higher deposit fees and card and processing revenue

Quarter-over-quarter

- Wealth and asset management revenue down 3% due to seasonal tax related revenue in the prior quarter



| \$ millions | 2Q25 | PQ | YoY |
|---|--------------|-----------|-----------|
| Wealth and asset management revenue | \$166 | (3)% | 4% |
| Commercial payments revenue | 152 | (1)% | (1)% |
| Consumer banking revenue | 147 | 7% | 6% |
| Capital markets fees | 90 | 0% | (3)% |
| Commercial banking revenue | 79 | (1)% | (12)% |
| Mortgage banking net revenue | 56 | (2)% | 12% |
| Other noninterest (loss) income | 44 | 214% | 529% |
| Securities (losses) gains, net | 16 | NM | 433% |
| Noninterest income | \$750 | 8% | 8% |
| Impact of certain items | (15) | | |
| Adjusted noninterest income (excl. securities gains/losses, net)^{1,2} | \$735 | 2% | 3% |

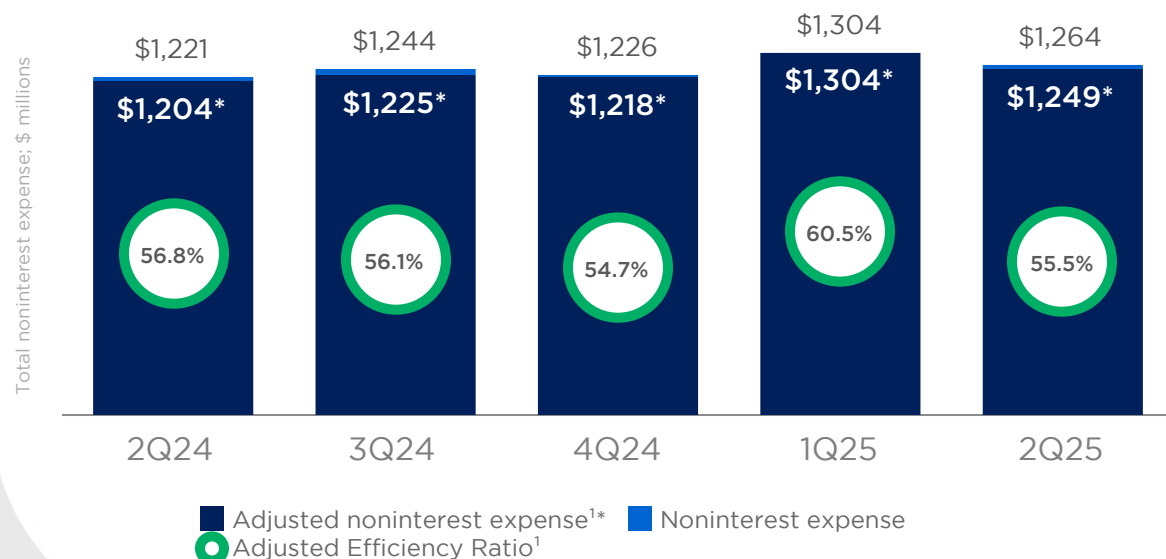
Noninterest expense

Year-over-year

- Adjusted noninterest expense¹ up 4% compared with 2Q24 due to additions in sales force and investments in technology
- Adjusted efficiency ratio¹ of 55.5%, improved 130 bps compared to 2Q24

Quarter-over-quarter

- Adjusted noninterest expense¹ down 4% sequentially due to seasonal decrease in compensation and benefits



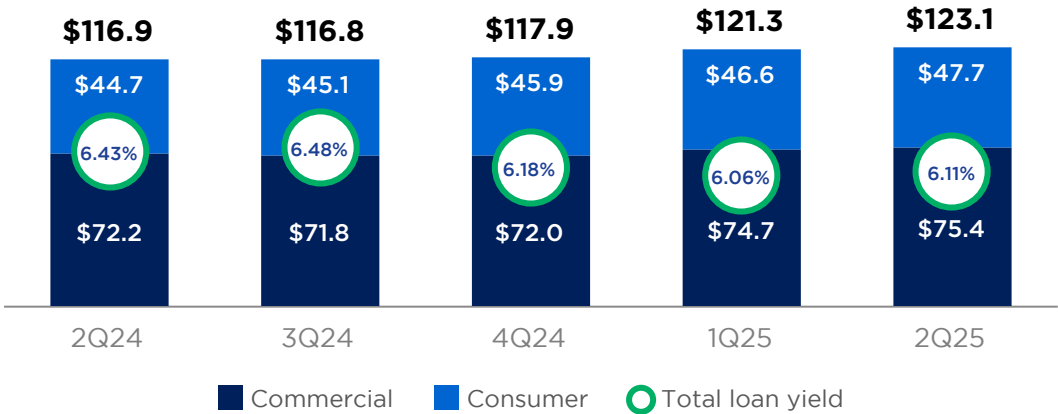
| \$ millions | 2Q25 | PQ | YoY |
|--|----------------|-------------|-----------|
| Compensation and benefits | \$698 | (7)% | 6% |
| Technology and communications | 126 | 2% | 11% |
| Net occupancy expense | 83 | (5)% | —% |
| Equipment expense | 41 | (2)% | 8% |
| Loan and lease expense | 36 | 20% | 9% |
| Card and processing expense | 22 | 5% | 5% |
| Marketing expense | 43 | 54% | 26% |
| Other noninterest expense | 215 | (4)% | (11)% |
| Total noninterest expense | \$1,264 | (3)% | 4% |
| Impact of certain items | \$(15) | | |
| Adjusted noninterest expense^{1*} | \$1,249 | (4)% | 4% |

| \$ in millions | 2Q25 | 1Q25 | 2Q24 |
|--|------|-------|------|
| Non-qualified deferred compensation expense/(benefit), primarily offset in securities gains/losses | \$16 | (\$4) | \$3 |

Loans

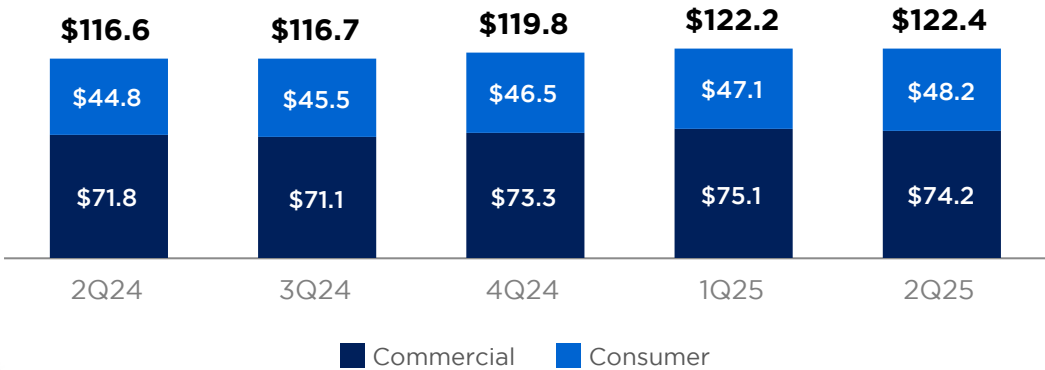
Average loan & lease balances

\$ in billions; loan & lease balances excluding HFS



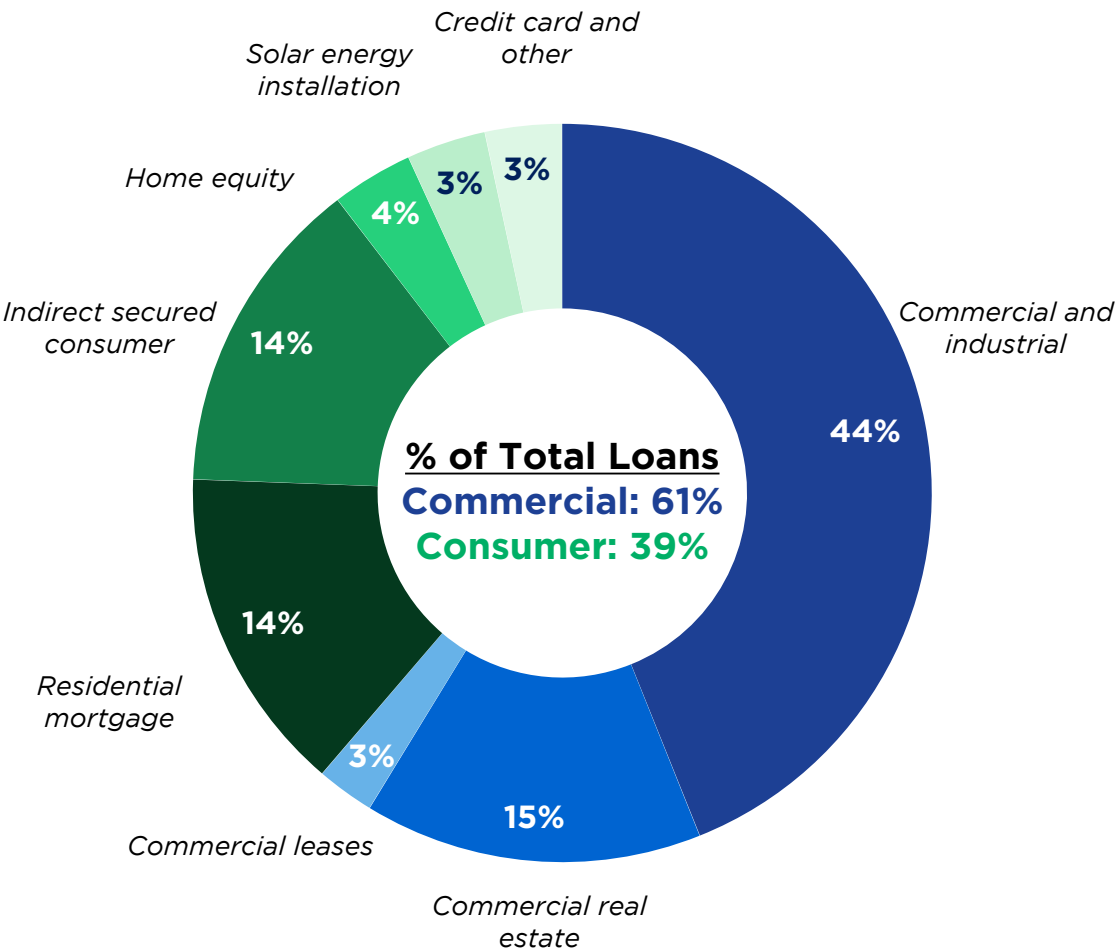
Period-end loan & lease balances

\$ in billions; loan & lease balances excluding HFS



Loan portfolio composition

Average loans

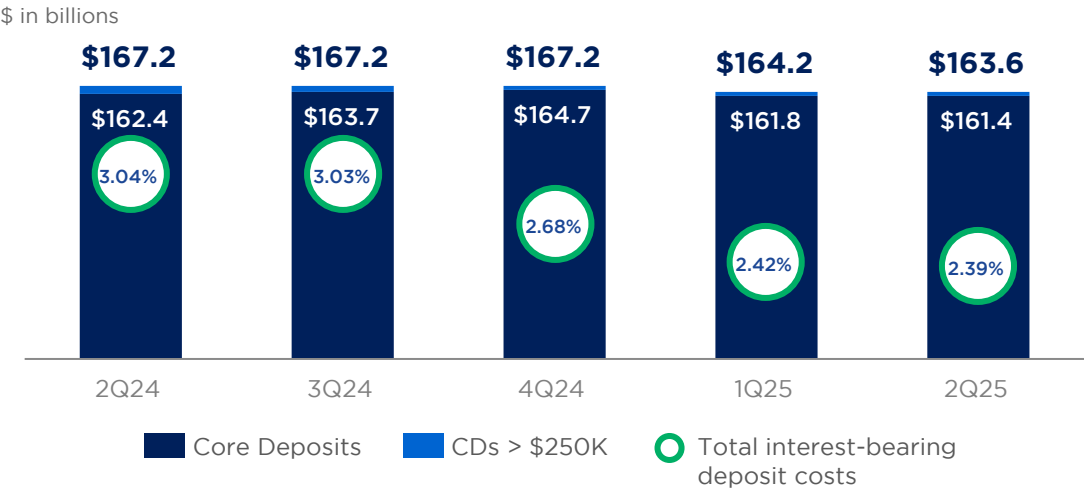


Note: totals shown above may not foot due to rounding

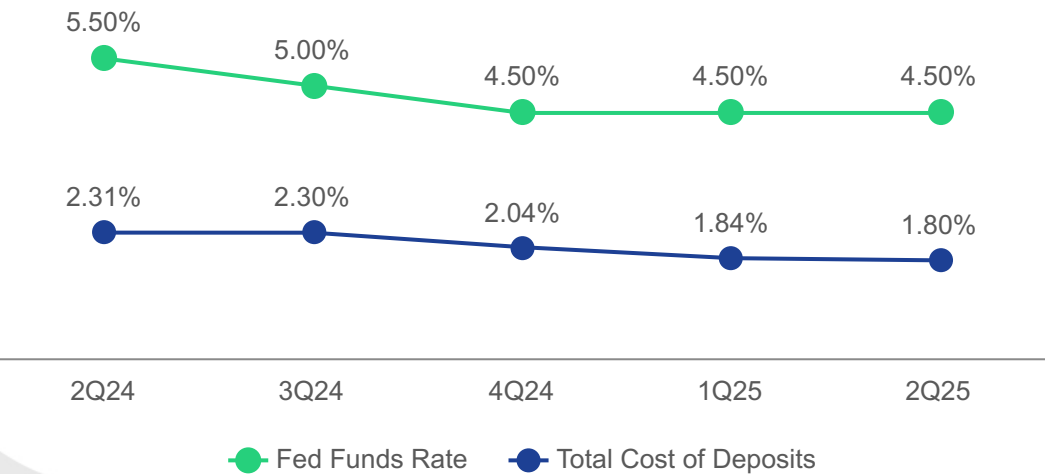
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Deposits

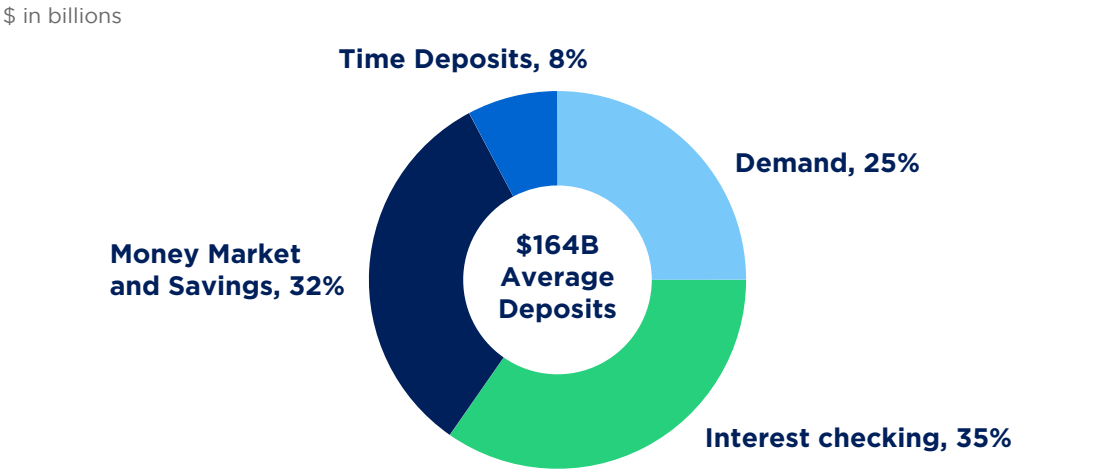
Average deposit balances



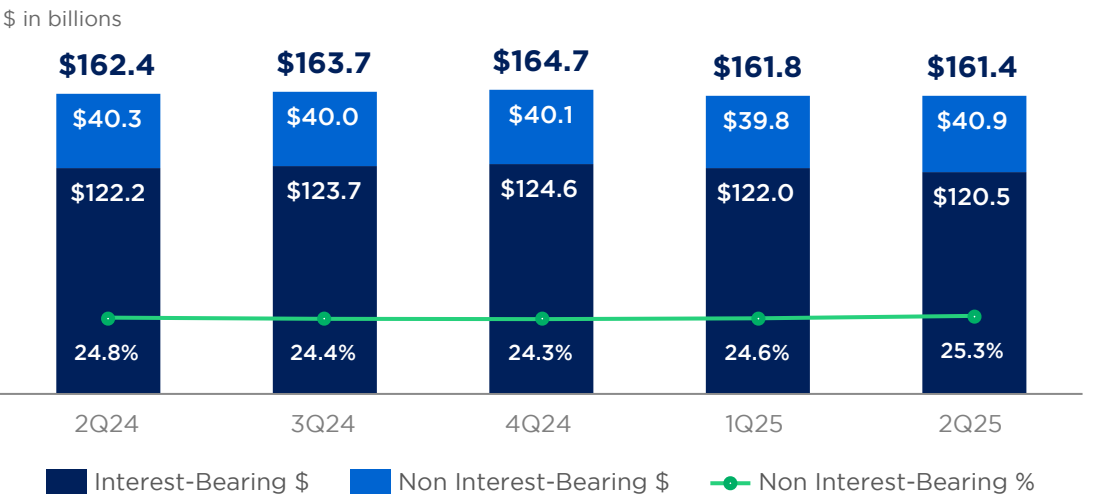
Total cost of deposits



Total Deposit Mix



Non Interest-Bearing to Core Deposit Trend (Average)



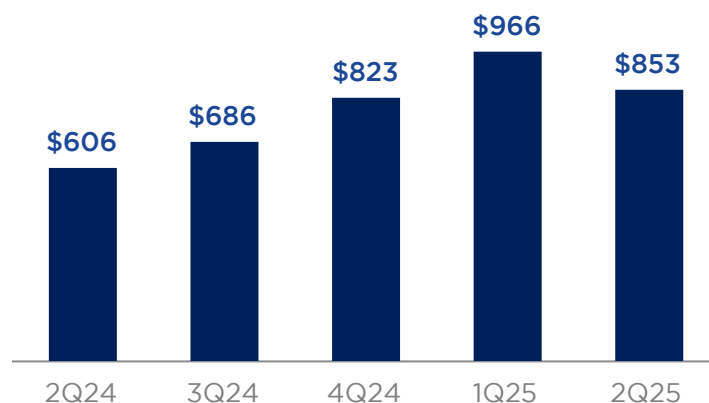
Note: Totals shown above may not foot due to rounding

Credit quality overview

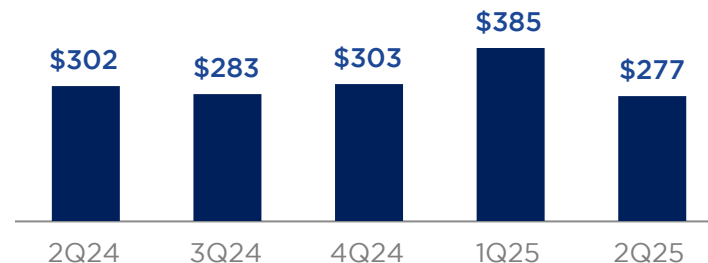
| | 2Q24 | 3Q24 | 4Q24 | 1Q25 | 2Q25 |
|--|-------|-------|-------|-------|-------|
| NPL ratio | 0.52% | 0.59% | 0.69% | 0.79% | 0.70% |
| NPA ratio ¹ | 0.55% | 0.62% | 0.71% | 0.81% | 0.72% |
| 30-89 days past due as a % of portfolio loans and leases | 0.26% | 0.24% | 0.25% | 0.31% | 0.23% |
| NCO ratio | 0.49% | 0.48% | 0.46% | 0.46% | 0.45% |
| ACL ratio as a % of portfolio loans and leases | 2.08% | 2.09% | 2.08% | 2.07% | 2.09% |

\$ in millions

Nonperforming loans (NPLs)



Portfolio loans & leases 30-89 days past due



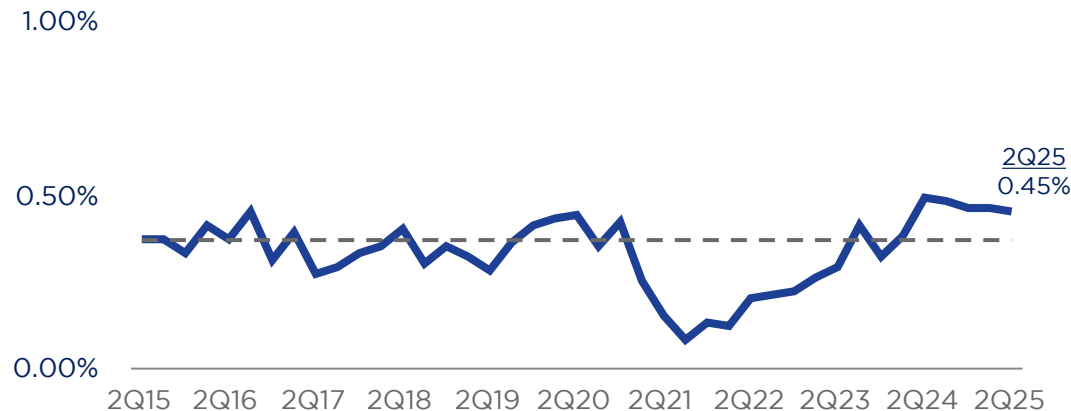
Net charge-offs (NCOs)



Historical net charge-off and NPA ratios

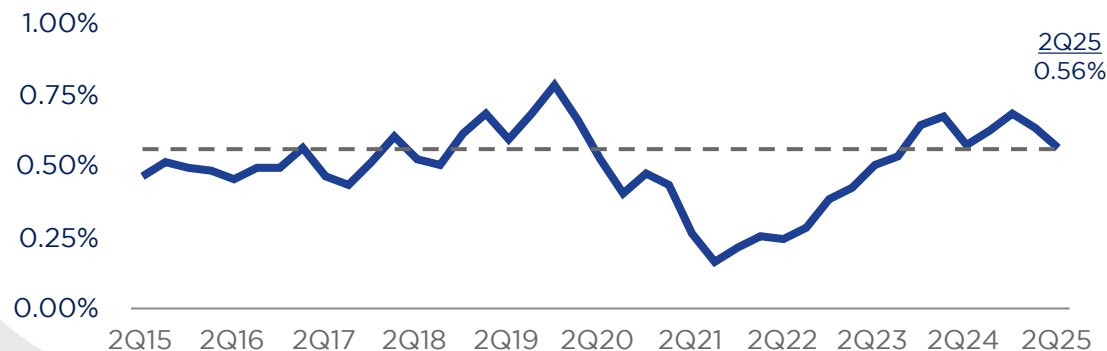
Net charge-off ratio

10-year average excluding COVID¹



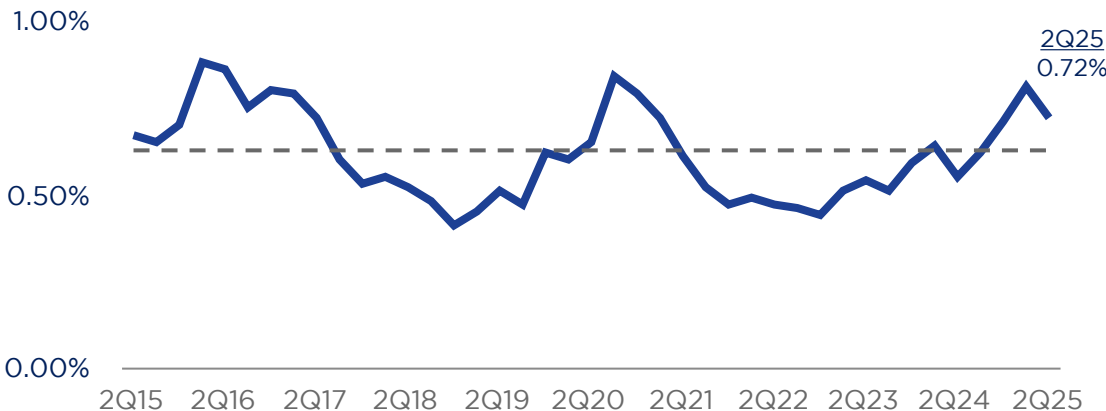
Consumer net charge-off ratio

10-year average excluding COVID¹



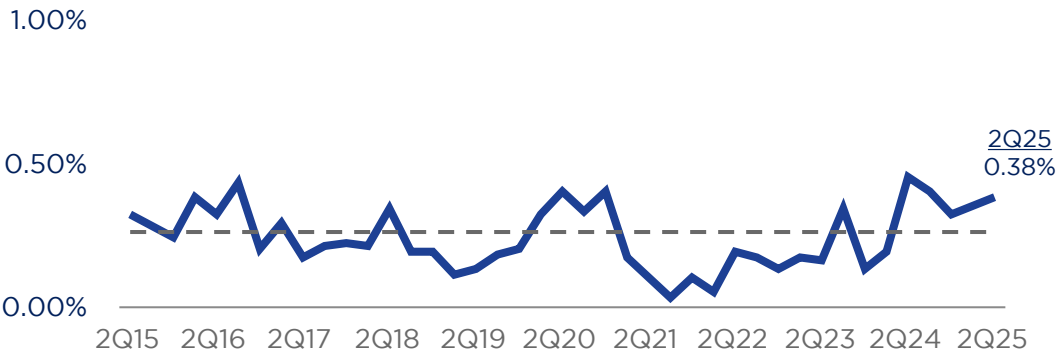
Non-performing assets ratio²

10-year average excluding COVID¹



Commercial net charge-off ratio

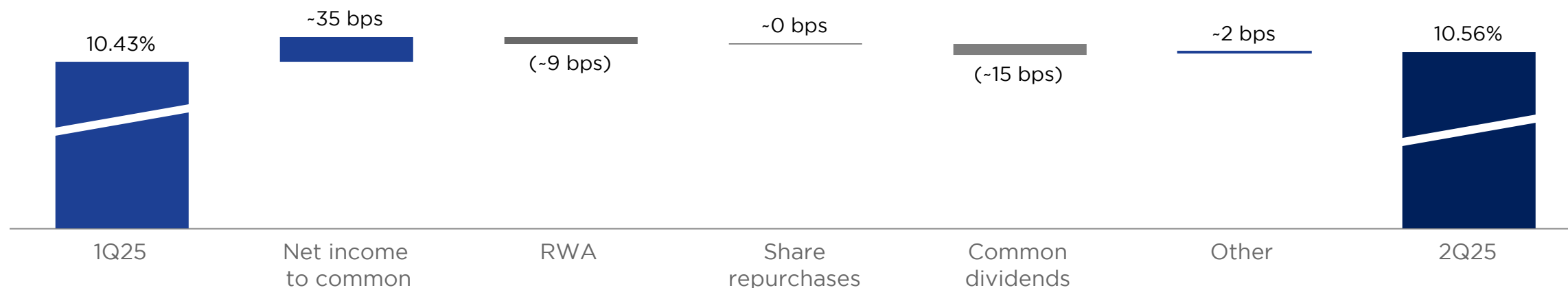
10-year average excluding COVID¹



Strong liquidity and capital position

Capital position

Common equity tier 1 ratio¹



Liquidity position

\$ in billions

| Liquidity Sources | 3/31/25 | 6/30/25 |
|--|--------------|--------------|
| Fed reserves | \$14 | \$12 |
| Unpledged investment securities | \$22 | \$22 |
| Available FHLB borrowing capacity | \$8 | \$10 |
| Current Fed discount window availability | \$61 | \$61 |
| Total | \$105 | \$106 |

- Maintained full Category 1 LCR compliance during the quarter, ending at 120%
- Loan-to-core deposit ratio of 76%
- For several years, we have performed:
 - Daily LCR calculations
 - Monthly liquidity stress tests, including two FITB-specific scenarios over and above regulatory requirements
 - Monthly 2052a complex liquidity monitoring reporting

Current expectations

FY 2025 compared to FY 2024

| | |
|---|---|
| Avg. loans & leases (Including HFS) | up ~5% |
| Net interest income¹ (FY24 baseline: \$5.658 billion) | up 5.5 - 6.5% <i>assumes 12/31/25 Fed funds rate of 3.75%</i> |
| Noninterest income¹ (FY24 baseline: \$2.973 billion; excludes securities g/l) | up 1 - 2% |
| Noninterest expense¹ (FY24 baseline: \$4.936 billion; excludes the mark-to-market impact of non-qualified deferred compensation) | up 2 - 2.5% |
| Net charge-off ratio | 43 - 47 bps |
| Effective tax rate | 22 - 23% |

As of July 17, 2025; please see cautionary statements on page 2.

Current expectations

3Q25 compared to 2Q25

| | |
|---|---|
| Avg. loans & leases (Including HFS) | stable to up 1% |
| Net interest income¹ (2Q25 baseline: \$1.500 billion) | up ~1% <i>assumes 9/30/25 Fed funds rate of 4.25%</i> |
| Noninterest income¹ (2Q25 baseline: \$735 million; excludes securities g/l) | up 1 - 4% |
| Noninterest expense¹ (2Q25 baseline: \$1.233 billion; excludes the market-to-market impact of non-qualified deferred compensation) | up ~1% |
| Net charge-off ratio | 45 - 49 bps |
| Effective tax rate | 22 - 23% |

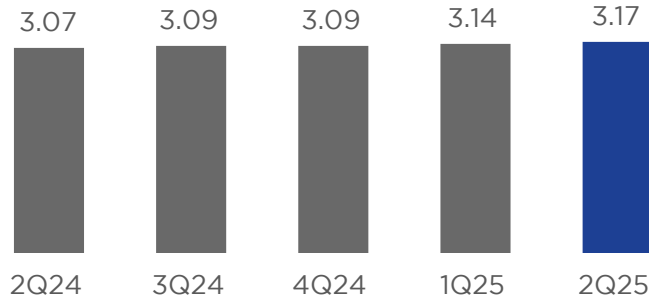
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Appendix

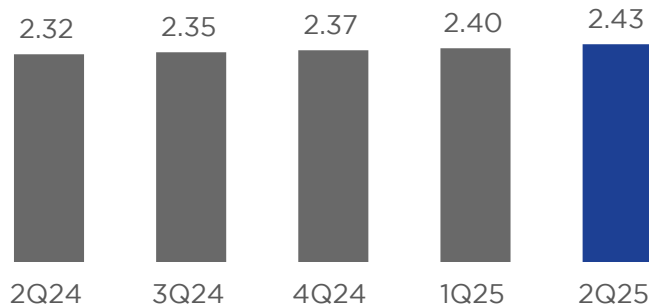
Consumer and Business Banking Digital Metrics

Digital Engagement

Average Active Digital Users¹
(Millions)

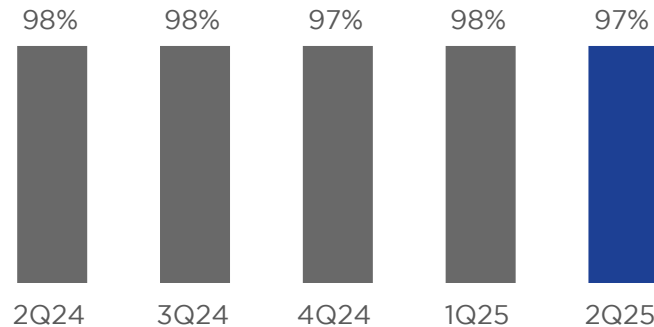


Average Active Mobile Users²
(Millions)

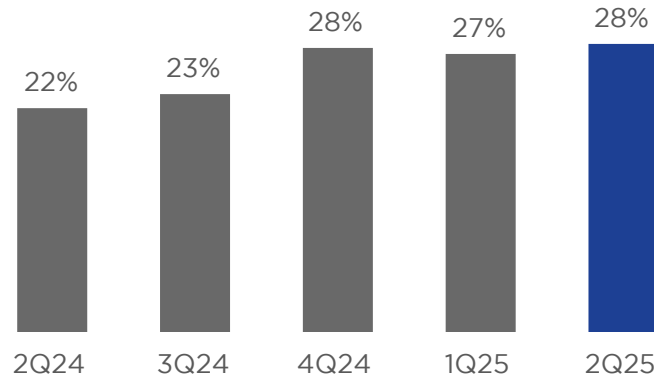


Digital Originations

Digital Assisted Mortgage Applications



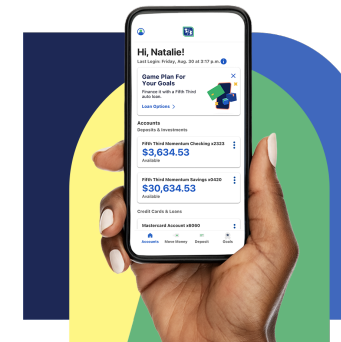
New Consumer Deposit Accounts



Consumer Satisfaction



#1 for banking
mobile app user
satisfaction
among regional
banks

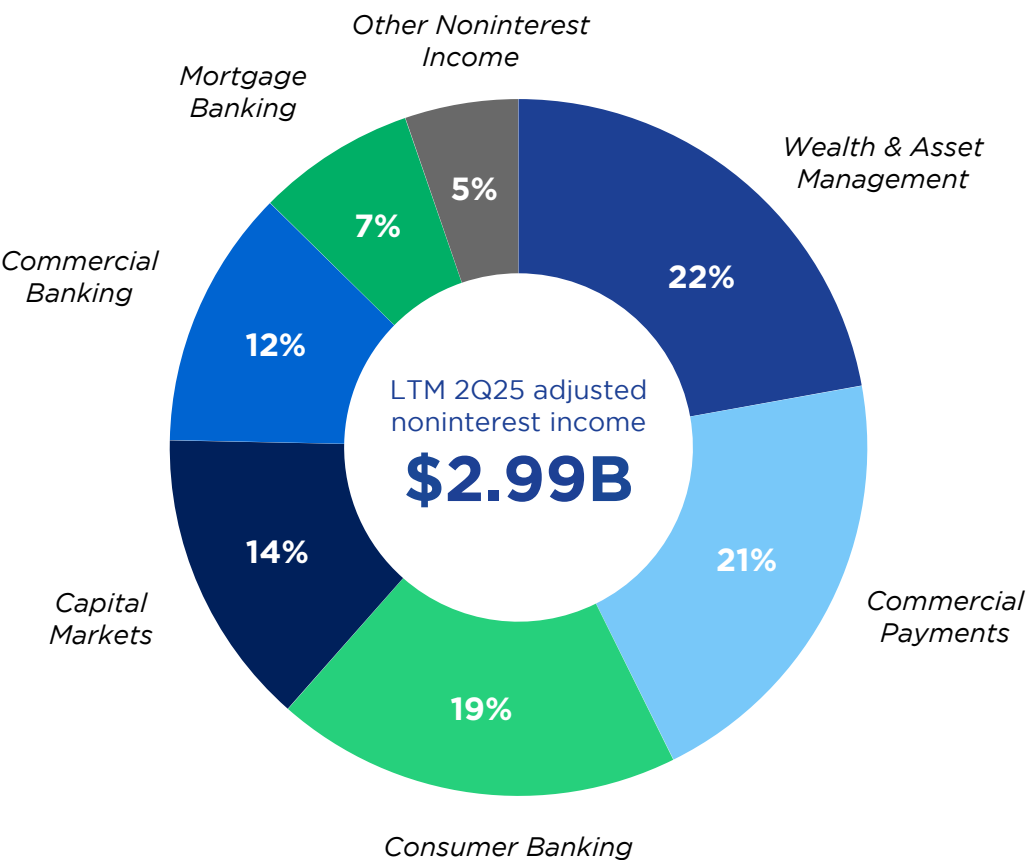


Average app
store rating of
4.8 stars vs peer
average of 4.6
stars

Strategic investments resulting in fee diversification and growth

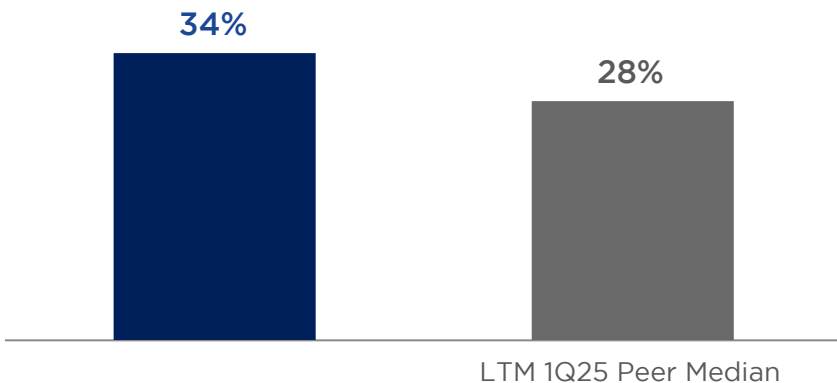
Fee revenue mix is well-diversified

LTM 2Q25 adjusted noninterest income mix^{1,2}



Fee contribution as a percent of revenue stands out favorably relative to peers

LTM 2Q25 adjusted noninterest income as a percent of adjusted revenue², unless otherwise noted

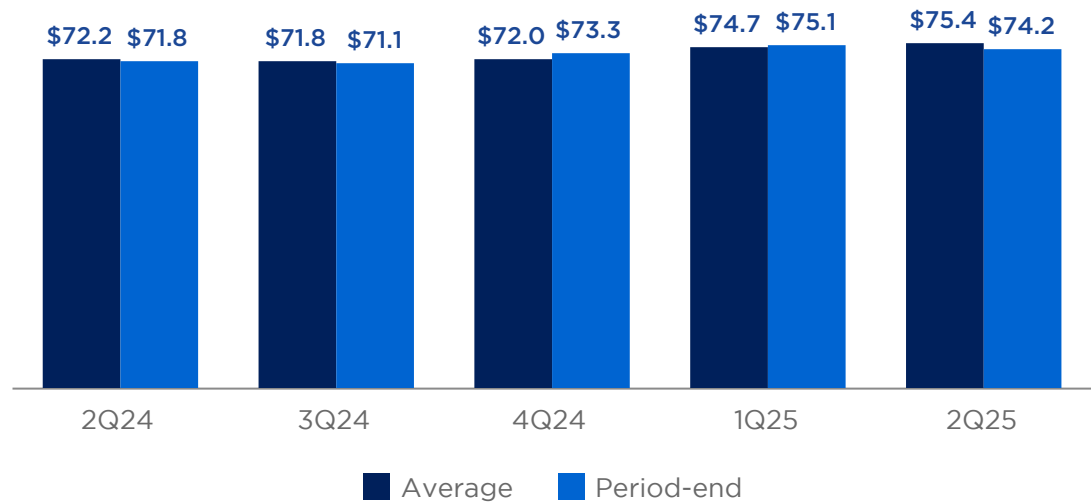


- Total adjusted fee revenue¹ accounted for ~34% of total adjusted revenue for the last twelve months ending 6/30/25
- Focused on diversifying revenue to lessen cyclical impacts, with success in Wealth & Asset Management, Capital Markets and Commercial Payments

Total commercial portfolio overview

Portfolio loans and leases

\$ in billions



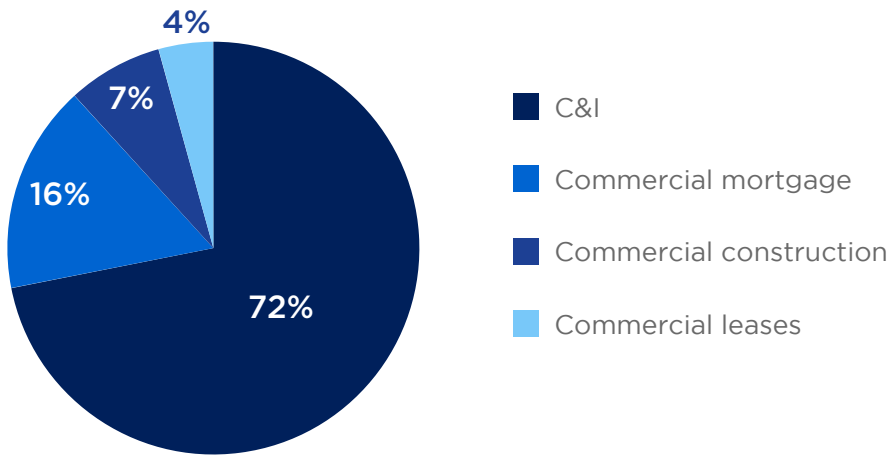
| Average QoQ change | | | | |
|--------------------|--------|------|------|------|
| (0.8%) | (0.6%) | 0.3% | 3.8% | 1.0% |

| Period-end QoQ change | | | | |
|-----------------------|--------|------|------|--------|
| (0.2%) | (0.9%) | 3.0% | 2.5% | (1.3%) |

Key statistics

| | 2Q24 | 1Q25 | 2Q25 |
|----------------------------------|-------|-------|-------|
| NCO ratio ¹ | 0.45% | 0.35% | 0.38% |
| 30-89 delinquencies | 0.09% | 0.21% | 0.06% |
| 90+ delinquencies | 0.01% | 0.01% | 0.01% |
| Nonperforming loans ² | 0.38% | 0.83% | 0.69% |

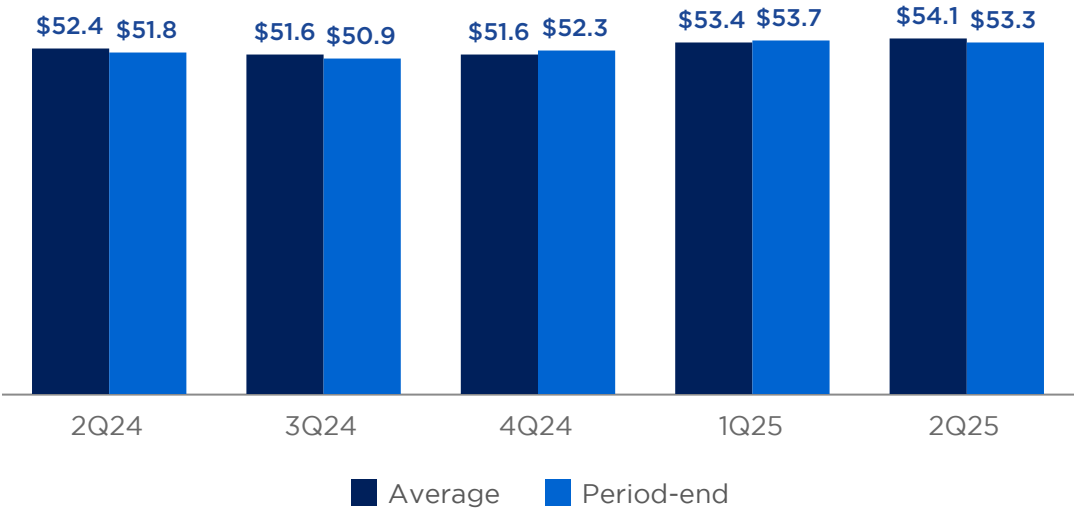
Commercial portfolio mix



Commercial and industrial overview

Portfolio loans

\$ in billions



Average QoQ change

| | | | | |
|--------|--------|--------|------|------|
| (1.6%) | (1.4%) | (0.1%) | 3.6% | 1.3% |
|--------|--------|--------|------|------|

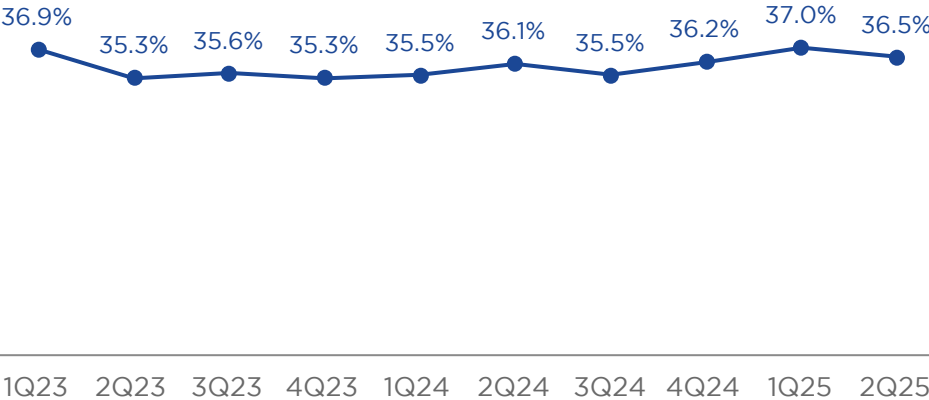
Period-end QoQ change

| | | | | |
|--------|--------|------|------|--------|
| (0.7%) | (1.8%) | 2.7% | 2.7% | (0.7%) |
|--------|--------|------|------|--------|

Key statistics

| | 2Q24 | 1Q25 | 2Q25 |
|----------------------------------|-------|-------|-------|
| NCO ratio ¹ | 0.61% | 0.39% | 0.51% |
| 30-89 delinquencies | 0.03% | 0.23% | 0.05% |
| 90+ delinquencies | 0.01% | 0.00% | 0.01% |
| Nonperforming loans ² | 0.45% | 1.00% | 0.86% |

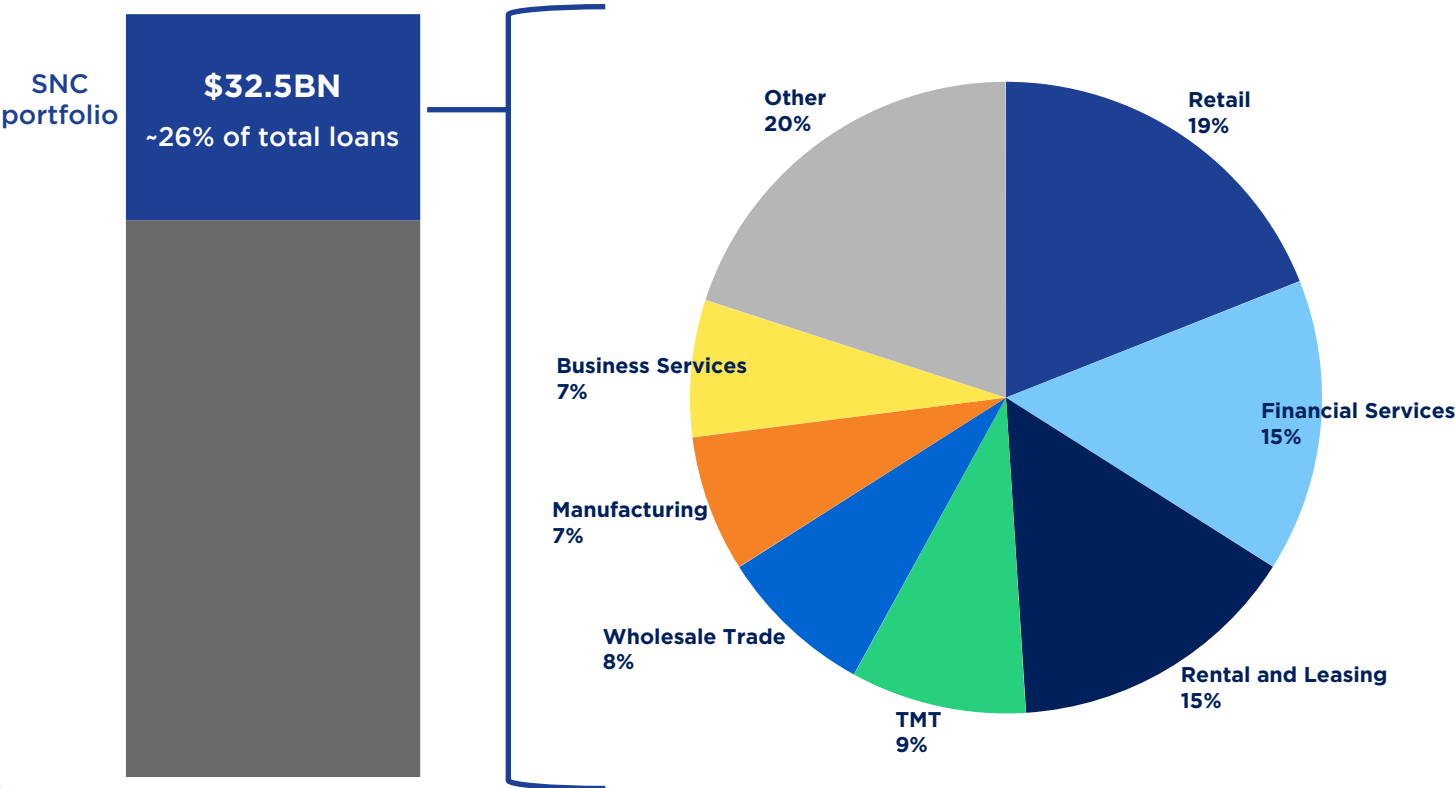
Revolving line utilization trend³



High quality Shared National Credit portfolio

Shared National Credit portfolio is well diversified

\$ in billions; as of 6/30/25



Key statistics

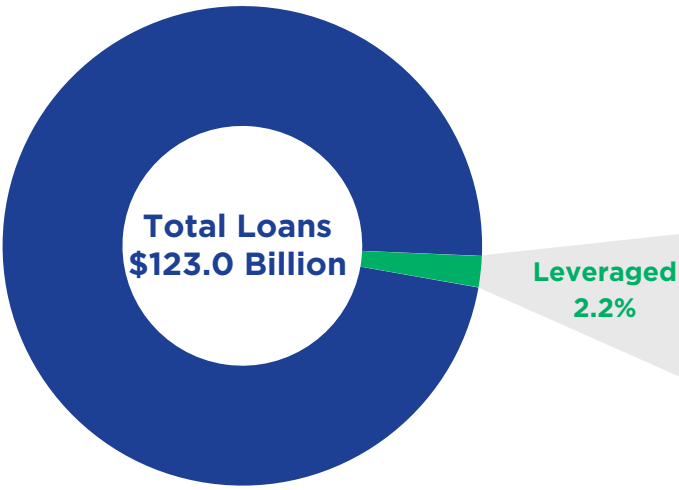
| | 2Q24 | 1Q25 | 2Q25 |
|----------------------------------|--------|--------|--------|
| Loan balance | \$31.9 | \$32.7 | \$32.5 |
| Nonperforming loans ² | 0.17% | 0.86% | 0.85% |
| NCO Ratio ¹ | 0.92% | 0.27% | 0.34% |

- Reduced balances 9% compared to 2Q23
- ~60% of SNC balances are at or near investment grade equivalent borrowers; independently underwrite each transaction
- Lead left/lead right on ~50% of relationships
- Criticized assets are lower than the rest of the commercial portfolio over a multi-year period

Low concentration in leveraged lending

Total Loan Portfolio Composition

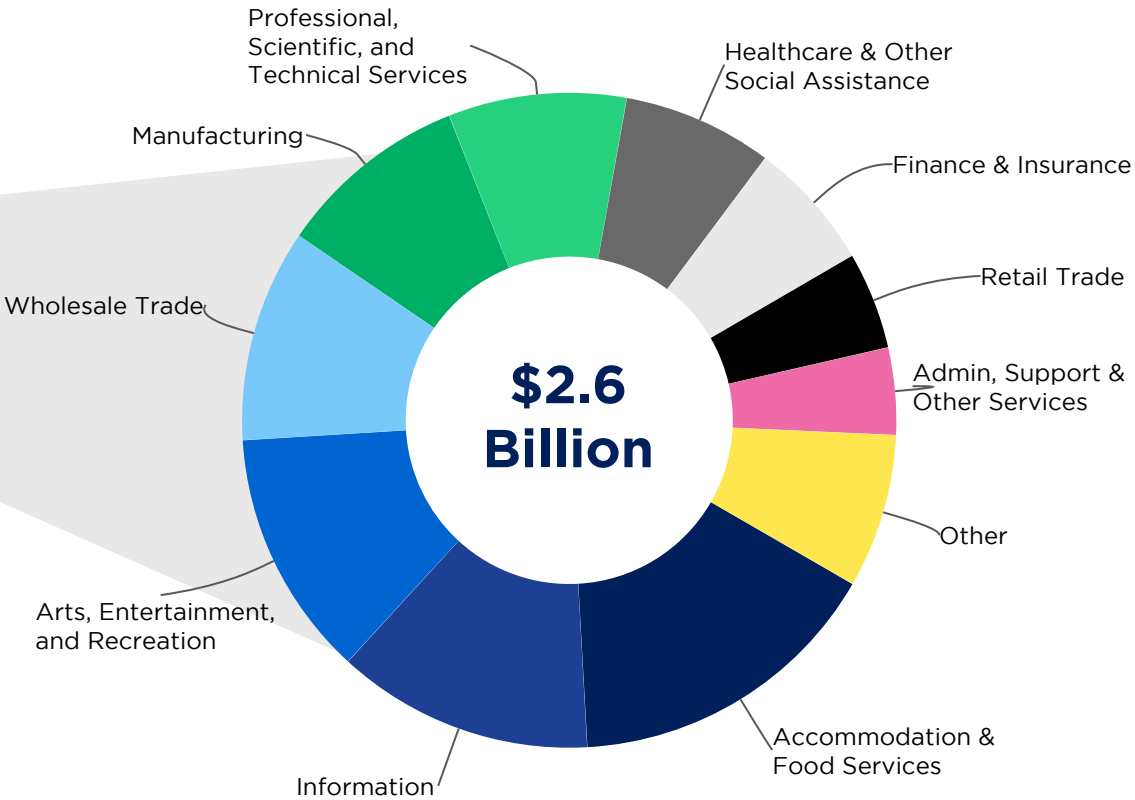
as of 6/30/25



- Significant reduction in leveraged lending portfolio as a percent of total loans
 - Represents ~2% of loans vs ~8% in 2015
- Leveraged criticized asset rate declined 36% compared to 2Q24

Diversified Leveraged Portfolio

as of 6/30/25

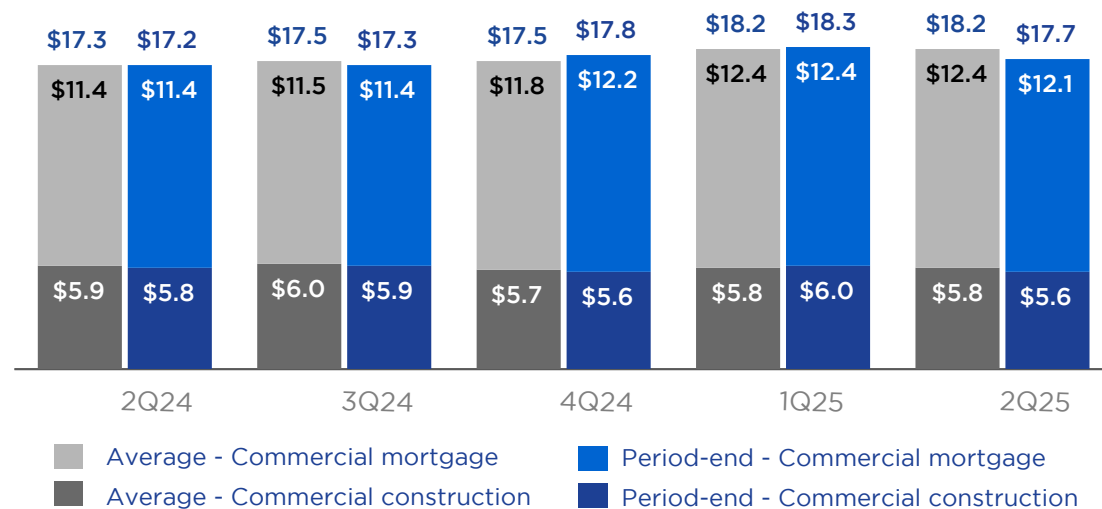


Note: Totals shown above may not foot due to rounding

Commercial real estate overview

Portfolio loans

\$ in billions



Average QoQ change

| | | | | |
|------|------|------|------|------|
| 1.2% | 1.2% | 0.1% | 3.8% | 0.3% |
|------|------|------|------|------|

Period-end QoQ change

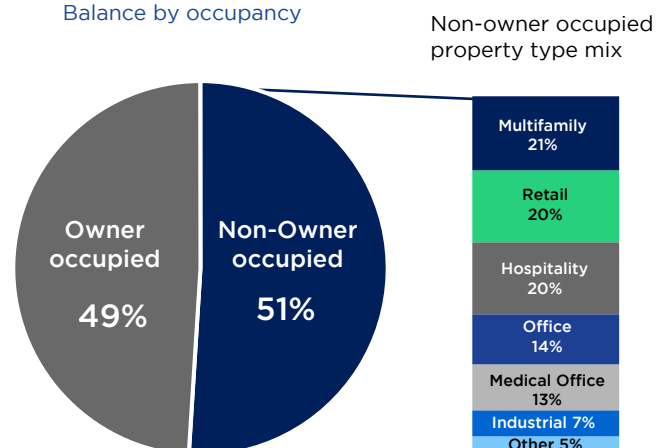
| | | | | |
|------|------|------|------|--------|
| 0.6% | 0.6% | 2.8% | 2.7% | (3.5%) |
|------|------|------|------|--------|

Key statistics

| | 2Q24 | 1Q25 | 2Q25 |
|----------------------------------|-------|-------|-------|
| NCO ratio ¹ | 0.01% | 0.23% | 0.07% |
| 30-89 delinquencies | 0.18% | 0.03% | 0.03% |
| 90+ delinquencies | 0.01% | 0.03% | 0.02% |
| Nonperforming loans ² | 0.23% | 0.38% | 0.27% |

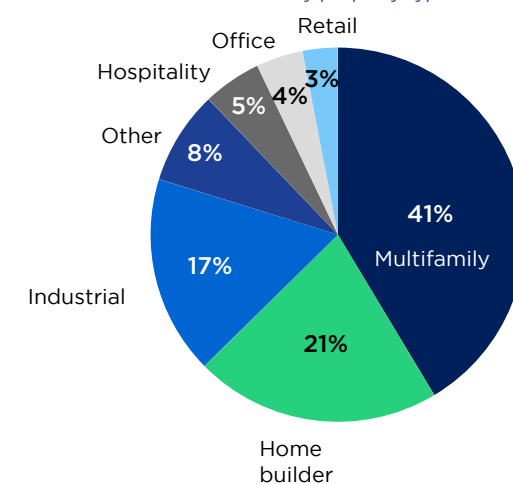
CRE mortgage

Balance by occupancy



CRE construction

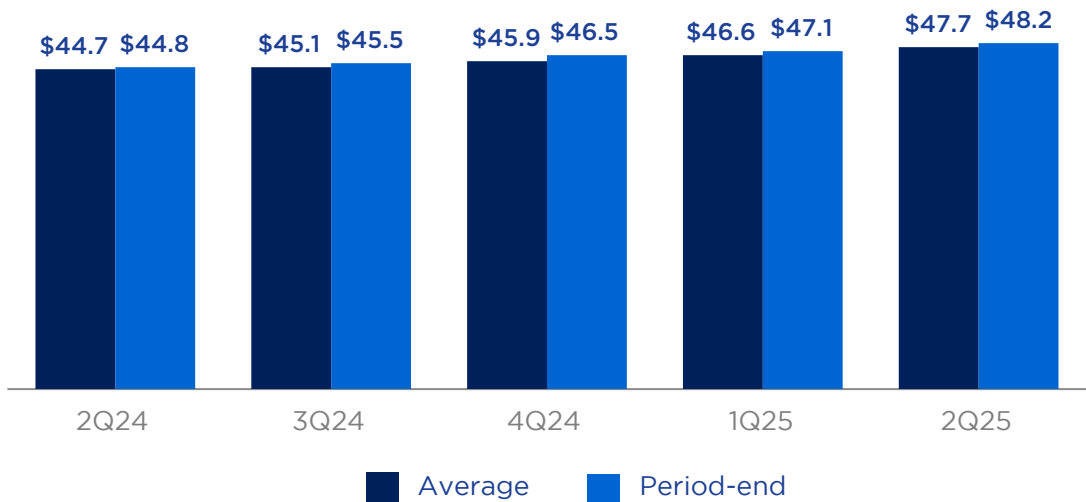
Balance by property type



Total consumer portfolio overview

Portfolio loans

\$ in billions



Average QoQ change

| | | | | |
|------|------|------|------|------|
| 0.3% | 0.8% | 1.9% | 1.5% | 2.3% |
|------|------|------|------|------|

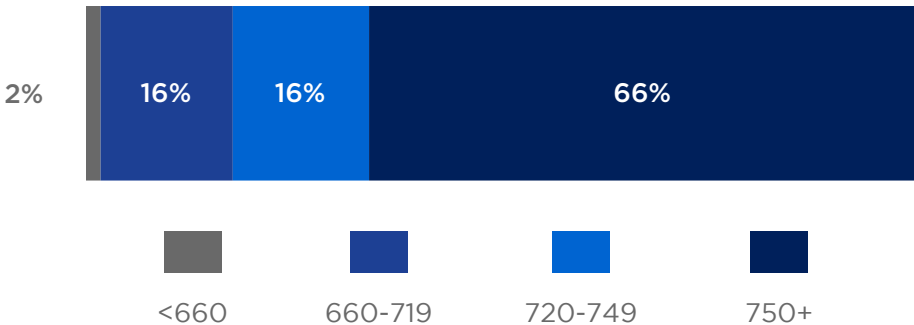
Period-end QoQ change

| | | | | |
|------|------|------|------|------|
| 0.5% | 1.7% | 2.1% | 1.2% | 2.5% |
|------|------|------|------|------|

Key statistics

| | 2Q24 | 1Q25 | 2Q25 |
|---|-------|-------|-------|
| NCO ratio ¹ | 0.57% | 0.63% | 0.56% |
| 30-89 delinquencies | 0.52% | 0.48% | 0.47% |
| 90+ delinquencies | 0.06% | 0.05% | 0.05% |
| Nonperforming loans ² | 0.74% | 0.73% | 0.72% |
| Weighted average FICO at origination ³ | 766 | 767 | 768 |
| Weighted average LTV at origination | 79% | 79% | 79% |

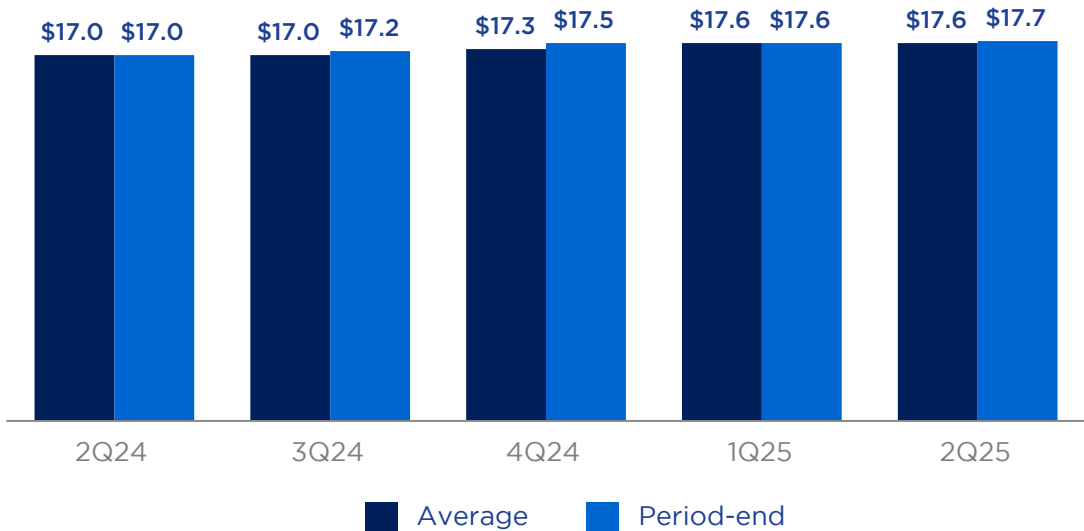
Portfolio FICO score at origination³



Residential mortgage overview

Portfolio loans

\$ in billions



Average QoQ change

| | | | | |
|------|------|------|------|------|
| 0.2% | 0.2% | 1.7% | 1.3% | 0.4% |
|------|------|------|------|------|

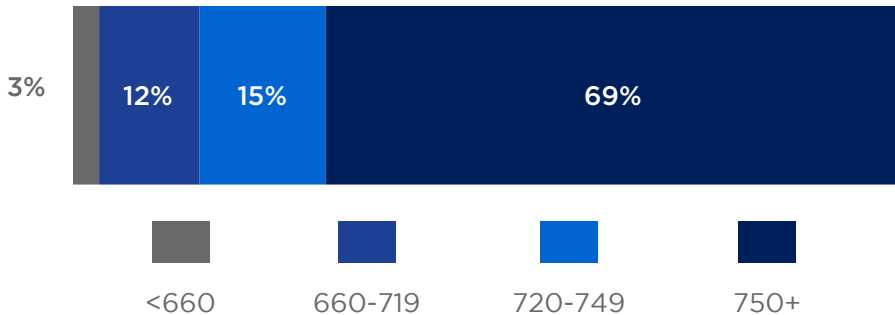
Period-end QoQ change

| | | | | |
|------|------|------|------|------|
| 0.3% | 0.7% | 2.2% | 0.2% | 0.6% |
|------|------|------|------|------|

Key statistics

| | 2Q24 | 1Q25 | 2Q25 |
|---|---------|-------|---------|
| NCO ratio ¹ | (0.01%) | 0.00% | (0.01%) |
| 30-89 delinquencies | 0.15% | 0.15% | 0.17% |
| 90+ delinquencies | 0.05% | 0.05% | 0.05% |
| Nonperforming Loans ² | 0.76% | 0.82% | 0.81% |
| Weighted average FICO at origination ³ | 764 | 764 | 764 |
| Weighted average LTV at origination | 73% | 74% | 74% |

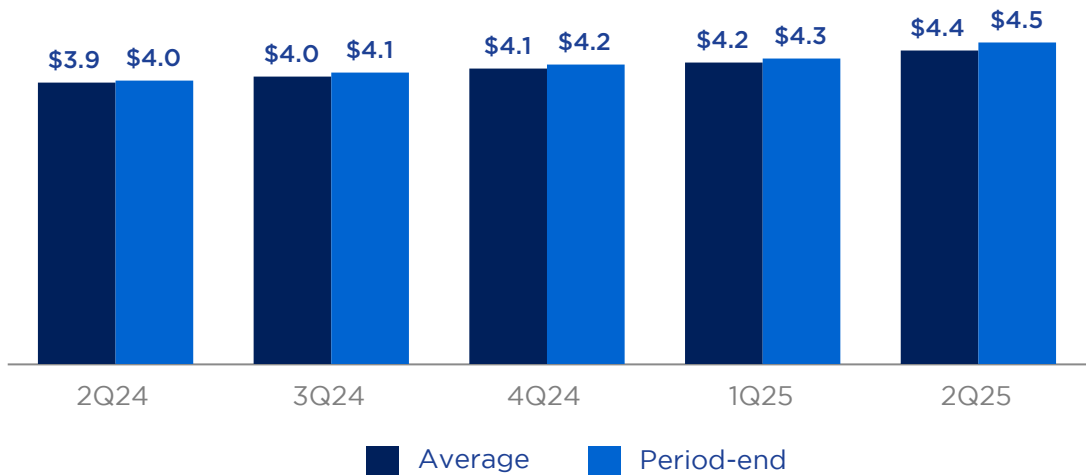
Portfolio FICO score at origination³



Home equity overview

Portfolio loans

\$ in billions

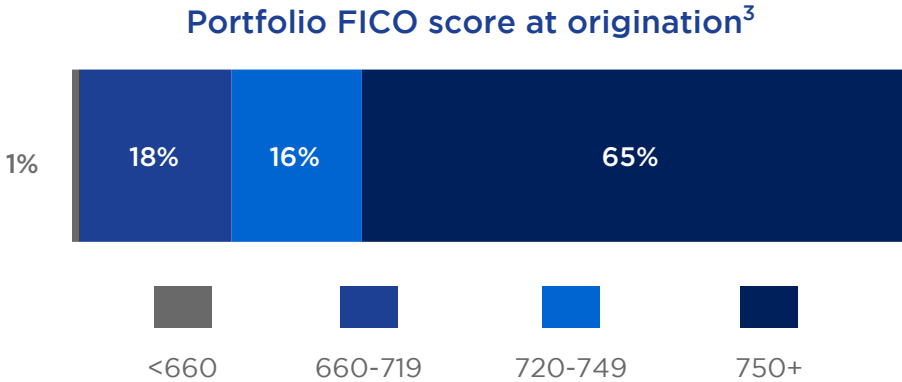


| Average QoQ change | | | | |
|--------------------|------|------|------|------|
| (0.1%) | 2.3% | 2.7% | 2.4% | 3.8% |

| Period-end QoQ change | | | | |
|-----------------------|------|------|------|------|
| 2.2% | 2.6% | 2.8% | 1.8% | 5.2% |

Key statistics

| | 2Q24 | 1Q25 | 2Q25 |
|---|---------|-------|-------|
| NCO ratio ¹ | (0.05%) | 0.04% | 0.02% |
| 30-89 delinquencies | 0.66% | 0.63% | 0.54% |
| 90+ delinquencies | 0.00% | 0.00% | 0.00% |
| Nonperforming loans ² | 1.54% | 1.62% | 1.67% |
| Weighted average FICO at origination ³ | 768 | 769 | 770 |
| Weighted average LTV at origination | 67% | 66% | 65% |

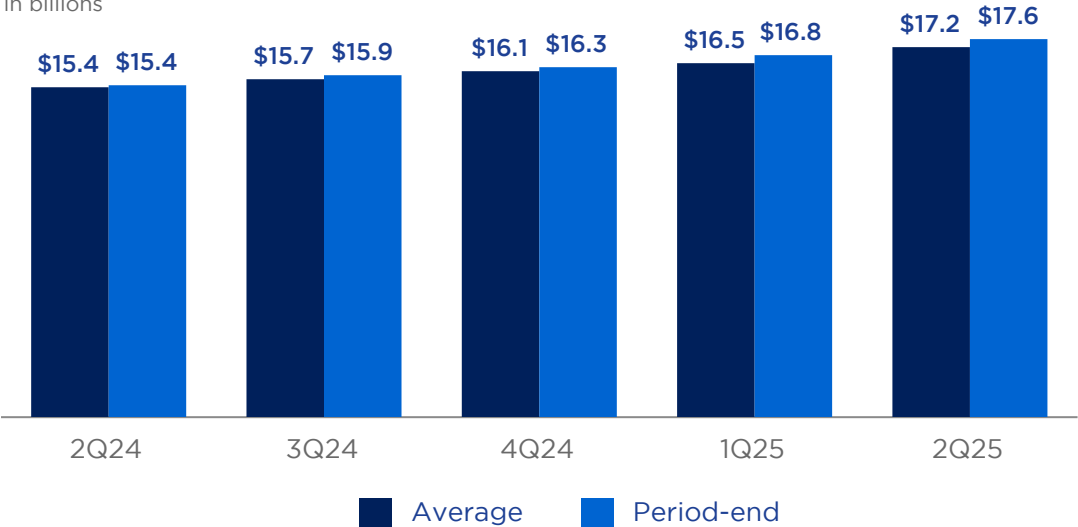


For end note descriptions, see end note summary starting on page 42; totals shown above may not foot due to rounding

Indirect secured consumer overview

Portfolio loans

\$ in billions



■ Average ■ Period-end

Average QoQ change

| | | | | |
|------|------|------|------|------|
| 1.3% | 2.0% | 2.7% | 2.3% | 4.7% |
|------|------|------|------|------|

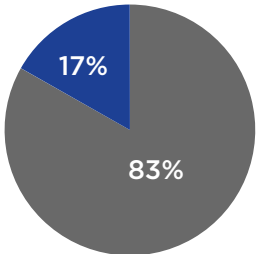
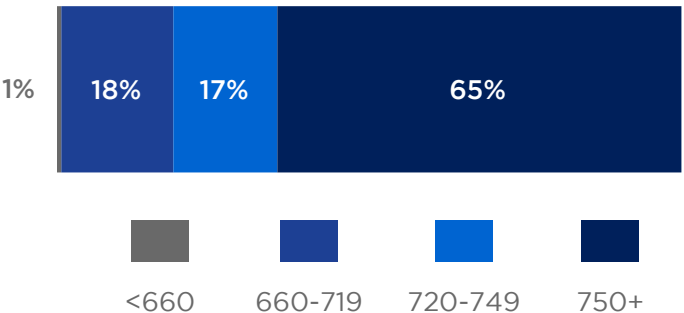
Period-end QoQ change

| | | | | |
|------|------|------|------|------|
| 0.9% | 3.2% | 2.3% | 3.0% | 4.7% |
|------|------|------|------|------|

Key statistics

| | 2Q24 | 1Q25 | 2Q25 |
|--------------------------------------|-------|-------|-------|
| NCO ratio ¹ | 0.46% | 0.53% | 0.37% |
| 30-89 delinquencies | 0.83% | 0.68% | 0.70% |
| 90+ delinquencies | 0.00% | 0.00% | 0.00% |
| Nonperforming loans ² | 0.23% | 0.36% | 0.37% |
| Weighted average FICO at origination | 770 | 772 | 773 |
| Weighted average LTV at origination | 88% | 88% | 88% |

Portfolio FICO score at origination



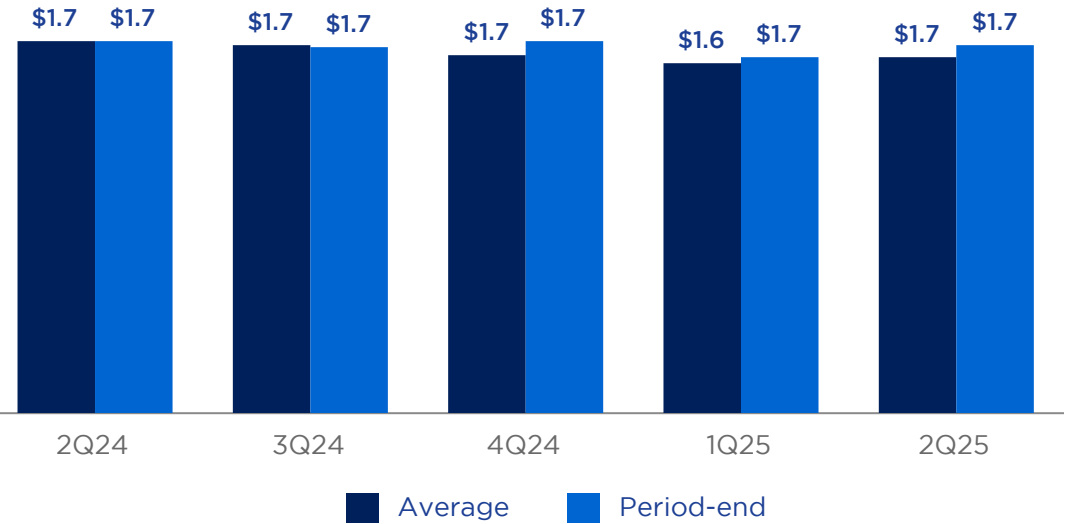
■ Auto
■ Specialty Lending*

*Includes primarily RV & Marine

Credit card overview

Portfolio loans

\$ in billions



Average QoQ change

| | | | | |
|--------|--------|--------|--------|------|
| (2.5%) | (1.2%) | (2.3%) | (2.5%) | 2.0% |
|--------|--------|--------|--------|------|

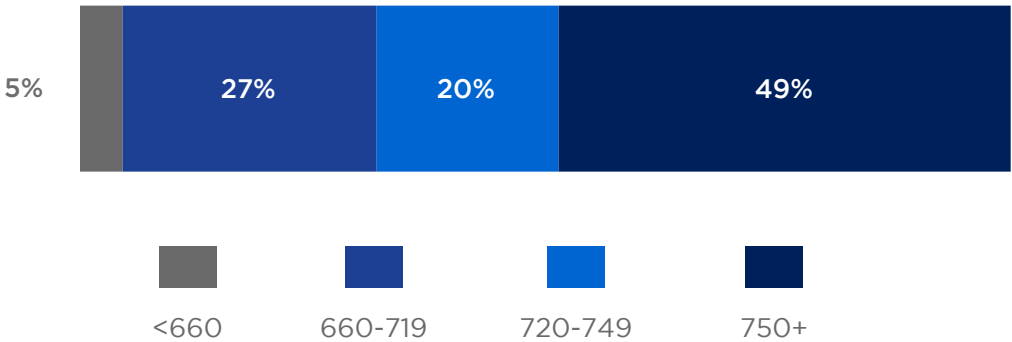
Period-end QoQ change

| | | | | |
|--------|--------|------|--------|------|
| (0.2%) | (1.7%) | 1.8% | (4.3%) | 2.8% |
|--------|--------|------|--------|------|

Key statistics

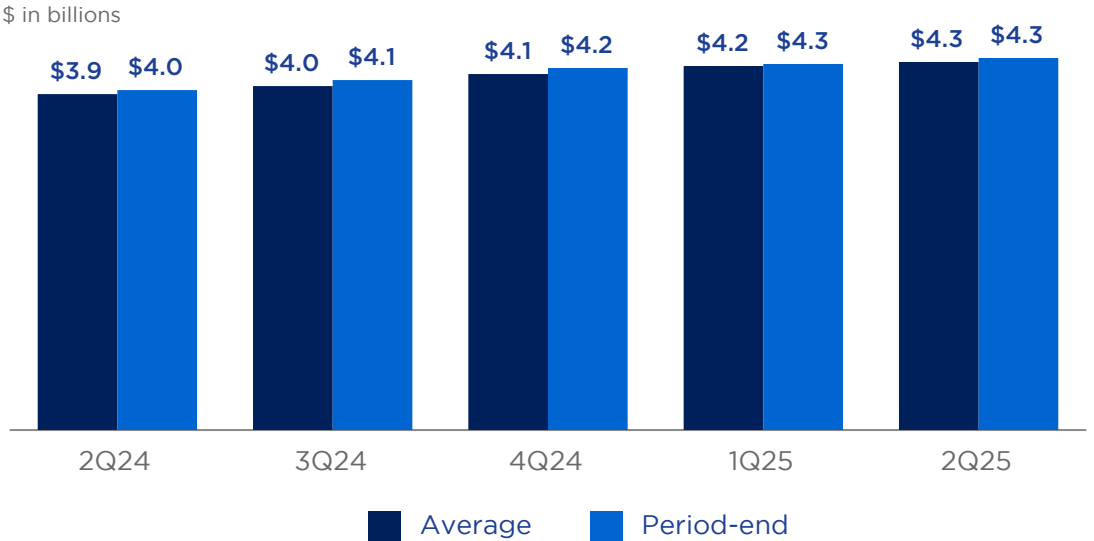
| | 2Q24 | 1Q25 | 2Q25 |
|---|-------|-------|-------|
| NCO ratio ¹ | 3.98% | 4.19% | 3.74% |
| 30-89 delinquencies | 1.10% | 1.02% | 1.00% |
| 90+ delinquencies | 0.98% | 1.02% | 1.05% |
| Nonperforming loans ² | 1.79% | 1.87% | 1.70% |
| Weighted average FICO at origination ³ | 743 | 743 | 743 |

Portfolio FICO score at origination³



Solar energy installation overview

Portfolio loans



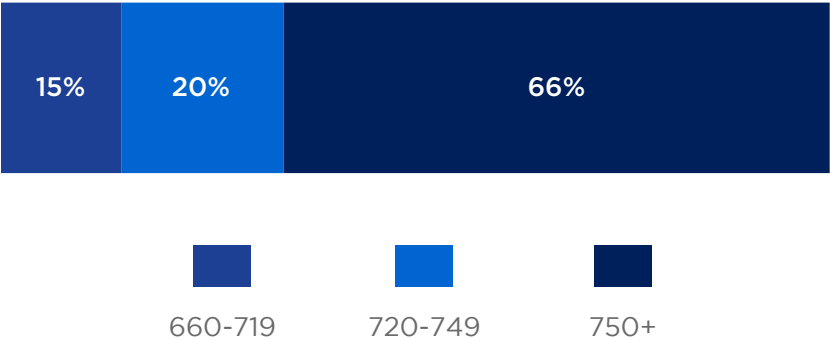
| Average QoQ change | | | | |
|--------------------|------|------|------|------|
| 3.2% | 1.9% | 3.7% | 2.0% | 1.1% |

| Period-end QoQ change | | | | |
|-----------------------|------|------|------|------|
| 2.1% | 3.2% | 3.0% | 1.4% | 1.3% |

Key statistics

| | 2Q24 | 1Q25 | 2Q25 |
|--------------------------------------|-------|-------|-------|
| NCO ratio ¹ | 1.25% | 1.73% | 1.86% |
| 30-89 delinquencies | 0.33% | 0.52% | 0.39% |
| 90+ delinquencies | 0.00% | 0.00% | 0.00% |
| Nonperforming loans ² | 1.67% | 0.70% | 0.60% |
| Weighted average FICO at origination | 772 | 772 | 773 |

Portfolio FICO score at origination



For end note descriptions, see end note summary starting on page 42; totals shown above may not foot due to rounding

Allowance for credit losses

Allocation of allowance by product

2Q25

Change in rate

\$ in millions

| Allowance for loan & lease losses | Amount | % of portfolio loans & leases | Compared to: | |
|---|----------------|----------------------------------|----------------|----------------|
| | | | 1Q25 | 2Q24 |
| Commercial and industrial loans | \$902 | 1.69% | 0.12% | 0.30% |
| Commercial mortgage loans | 323 | 2.67% | 0.06% | (0.05%) |
| Commercial construction loans | 52 | 0.94% | (0.02%) | (0.21%) |
| Commercial leases | 16 | 0.50% | (0.01)% | (0.02) |
| Total commercial loans and leases | \$1,293 | 1.74% | 0.09% | 0.19% |
| Residential mortgage loans | 134 | 0.76% | (0.03) | (0.04%) |
| Home equity | 93 | 2.07% | (0.13%) | (0.60%) |
| Indirect secured consumer loans | 317 | 1.80% | (0.06)% | (0.03%) |
| Credit card | 154 | 9.02% | (0.44%) | (2.12%) |
| Solar energy installation loans | 307 | 7.11% | (0.47%) | (1.07%) |
| Other consumer loans | 114 | 4.63% | (0.12%) | (0.41%) |
| Total consumer loans | 1,119 | 2.32% | (0.11%) | (0.30%) |
| Allowance for loan & lease losses | 2,412 | 1.97% | 0.02% | 0.01% |
| Reserve for unfunded commitments ¹ | 146 | | | |
| Allowance for credit losses | \$2,557 | 2.09% | 0.02% | 0.01% |

For end note descriptions, see end note summary starting on page 42; totals shown above may not foot due to rounding

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NPL¹ rollforward

Commercial

\$ in millions

| | 2Q24 | 3Q24 | 4Q24 | 1Q25 | 2Q25 |
|----------------------------------|-------|-------|-------|-------|-------|
| Balance, beginning of period | \$372 | \$274 | \$334 | \$456 | \$623 |
| Transfers to nonaccrual status | 51 | 191 | 240 | 273 | 63 |
| Transfers to accrual status | — | — | (1) | (3) | (1) |
| Transfers to held for sale | — | (5) | (5) | (17) | (24) |
| Loan paydowns/payoffs | (66) | (47) | (49) | (19) | (70) |
| Transfer to OREO | — | — | — | — | — |
| Charge-offs | (83) | (80) | (63) | (67) | (90) |
| Draws/other extensions of credit | — | 1 | — | — | 7 |
| Balance, end of period | \$274 | \$334 | \$456 | \$623 | \$508 |

Consumer

\$ in millions

| | 2Q24 | 3Q24 | 4Q24 | 1Q25 | 2Q25 |
|----------------------------------|-------|-------|-------|-------|-------|
| Balance, beginning of period | \$336 | \$332 | \$352 | \$367 | \$343 |
| Transfers to nonaccrual status | 94 | 104 | 101 | 109 | 95 |
| Transfers to accrual status | (26) | (14) | (13) | (48) | (26) |
| Transfers to held for sale | — | — | — | — | — |
| Loan paydowns/payoffs | (23) | (25) | (25) | (30) | (27) |
| Transfer to OREO | (4) | (7) | (7) | (5) | (5) |
| Charge-offs | (46) | (40) | (43) | (52) | (37) |
| Draws/other extensions of credit | 1 | 2 | 2 | 2 | 2 |
| Balance, end of period | \$332 | \$352 | \$367 | \$343 | \$345 |

Total NPL

\$ in millions

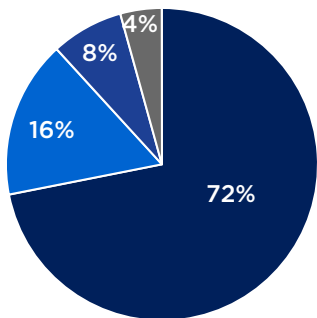
| | | | | | |
|----------------------------------|-------|-------|-------|-------|-------|
| Total NPL | \$606 | \$686 | \$823 | \$966 | \$853 |
| Total new nonaccrual loans - HFI | 145 | 295 | 341 | 382 | 158 |

Balance sheet positioning

Commercial loans^{1,2}

\$28.5BN fixed | \$45.7BN variable^{1,2}

- 1M based: 37%^{4,7}
- 3M based: 7%^{4,7}
- Prime & O/N based: 17%^{4,7}
- Other based: 1%^{4,6,7}
- Weighted avg. life: 1.7 years¹

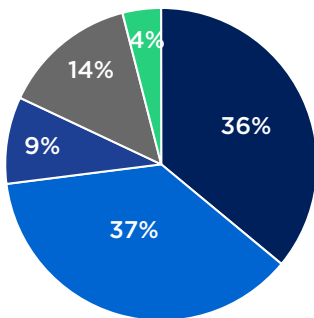


| | |
|--------------------|------------------------|
| C&I | 35% Fix 65% Variable |
| Coml. mortgage | 40% Fix 60% Variable |
| Coml. construction | 30% Fix 70% Variable |
| Coml. lease | 100% Fix 0% Variable |

Consumer loans¹

\$41.5BN fixed | \$6.7BN variable¹

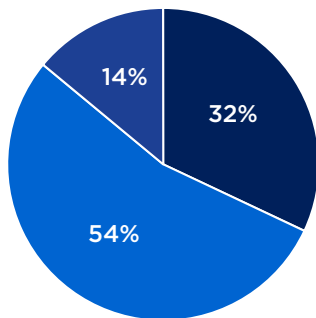
- 1M based: 1%^{5,7}
- Prime: 12%⁵
- Other based: 1%^{5,7,8}
- Weighted avg. life: 3.8 years¹



| | |
|--------------------------|------------------------|
| Auto/indirect | 100% Fix 0% Variable |
| Resi mtg. & construction | 96% Fix 4% Variable |
| Home equity | 12% Fix 88% Variable |
| Other | 84% Fix 16% Variable |
| Credit card | 38% Fix 62% Variable |

Investment portfolio

- 54% allocation to bullet/locked-out cash flow securities
- AFS & HTM spot yield: 3.19%
- AFS net unrealized pre-tax loss: \$3.5BN



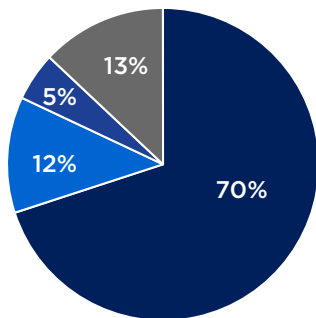
| | |
|----------------|------------------------|
| Level 1 | 80% Fix 20% Variable |
| Level 2A | 100% Fix 0% Variable |
| Non-HQLA/Other | 91% Fix 9% Variable |

Includes \$3.6BN non-agency CMBS (All super-senior, AAA-rated securities; 58.5% WA LTV, ~35% WA credit enhancement)

Long-term debt³

\$9.3BN fixed | \$5.2BN variable³

- SOFR based: 36%
- Weighted avg. life: 4.4 years



| | |
|------------------------|------------------------|
| Senior debt | 57% Fix 43% Variable |
| Sub debt | 59% Fix 41% Variable |
| Auto securiz. proceeds | 100% Fix 0% Variable |
| Other | 97% Fix 3% Variable |

The information above incorporates the impact of \$11BN in C&I receive-fixed swaps, \$4BN in CRE receive-fixed swaps², and ~\$5BN fair value hedges associated with long-term debt (receive-fixed swaps)

Managing rate risk against conservative outcomes

Estimated NII sensitivity profile and ALCO policy limits

| Change in interest rates (bps) | % Change NII (FTE) | | ALCO policy limit | |
|--------------------------------|--------------------|-----------------|-------------------|-----------------|
| | 12 months | 13 to 24 months | 12 months | 13 to 24 months |
| +200 Ramp over 12 months | (3.5%) | (4.5%) | (6.0%) | (7.0%) |
| +100 Ramp over 12 months | (1.7%) | (2.0%) | NA | NA |
| -100 Ramp over 12 months | 0.9% | 0.6% | NA | NA |
| -200 Ramp over 12 months | 1.3% | (0.2%) | (6.0%) | (7.0%) |

Estimated NII beta sensitivity

| Change in interest rates (bps) | 5% Higher Beta | | 5% Lower Beta | |
|--------------------------------|----------------|-----------------|---------------|-----------------|
| | 12 months | 13 to 24 months | 12 months | 13 to 24 months |
| +200 Ramp over 12 months | (4.2%) | (5.7%) | (2.6%) | (2.8%) |
| +100 Ramp over 12 months | (2.1%) | (2.7%) | (1.3%) | (1.2%) |
| -100 Ramp over 12 months | 1.2% | 1.2% | 0.5% | —% |
| -200 Ramp over 12 months | 1.9% | 0.9% | 0.6% | (1.4%) |

Estimated NII sensitivity with demand deposit balance changes

| Change in interest rates (bps) | % Change in NII (FTE) | | | |
|--------------------------------|-----------------------|-----------------|------------------------|-----------------|
| | \$1BN balance decline | | \$1BN balance increase | |
| | 12 months | 13 to 24 months | 12 months | 13 to 24 months |
| +200 Ramp over 12 months | (4.4%) | (5.5%) | (2.6%) | (3.5%) |
| +100 Ramp over 12 months | (2.5%) | (2.9%) | (0.9%) | (1.2%) |
| -100 Ramp over 12 months | 0.3% | 0.1% | 1.5% | 1.2% |
| -200 Ramp over 12 months | 0.7% | (0.6%) | 1.8% | 0.2% |

Rate risk models assume approximately 75-80% effective up betas and 60-65% down betas in our baseline NII sensitivity used in IRR simulations^{1,2}

- Models are calibrated to performance in prior rate cycles
- Additionally, rate risk measures assume no deposit re-pricing lags

As of June 30, 2025:

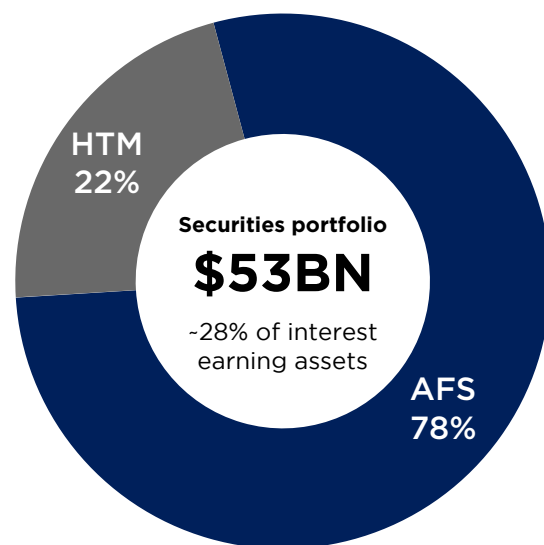
- 43% of HFI loans were variable rate net of existing hedges (62% of total commercial; 14% of total consumer)
- Short-term borrowings represent only 1% of total funding
- Approximately \$10.8BN in non-core funding matures beyond one year



Investment portfolio composition

Securities portfolio

AFS and HTM portfolio; amortized cost basis; as of 6/30/25



Securities mix

| | Agency CMBS | Agency RMBS | Non-agency CMBS | Treasuries | Other | Effective duration |
|--------------|-------------|-------------|-----------------|------------|-----------|--------------------|
| HTM | 34% | 45% | — | 21% | — | 5.3 |
| AFS | 56% | 18% | 9% | 8% | 9% | 3.9 |
| Total | 51% | 24% | 7% | 11% | 7% | 4.2 |

Investment portfolio characteristics

Amortized cost basis; as of 6/30/25

Held-to-maturity portfolio

- \$11.6BN portfolio
- Reclassification during 1Q24 aimed to de-risk potential AOCI volatility to capital under proposed capital rules
- Securities selected for HTM meet Reg YY eligibility and inclusion requirements

Available-for-sale portfolio

- \$41.7BN portfolio
- \$3.6BN Non-agency CMBS portfolio
 - All positions are super-senior AAA rated with WA credit enhancement of 35%
 - Securities are 20% risk-weighted and are pledgeable to the FHLB
 - Underlying loans in our structures have a WA LTV of ~60%
 - Credit risk team analyzes transactions at the underlying property-level, similar to what we do for all our CRE loan commitments
 - Leverage analytical tools with over 40+ years of historical data to stress the securities at an individual property level on a recurring basis, including significant market distress in real estate valuations

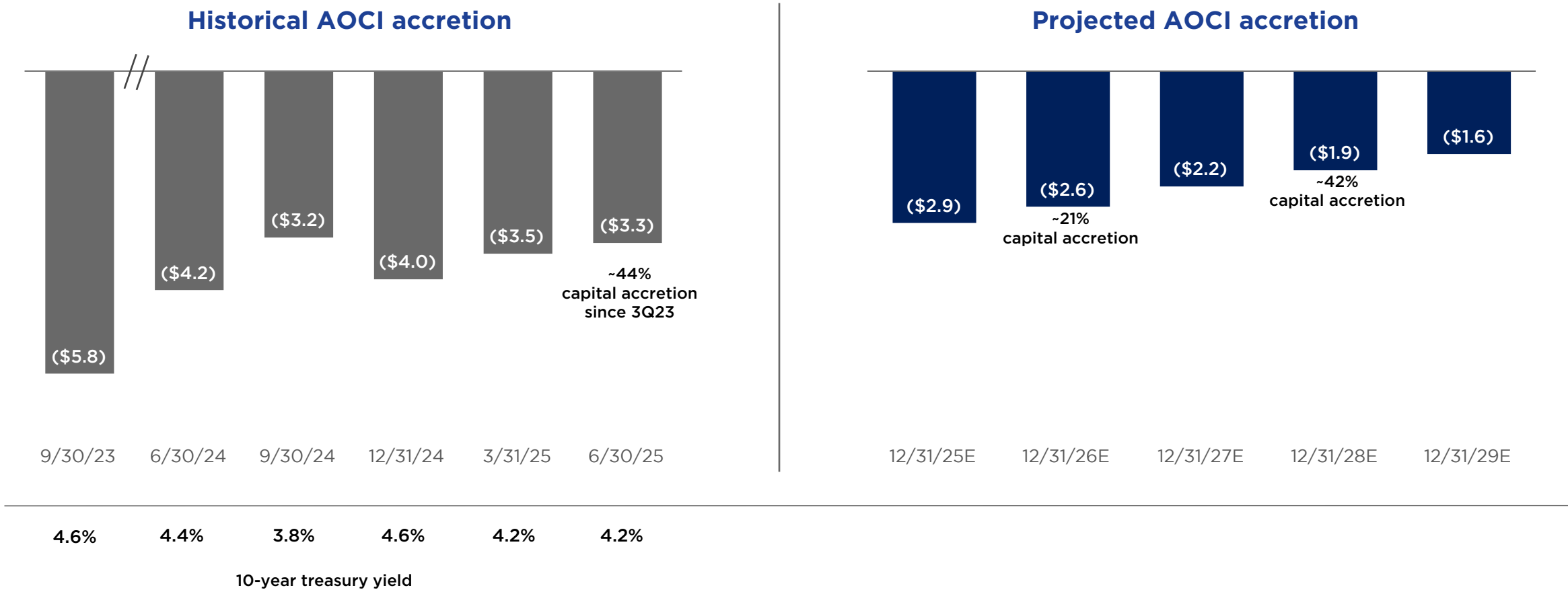
Note: Totals shown above may not foot due to rounding

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Securities portfolio AOCI accretion

AOCI accretion¹ assuming implied forward curve²

\$ in billions; 6/30/25 AFS and HTM portfolio unrealized loss, after-tax

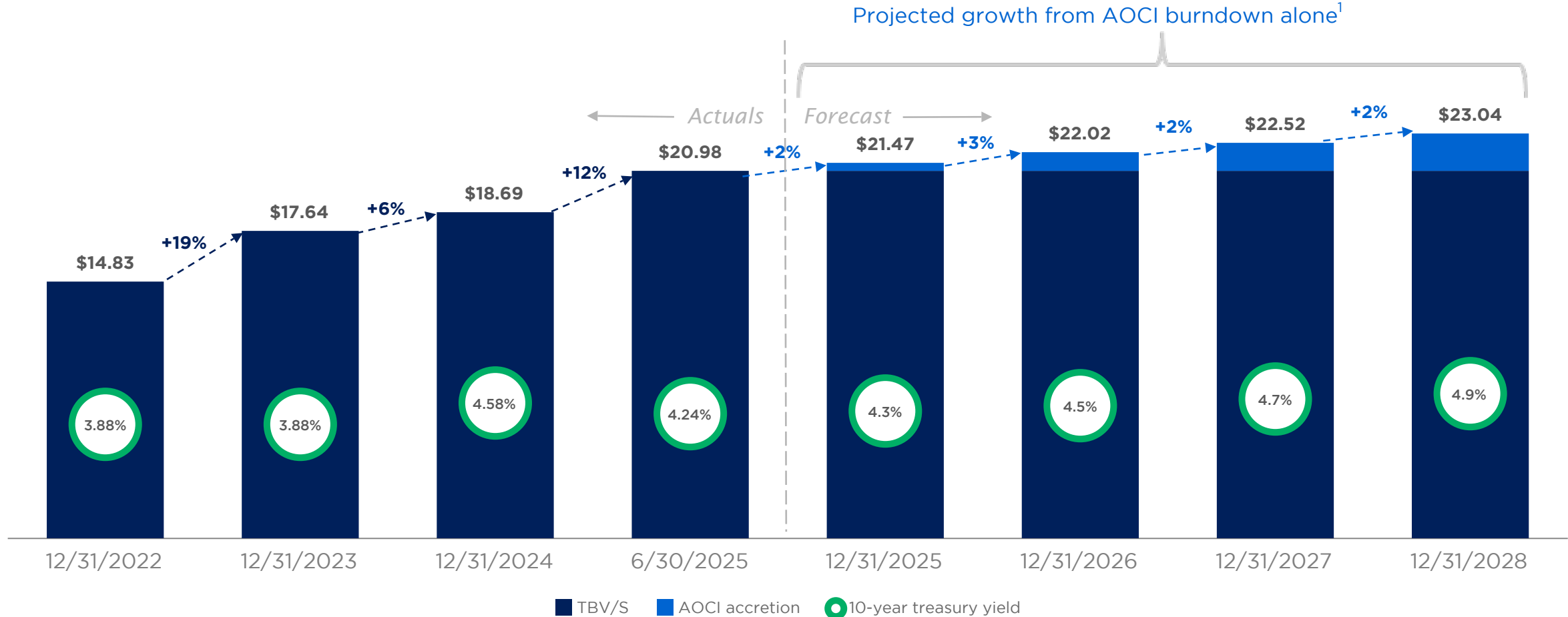


For end note descriptions, see end note summary starting on page 42; totals shown above may not foot due to rounding

Balance sheet positioned to grow tangible book value per share

TBV/share¹ will improve due to AOCI accretion alone

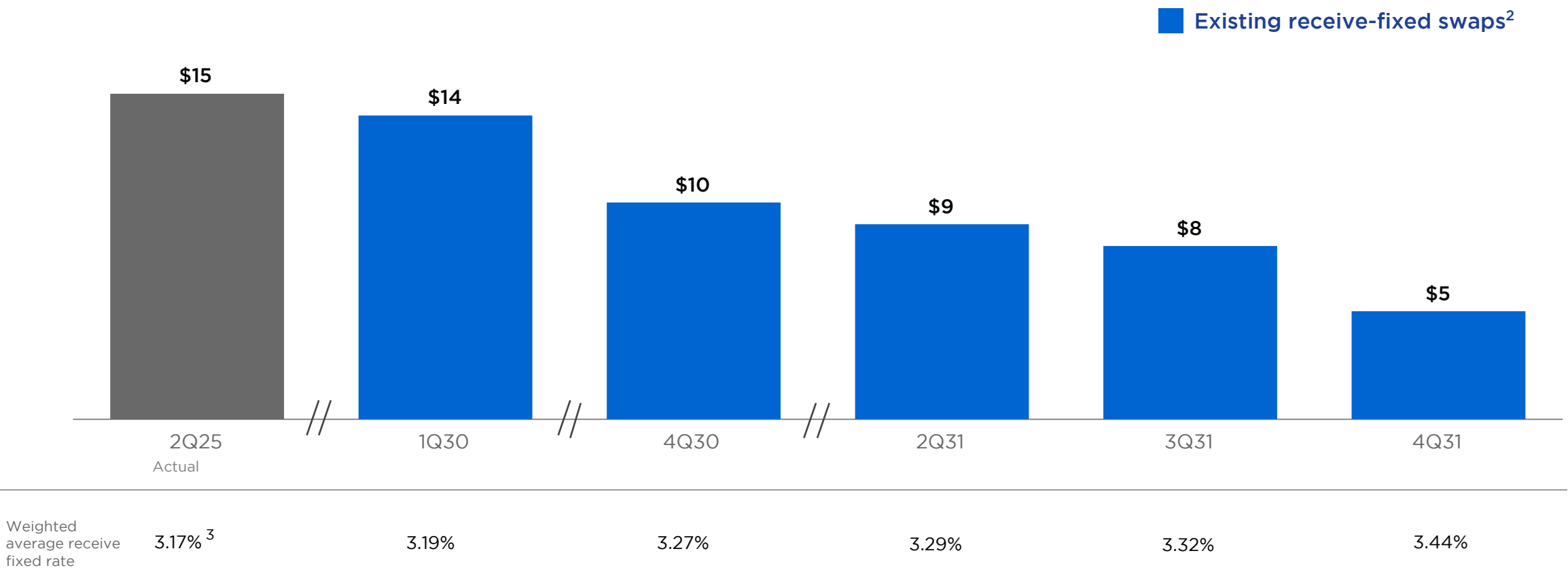
Projected TBV/share growth includes no earnings contribution from 2025-2028²



Cash flow hedges

Receive-fixed swaps¹

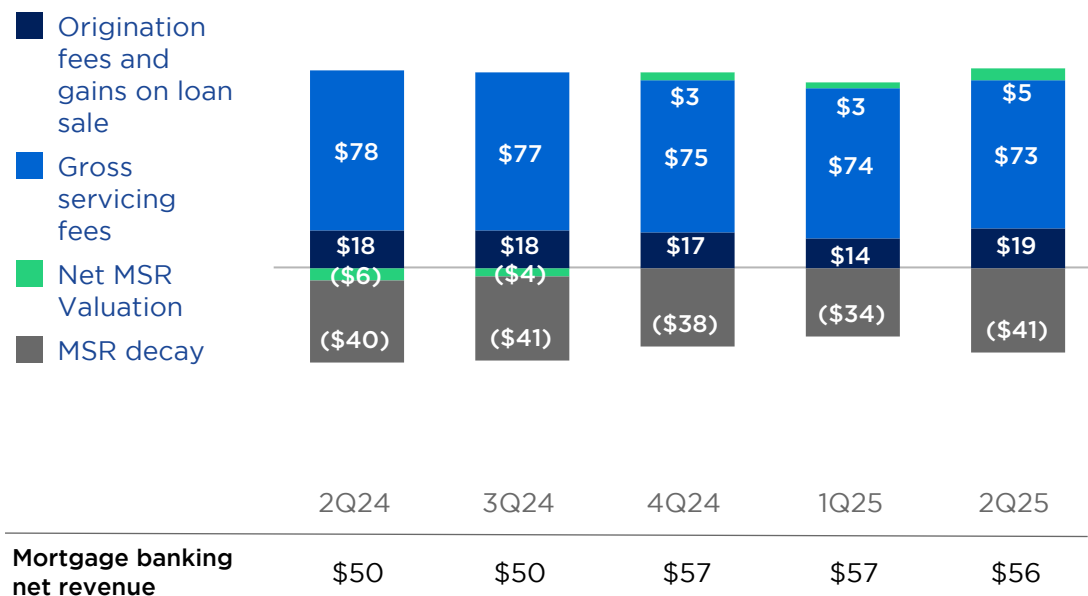
EOP notional value of cash flow hedges (\$ in billions)



Mortgage banking results

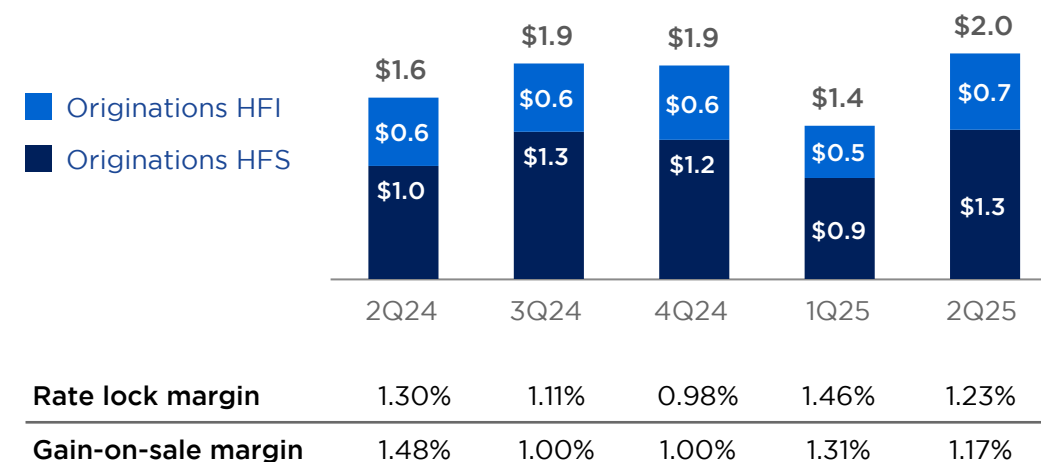
Mortgage banking net revenue

\$ in millions



Mortgage originations and margins

\$ in billions



Rate lock margin represents gains recorded associated with salable rate locks divided by salable rate locks. Gain-on-sale margin represents gains on all loans originated for sale divided by salable originations.

Note: Totals shown above may not foot due to rounding

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Preferred dividend schedule

Upcoming preferred dividend schedule¹

| \$ in millions | 3Q25 | 4Q25 | 1Q26 | 2Q26 |
|--|--------------|--------------|--------------|--------------|
| Series H <i>Floating²</i> | ~\$12 | ~\$11 | ~\$10 | ~\$10 |
| Series I <i>Floating²</i> | ~\$9 | ~\$9 | ~\$9 | ~\$9 |
| Series J <i>Floating²</i> | ~\$6 | ~\$6 | ~\$5 | ~\$5 |
| Series K | ~\$3 | ~\$3 | ~\$3 | ~\$3 |
| Series L³ | ~\$4 | ~\$7 | ~\$7 | ~\$7 |
| Class B Series A | ~\$3 | ~\$3 | ~\$3 | ~\$3 |
| Total | ~\$37 | ~\$39 | ~\$37 | ~\$37 |

2Q25 adjustments and notable items

Adjusted EPS of \$0.90¹

2Q25 reported EPS of \$0.88 included a negative \$0.02 impact from the following notable item(s):

- \$15 million pre-tax (~\$11 million after-tax²) charge related to severance expense
- \$1 million pre-tax (~\$1 million after-tax²) charge related to the valuation of the Visa total return swap



Non-GAAP reconciliation

Fifth Third Bancorp and Subsidiaries

\$ and shares in millions (unaudited)

| | For the three months ended | | | | |
|---|----------------------------|---------------|------------------|-------------------|--------------|
| | June 2025 | March 2025 | December 2024 | September 2024 | June 2024 |
| Net income (U.S. GAAP) (a) | \$628 | \$515 | \$620 | \$573 | \$601 |
| Net income (U.S. GAAP) (annualized) (b) | \$2,519 | \$2,089 | \$2,467 | \$2,280 | \$2,417 |
| Net income available to common shareholders (U.S. GAAP) (c) | \$591 | \$478 | \$582 | \$532 | \$561 |
| Add: Intangible amortization, net of tax | 5 | 6 | 7 | 7 | 7 |
| Tangible net income available to common shareholders (d) | \$596 | \$484 | \$589 | \$539 | \$568 |
| Tangible net income available to common shareholders (annualized) (e) | \$2,391 | \$1,963 | \$2,343 | \$2,144 | \$2,284 |
| Net income available to common shareholders (annualized) (f) | \$2,371 | \$1,939 | \$2,315 | \$2,116 | \$2,256 |
| Average Bancorp shareholders' equity (U.S. GAAP) (g) | \$20,670 | \$20,000 | \$19,893 | \$20,251 | \$18,707 |
| Less: Average preferred stock (h) | (2,116) | (2,116) | (2,116) | (2,116) | (2,116) |
| Average goodwill | (4,918) | (4,918) | (4,918) | (4,918) | (4,918) |
| Average intangible assets and other servicing rights | (79) | (86) | (94) | (103) | (111) |
| Average tangible common equity (i) | \$13,557 | \$12,880 | \$12,765 | \$13,114 | \$11,562 |
| Less: Average accumulated other comprehensive income ("AOCI") | 3,935 | 4,362 | 4,292 | 3,914 | 5,278 |
| Average tangible common equity, excluding AOCI (j) | \$17,492 | \$17,242 | \$17,057 | \$17,028 | \$16,840 |
| Adjustments (pre-tax items) | | | | | |
| Valuation of Visa total return swap | 1 | 18 | 51 | 47 | 23 |
| Interchange litigation matters | — | — | 4 | 10 | — |
| Severance expense | 15 | — | — | 9 | — |
| Legal settlements and remediations | — | — | — | — | 18 |
| FDIC special assessment | — | — | (11) | — | 6 |
| Fifth Third Foundation contribution | — | — | 15 | — | — |
| Adjustments - after-tax ^{1,2} (k) | \$12 | \$14 | \$46 | \$51 | \$37 |
| Adjustments (tax related items) | | | | | |
| Benefit related to the resolution of certain state income tax matters | — | — | (15) | — | — |
| Adjusted net income [(a) + (k) + (l)] | \$640 | \$529 | \$650 | \$624 | \$638 |
| Adjusted net income (annualized) (m) | \$2,567 | \$2,145 | \$2,586 | \$2,482 | \$2,566 |
| Adjusted net income available to common shareholders [(c) + (k) + (l)] | \$603 | \$492 | \$613 | \$583 | \$598 |
| Adjusted net income available to common shareholders (annualized) (n) | \$2,419 | \$1,995 | \$2,439 | \$2,319 | \$2,405 |
| Adjusted tangible net income available to common shareholders [(d) + (k) + (l)] | 608 | \$498 | \$620 | \$590 | \$605 |
| Adjusted tangible net income available to common shareholders (annualized) (o) | \$2,439 | \$2,020 | \$2,466 | \$2,347 | \$2,433 |
| Average assets (p) | \$210,554 | \$210,558 | \$211,709 | \$213,838 | \$212,475 |
| Metrics: | | | | | |
| Return on assets (b) / (p) | 1.20% | 0.99% | 1.17% | 1.06% | 1.14% |
| Adjusted return on assets (m) / (p) | 1.22% | 1.02% | 1.22% | 1.16% | 1.21% |
| Return on average common equity (f) / [(g) + (h)] | 12.8% | 10.8% | 13.0% | 11.7% | 13.6% |
| Adjusted return on average common equity (n) / [(g) + (h)] | 13.0% | 11.2% | 13.7% | 12.8% | 14.5% |
| Return on average tangible common equity (e) / (i) | 17.6% | 15.2% | 18.4% | 16.3% | 19.8% |
| Adjusted return on average tangible common equity (o) / (i) | 18.0% | 15.7% | 19.3% | 17.9% | 21.0% |
| Adjusted return on average tangible common equity, excluding AOCI (o) / (j) | 13.9% | 11.7% | 14.5% | 13.8% | 14.4% |

For end note descriptions, see end note summary starting on page 42; totals shown above may not foot due to rounding

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Non-GAAP reconciliation

Fifth Third Bancorp and Subsidiaries

\$ and shares in millions (unaudited)

For three months ended

| | June 2025 | March 2025 | December 2024 | September 2024 | June 2024 |
|---|------------------|------------------|------------------|-------------------|------------------|
| Average interest-earning assets (a) | \$192,682 | \$192,808 | \$193,513 | \$195,836 | \$194,499 |
| Net interest income (U.S. GAAP) (b) | \$1,495 | \$1,437 | \$1,437 | \$1,421 | \$1,387 |
| Add: Taxable equivalent adjustment | 5 | 5 | 6 | 6 | 6 |
| Net interest income (FTE) (c) | \$1,500 | \$1,442 | \$1,443 | \$1,427 | \$1,393 |
| Legal settlements and remediations | — | — | — | — | 5 |
| Adjusted net interest income (FTE) (d) | \$1,500 | \$1,442 | \$1,443 | \$1,427 | \$1,398 |
| Net interest income (FTE) (annualized) (e) | \$6,016 | \$5,848 | \$5,741 | \$5,677 | \$5,603 |
| Adjusted net interest income (FTE) (annualized) (f) | \$6,016 | \$5,848 | \$5,741 | \$5,677 | \$5,623 |
| Noninterest income (U.S. GAAP) (g) | \$750 | \$694 | \$732 | \$711 | \$695 |
| Valuation of Visa total return swap | 1 | 18 | 51 | 47 | 23 |
| Legal settlements and remediations | — | — | — | — | 2 |
| Adjusted noninterest income (h) | \$751 | \$712 | \$783 | \$758 | \$720 |
| Add: Securities (gains)/losses | (16) | 9 | 8 | (10) | (3) |
| Adjusted noninterest income, (excl. securities (gains)/losses) | \$735 | \$721 | \$791 | \$748 | \$717 |
| Noninterest expense (U.S. GAAP) (i) | \$1,264 | \$1,304 | \$1,226 | \$1,244 | \$1,221 |
| Interchange litigation matters | — | — | (4) | (10) | — |
| Severance expense | (15) | — | — | (9) | — |
| Legal settlements and remediations | — | — | — | — | (11) |
| FDIC Special Assessment | — | — | 11 | — | (6) |
| Fifth Third Foundation contribution | — | — | (15) | — | — |
| Adjusted noninterest expense (j) | \$1,249 | \$1,304 | \$1,218 | \$1,225 | \$1,204 |
| Metrics: | | | | | |
| Revenue (FTE) (c) + (g) | 2,250 | 2,136 | 2,175 | 2,138 | 2,088 |
| Adjusted revenue (d) + (h) | 2,251 | 2,154 | 2,226 | 2,185 | 2,118 |
| Pre-provision net revenue [(c) + (g) - (i)] | 986 | 832 | 949 | 894 | 867 |
| Adjusted pre-provision net revenue [(d) + (h) - (j)] | 1,002 | 850 | 1,008 | 960 | 914 |
| Net interest margin (FTE) (e) / (a) | 3.12% | 3.03% | 2.97% | 2.90% | 2.88% |
| Adjusted net interest margin (FTE) (f) / (a) | 3.12% | 3.03% | 2.97% | 2.90% | 2.89% |
| Efficiency ratio (FTE) (i) / [(c) + (g)] | 56.2% | 61.0% | 56.4% | 58.2% | 58.5% |
| Adjusted efficiency ratio (j) / [(d) + (h)] | 55.5% | 60.5% | 54.7% | 56.1% | 56.8% |

For end note descriptions, see end note summary starting on page 42; totals shown above may not foot due to rounding

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Earnings presentation end notes

Slide 3 end notes

1. Non-GAAP measure: see reconciliation on pages 40 and 41 of this presentation and use of non-GAAP measures on pages 26-28 of the earnings release.

Slide 4 end notes

1. Reported ROTCE, NIM, pre-provision net revenue, and efficiency ratio are non-GAAP measures: all adjusted figures are non-GAAP measures; see reconciliation on pages 40 and 41 of this presentation and the use of non-GAAP measures on pages 26-28 of the earnings release.
2. Current period regulatory capital ratios are estimated.
3. Non-GAAP measure: see reconciliation on pages 40 and 41 of this presentation and use of non-GAAP measures on pages 26-28 of the earnings release.

Slide 5 end notes

1. Results are on a fully-taxable equivalent basis; non-GAAP measure: see reconciliation on pages 40 and 41 of this presentation and use of non-GAAP measures on pages 26-28 of the earnings release.

Slide 6 end notes

1. Non-GAAP measure: see reconciliation on pages 40 and 41 of this presentation and use of non-GAAP measures on pages 26-28 of the earnings release
2. Includes the effects of non-qualified deferred compensation

Slide 7 end notes

1. Non-GAAP measure: see reconciliation on pages 40 and 41 of this presentation and use of non-GAAP measures on pages 26-28 of the earnings release.

Slide 10 end notes

1. Excludes nonaccrual loans HFS.

Slide 11 end notes

1. Excludes 2020, 2021, and 2022 metrics.
2. Loan balances exclude nonaccrual loans HFS

Slide 12 end notes

1. Current period regulatory capital ratios are estimated.

Slide 13 end notes

1. Non-GAAP measure: see reconciliation on pages 40 and 41 of this presentation and use of non-GAAP measures on pages 26-28 of the earnings release.

Slide 14 end notes

1. Non-GAAP measure: see reconciliation on pages 40 and 41 of this presentation and use of non-GAAP measures on pages 26-28 of the earnings release.

Slide 16 end notes

1. Digitally active defined as having at least one login to mobile or online banking during the quarter.
2. Mobile active defined as having at least one login to mobile banking during the quarter.

Slide 17 end notes

1. Excluding securities gains/losses
2. Non-GAAP measure: see reconciliation on pages 40 and 41 of this presentation and use of non-GAAP measures on pages 26-28 of the earnings release.

Slide 18 end notes

1. Net losses charged-off as a percent of average portfolio loans and leases presented on an annualized basis.
2. Nonperforming portfolio loans and leases as a percent of portfolio loans and leases.



Earnings presentation end notes

Slide 19 end notes

1. Net losses charged-off as a percent of average portfolio loans and leases presented on an annualized basis.
2. Nonperforming portfolio loans and leases as a percent of portfolio loans and leases.
3. Total commercial portfolio line utilization.

Slide 20 end notes

1. Net losses charged-off as a percent of average portfolio loans and leases presented on an annualized basis.
2. Nonperforming portfolio loans and leases as a percent of portfolio loans and leases.

Slide 22 end notes

1. Net losses charged-off as a percent of average portfolio loans and leases presented on an annualized basis.
2. Nonperforming portfolio loans and leases as a percent of portfolio loans and leases.

Slide 23 end notes

1. Net losses charged-off as a percent of average portfolio loans and leases presented on an annualized basis.
2. Nonperforming portfolio loans and leases as a percent of portfolio loans and leases.
3. FICO distributions at origination exclude certain acquired mortgage & home equity loans, and certain credit loans on book primarily -15+ years.

Slide 24 end notes

1. Net losses charged-off as a percent of average portfolio loans and leases presented on an annualized basis.
2. Nonperforming portfolio loans and leases as a percent of portfolio loans and leases.
3. FICO distributions at origination exclude certain acquired mortgage loans.

Slide 25 end notes

1. Net losses charged-off as a percent of average portfolio loans and leases presented on an annualized basis.
2. Nonperforming portfolio loans and leases as a percent of portfolio loans and leases.
3. FICO distributions at origination exclude certain acquired home equity loans.

Slide 26 end notes

1. Net losses charged-off as a percent of average portfolio loans and leases presented on an annualized basis.
2. Nonperforming portfolio loans and leases as a percent of portfolio loans and leases.

Slide 27 end notes

1. Net losses charged-off as a percent of average portfolio loans and leases presented on an annualized basis.
2. Nonperforming portfolio loans and leases as a percent of portfolio loans and leases.
3. FICO distributions at origination exclude certain credit loans on book primarily -15+ years.

Slide 28 end notes

1. Net losses charged-off as a percent of average portfolio loans and leases presented on an annualized basis.
2. Nonperforming portfolio loans and leases as a percent of portfolio loans and leases.

Slide 29 end notes

1. 2Q25 commercial and consumer portfolio make up -\$98M and -\$47M, respectively, of the total reserve for unfunded commitment.

Slide 30 end notes

1. Loan balances exclude nonaccrual loans HFS.



Earnings presentation end notes

Slide 31 end notes

Note: Data as of 6/30/2025.

1. Excludes HFS Loans & Leases.
2. Fifth Third had \$15B of commercial variable loans classified as fixed given the impacts of \$11BN in C&I receive-fix swaps and \$4BN in CRE receive-fixed swaps
3. Fifth Third had \$4.96BN SOFR receive-fix swaps outstanding against long-term debt, which are being included in floating long-term debt.
4. As a percent of total commercial.
5. As a percent of total consumer.
6. Includes 12M term, 6M term, and Fed Funds based loans.
7. Term points include SOFR, AMERIBOR, Treasuries & FX curves.
8. Includes overnight term, 3M term, 6M term, 12M term and Fed Funds.

Slide 32 end notes

Note: Data as of 6/30/25; actual results may vary from these simulated results due to differences between forecasted and actual balance sheet composition, timing, magnitude, and frequency of interest rate changes, as well as other changes in market conditions and management strategies.

1. Re-pricing percentage or "beta" is the estimated change in yield after the 12-month ramp scenarios are fully realized and therefore reflects year-2.
2. Betas are asymmetrical as down betas assume a floor of 0%, along with rate floors, and up betas assumes a cap of 100%

Slide 34 end notes

1. See forward-looking statements on page 2 of this presentation regarding forward-looking non-GAAP measures and use of non-GAAP measures on pages 26-28 of the earnings release.
2. Analysis based on 6/30/2025 portfolio utilizing the implied forward curve as of 6/30/2025

Slide 35 end notes

1. See forward-looking statements on page 2 of this presentation regarding forward-looking non-GAAP measures and use of non-GAAP measures on pages 26-28 of the earnings release.
2. Analysis based on 6/30/2025 portfolio utilizing the implied forward curve as of 6/30/2025

Slide 36 end notes

1. Represents forward looking statement, please refer to page 2 of this presentation regarding forward-looking non-GAAP measures
2. Existing swaps transition from receive fixed / pay 1-month LIBOR to receive fixed / pay compound SOFR + 11.448 bps on their next post-LIBOR cessation resets
3. Reflects the weighted average receive fixed rate (swaps only) as of 6/30/25

Slide 38 end notes

1. Represents forward looking statement, please refer to page 2 of this presentation regarding forward-looking non-GAAP measures.
2. Projected dividends for the Series J, Series H, and Series I reflect 3m Term SOFR plus the applicable spread. For the periods referencing 3m Term SOFR, the projections include the 26.16bps spread adjustment pursuant to the final rule adopted by the Federal Reserve.
3. The Series L preferred shares may be redeemed on or after 9/30/2025, otherwise the dividend rate will reset from the current fixed rate of 4.50% to the then 5-year US Treasury yield + 4.215%.

Slide 39 end notes

1. Average diluted common shares outstanding (thousands); 674,034; all adjusted figures are non-GAAP measures; see reconciliation on pages 40 and 41 of this presentation and the use of non-GAAP measures on pages 26-28 of the earnings release.
2. Assumes a 24% tax rate.

Slide 40 end notes

Note: See pages 26-28 of the earnings release for a discussion on the use of non-GAAP financial measures.

1. Assumes a 23% tax rate in 2024 and a 24% tax rate in 2025.
2. A portion of the adjustments related to legal settlements and remediations is non tax deductible.

Slide 41 end notes

Note: See pages 26-28 of the earnings release for a discussion on the use of non-GAAP financial measures.

