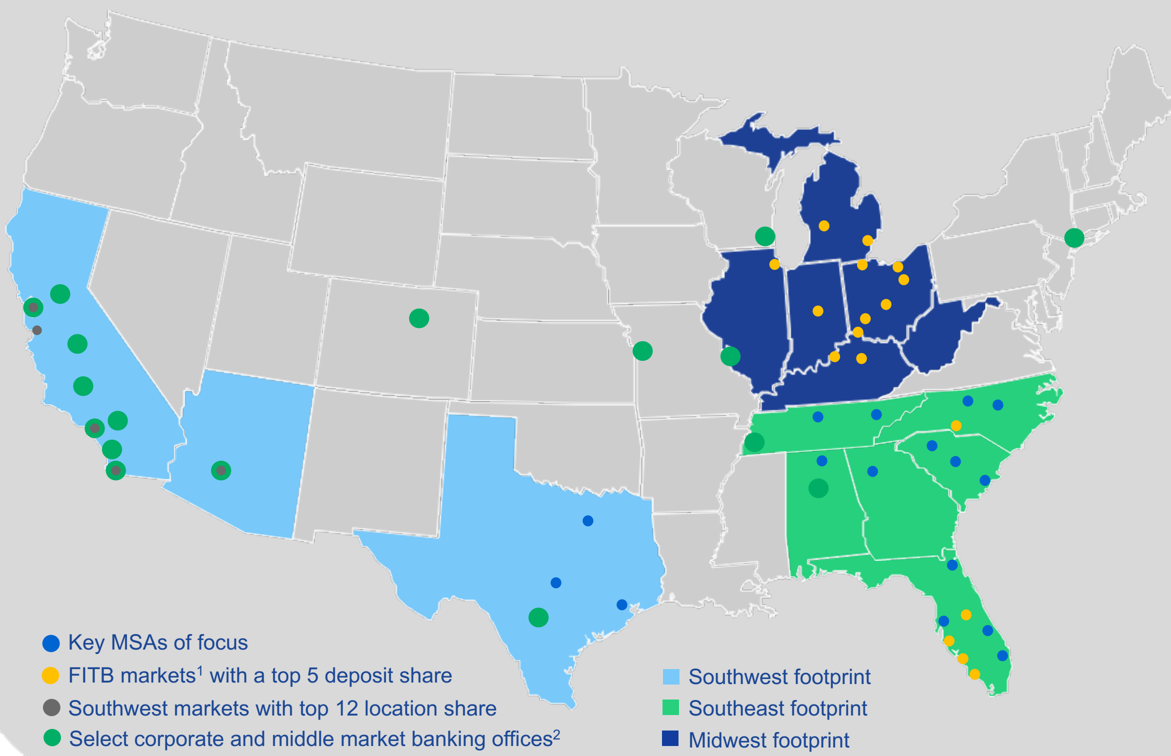
Corporate Highlights

First Quarter 2026

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 March 31, 2026*

$297B
IN ASSETS

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

OPERATES
1,489
FULL-SERVICE BANKING CENTERS

2,643
Fifth Third Branded ATMs
OH, KY, IN, MI, IL, FL, TN, WV, GA, NC, SC, AL, TX, CA, AZ

~20,000
Fee-free ATMs
Nationwide

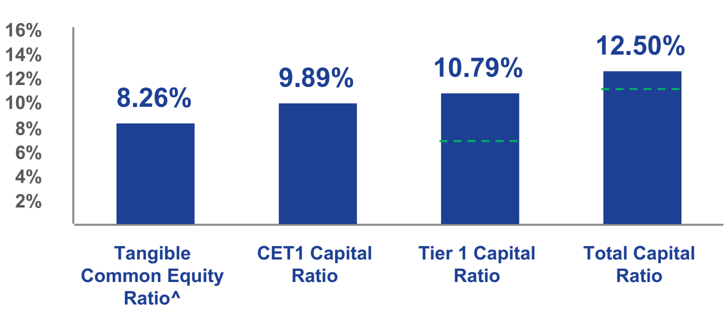
[1]*Defined as MSAs with $10BN+ in capped deposits (branch deposits capped at $250 million per June 2025 FDIC data);* [2]*Not representative of all corporate and middle market banking offices. London and Toronto offices not shown.*

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
3/31/2026 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

First Quarter 2026

FIFTH THIRD

$ in millions, except per share data	THREE MONTHS (Ended March 31) 2026	2025	Bps/% Change	CALENDAR YEAR 2025	2024	2023	2022
Key Performance Ratios							
Return on Average Assets	0.25%	0.99%	(74)	1.19 %	1.09 %	1.13 %	1.18 %
Return on Average Common Equity	1.8	10.8	(900)	12.6	12.5	14.2	13.7
Net Interest Margin (FTE)[(a)]	3.30	3.03	27	3.11	2.90	3.05	3.02
CET1 Ratio	9.89	10.43	(54)	10.81	10.57	10.29	9.28
Tier 1 Risk-Based Ratio	10.79	11.71	(92)	11.87	11.86	11.59	10.53
Total Risk-Based Capital Ratio	12.50	13.63	(113)	13.78	13.86	13.72	12.79
Efficiency Ratio (FTE)[(a)]	84.5	61.0	NM	56.9	59.2	59.6	56.2
Earnings and Per Share Data							
Net Income Available to Common Shareholders	$128	$478	(73)%	$2,376	$2,155	$2,212	$2,330
Earnings Per Share, Basic	0.16	0.71	(77)	3.56	3.16	3.23	3.38
Earnings Per Share, Diluted	0.15	0.71	(79)	3.53	3.14	3.22	3.35
Cash Dividends Declared Per Common Share	0.40	0.37	8	1.54	1.44	1.36	1.26
Book Value Per Share	35.24	27.41	29	30.18	26.17	25.04	22.26
Common Shares Outstanding (in thousands)	905,823	667,272	36	661,198	669,854	681,125	683,386
Income Statement Highlights							
Net Interest Income (FTE)[(a)]	$1,939	$1,442	34%	$6,002	$5,654	$5,852	$5,625
Total Noninterest Income	895	694	29	3,035	2,849	2,881	2,766
Total Noninterest Expense	2,395	1,304	84	5,144	5,033	5,205	4,719
Average Balances							
Loans and Leases, including held for sale	$158,283	$121,764	30%	$123,399	$117,724	$122,282	$120,561
Total Deposits	209,352	164,157	28	165,228	167,436	164,176	162,991
Bancorp Shareholders' Equity	30,108	20,000	51	20,858	19,398	17,704	19,080
Asset Quality Ratios							
Net Charge-Offs/Avg. Portfolio Loans and Leases	0.37%	0.46%	(9)	0.60 %	0.45 %	0.32 %	0.19 %
Nonperforming Portfolio Assets as a Percent of Portfolio Loans and Leases and OREO	0.57	0.81	(24)	0.65	0.71	0.59	0.44
ALLL/Portfolio Loans and Leases	1.66	1.95	(29)	1.84	1.96	1.98	1.81
ACL/Portfolio Loans and Leases	1.79	2.07	(28)	1.96	2.08	2.12	1.98
Market Performance FITB (NASDAQ®)							
Market Close Price Per Share: High	$55.08	$44.96	23%	$48.41	$48.44	$37.85	$50.45
Market Close Price Per Share: Low	43.40	37.48	16	33.32	32.82	22.89	31.15
Market Close Price Per Share: End of Period	46.46	39.20	19	46.81	42.28	34.49	32.81
Market Capitalization ($ in millions)	42,085	26,157	61	30,951	28,321	23,492	22,422

[(a)]Non-GAAP measure: see discussion of non-GAAP and Reg. G reconciliation beginning on page 26 of Fifth Third's Q1 2026 earnings release.