FIFTH THIRD
Bancorp

1Q26 Earnings Presentation

April 17, 2026

Refer to earnings release dated April 17, 2026 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) any instability or disruption in the financial system, including those caused by actual or perceived issues affecting the soundness of other financial institutions or market participants; (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; (45) Fifth Third's ability to meet its environmental and/or social targets, goals and commitments; and (46) risks relating to the merger with Comerica Incorporated, including Fifth Third's inability to realize the anticipated benefits of the merger and potential disruption to Fifth Third's business resulting from post-merger integration.

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 1Q26 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. Organic growth remains broad-based and relationship-led, driven by continued momentum in new client and household acquisition

2. Expense discipline remains intact as we continue to make targeted investments to support long-term growth

3. Comerica integration is progressing as planned with execution tracking in line with expectations

4. Credit performance reflects intentional selectivity, including limited exposure to private credit, supported by disciplined underwriting and portfolio management

For end note descriptions, see end note summary starting on page 43

1Q26 highlights

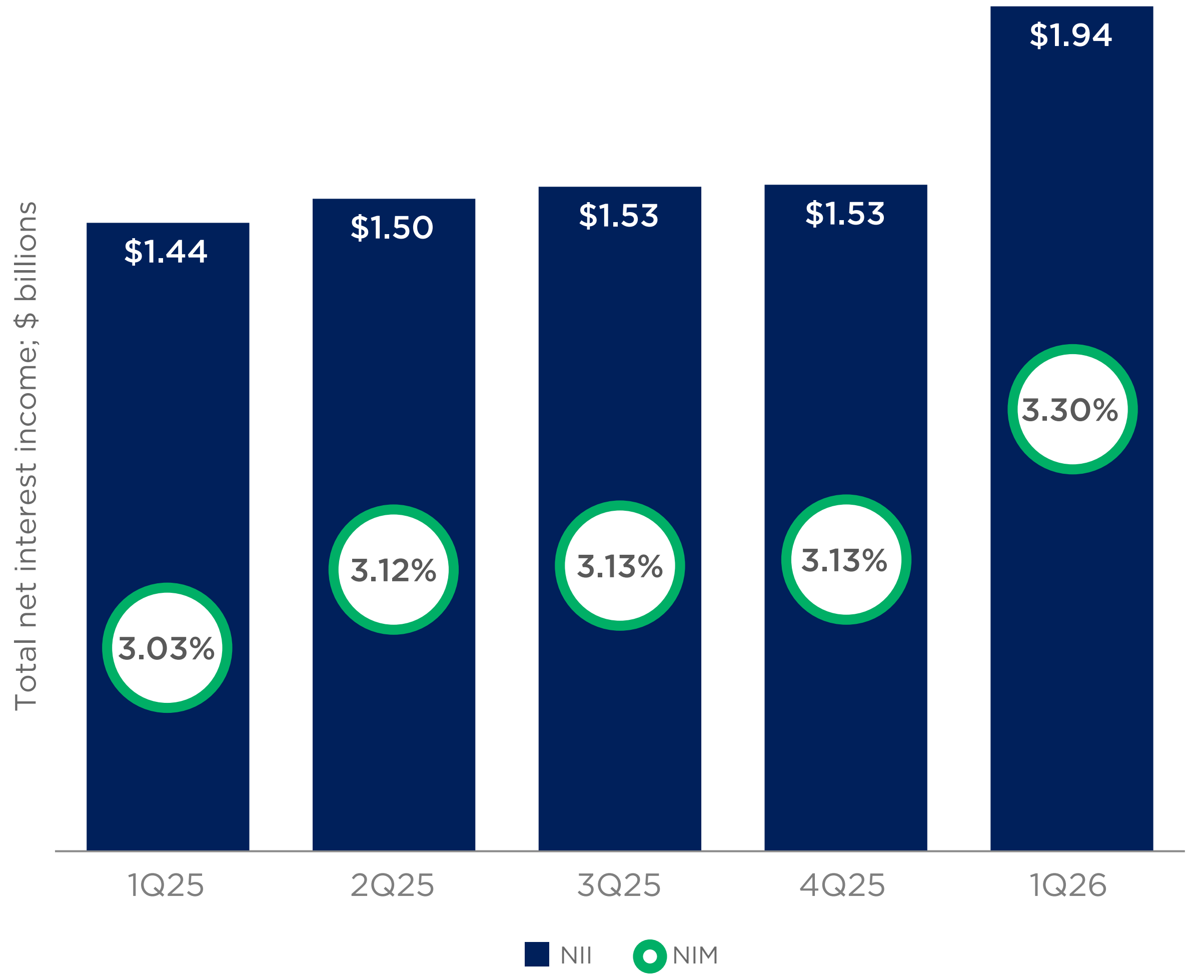
- Tangible book value per share[2] increased 15%, reflecting strong earnings and acquisition accretion
- Net interest margin[2] expanded 17 basis points sequentially reflecting contributions from the Comerica acquisition and disciplined balance sheet management
- Net charge-offs[3] of 37 basis points, lowest level in over two years, with stable commercial and consumer trends
- Adjusted return on assets[2] increased 9 basis points to 1.12%
- Legacy Fifth Third generated consumer household growth of 3%, including 8% growth in the Southeast
- CET1[4] of 10.0% following Comerica close, reflecting expected acquisition impact

	Reported[1]	Adjusted[1]
EPS	$0.15	$0.83
ROA	0.25%	1.12%
ROE	1.8%	10.1%
ROTCE	3.5%	16.0%
NIM	3.30%	3.30%
Efficiency ratio	84.5%	61.9%
PPNR	$439MM	$1,091MM
CET1[4]	10.0%	

Comparisons in the bullet points are for 1Q26 versus 1Q25, unless otherwise noted

For end note descriptions, see end note summary starting on page 43

Net interest income[1]



4Q25 to 1Q26 NII & NIM walk

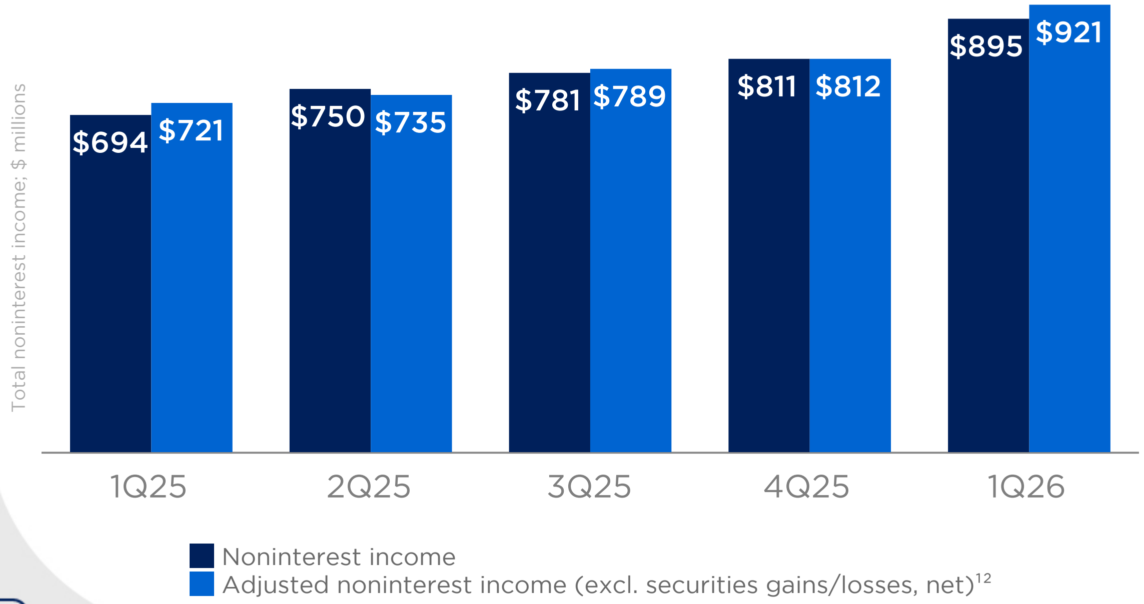
NII $ in millions; NIM change in bps

	NII	NIM
4Q25	**$1,533**	**3.13%**
Securities marks and repositioning	39	7
Cash flow hedge termination	35	6
Loan purchase accounting accretion	12	2
Acquired and core growth	343	0
Day count (2 less days)	(23)	2
1Q26	**$1,939**	**3.30%**

For end note descriptions, see end note summary starting on page 43

Noninterest income

- Noninterest income excluding certain items[1] of $921 million increased $109 million, or 13%, compared to the prior quarter and increased $200 million, or 28%, from the year-ago quarter
- Comparisons to the prior and year-ago quarters were primarily driven by merger-related impacts with additional incremental contributions from positive business momentum

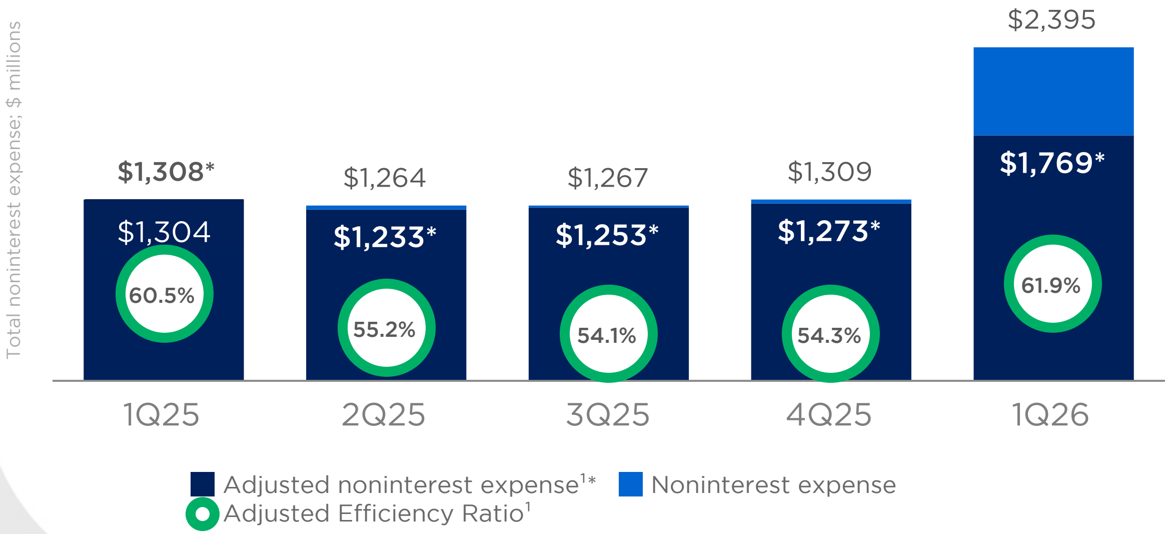


$ millions	1Q26	PQ	YoY
Wealth and asset management revenue	$233	26%	35%
Commercial payments revenue	218	31%	42%
Consumer banking revenue	146	2%	7%
Capital markets fees	134	11%	49%
Commercial banking revenue	105	3%	31%
Mortgage banking net revenue	44	(21)%	(23)%
Other noninterest income	27	(36)%	93%
Securities (losses) gains, net	(12)	140%	33%
Noninterest income	$895	10%	29%
Impact of certain items	26		
Adjusted noninterest income (excl. securities gains/losses, net)[1,2]	$921	13%	28%

For end note descriptions, see end note summary starting on page 43

Noninterest expense

- Adjusted noninterest expense[1] increased 39% compared to the prior quarter and increased 35% from the year-ago quarter
- Expenses in the quarter were impacted by ongoing costs associated with the merger and seasonal-related increases in compensation and benefits
- Merger-related expenses of $635 million represent approximately half of the expected full-year charges



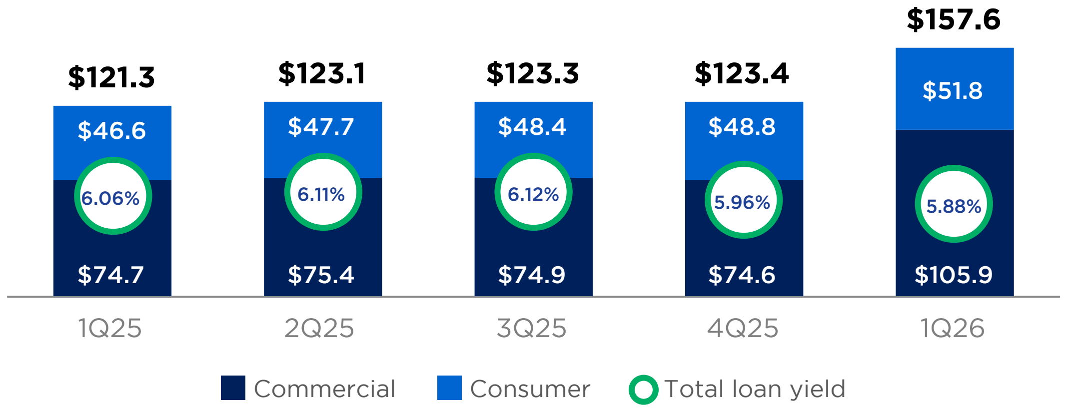
$ millions	1Q26	PQ	YoY
Compensation and benefits	$1,410	106%	88%
Technology and communications	204	48%	66%
Net occupancy expense	140	57%	61%
Card and processing expense	79	193%	276%
Equipment expense	55	28%	31%
Marketing expense	50	35%	79%
Loan and lease expense	42	2%	40%
Other noninterest expense	415	65%	86%
Total noninterest expense	$2,395	83%	84%
Impact of certain items	(635)		
Noninterest expense excluding certain item(s)[1]	$1,760	39	35%
Non-qualified deferred compensation (expense)/benefit	9		
Adjusted noninterest expense, excluding certain item(s)[1] and non-qualified deferred compensation	$1,769	39%	35%

For end note descriptions, see end note summary starting on page 43

Loans

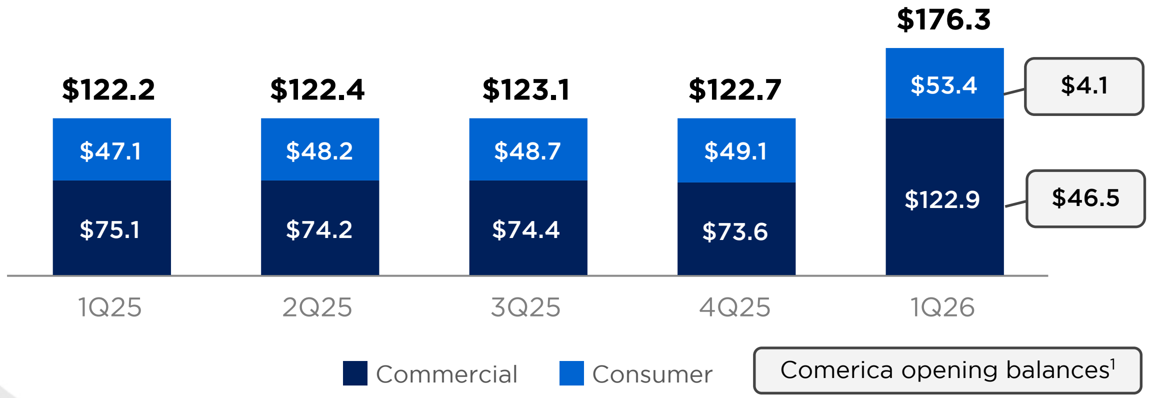
Average loan & lease balances

$ in billions; loan & lease balances excluding HFS



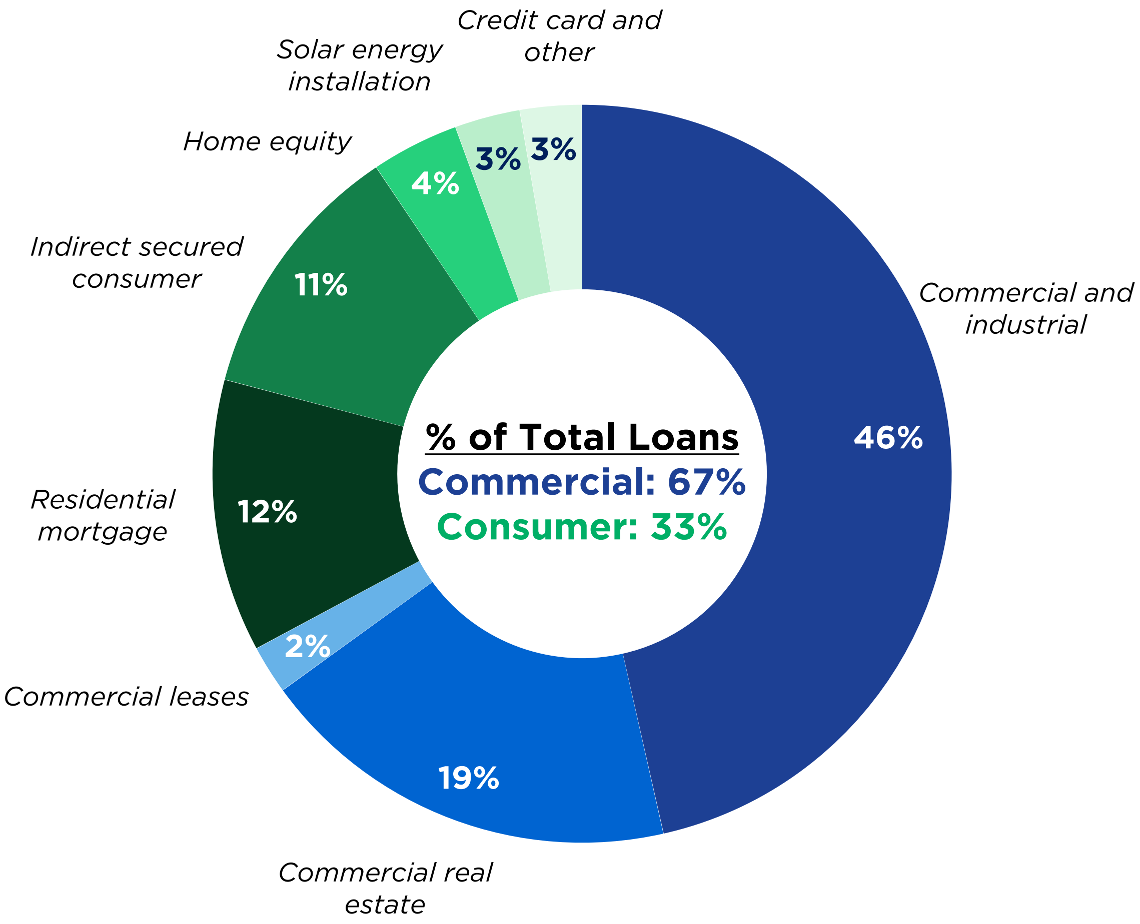
Period-end loan & lease balances

$ in billions; loan & lease balances excluding HFS



Loan portfolio composition

Average loans

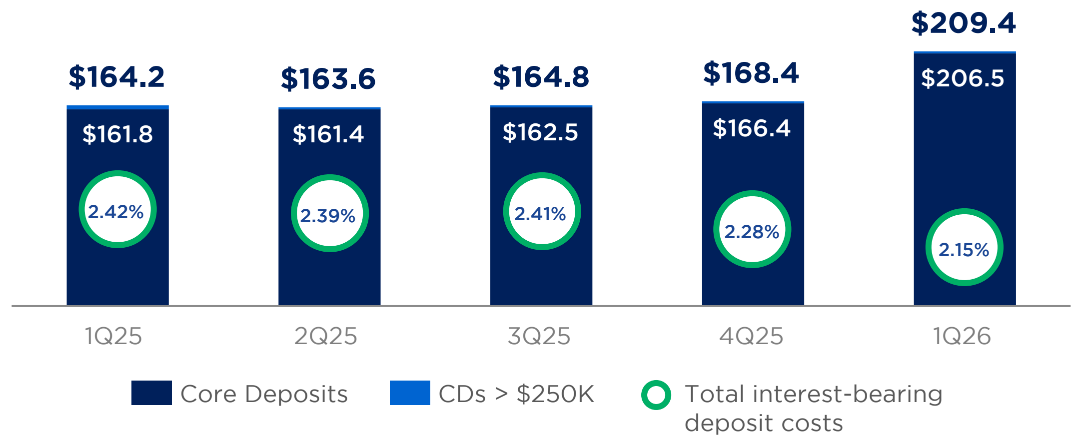


Note: totals shown above may not foot due to rounding

Deposits

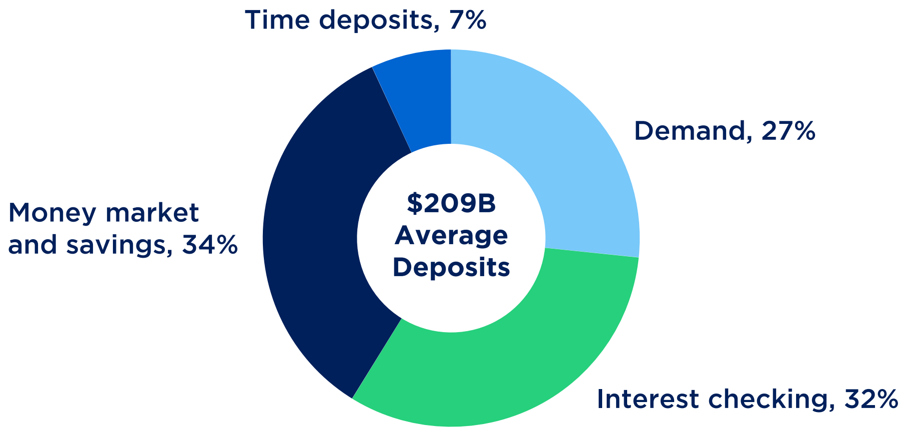
Average deposit balances

$ in billions

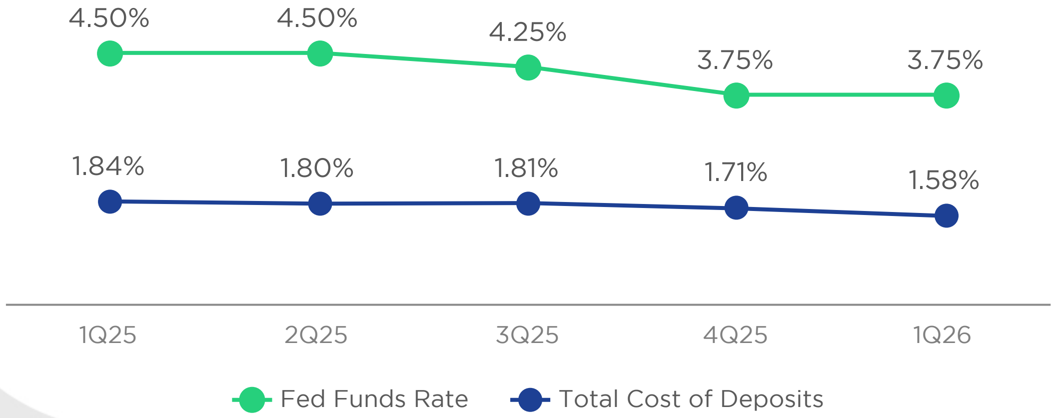


Total deposit mix

$ in billions

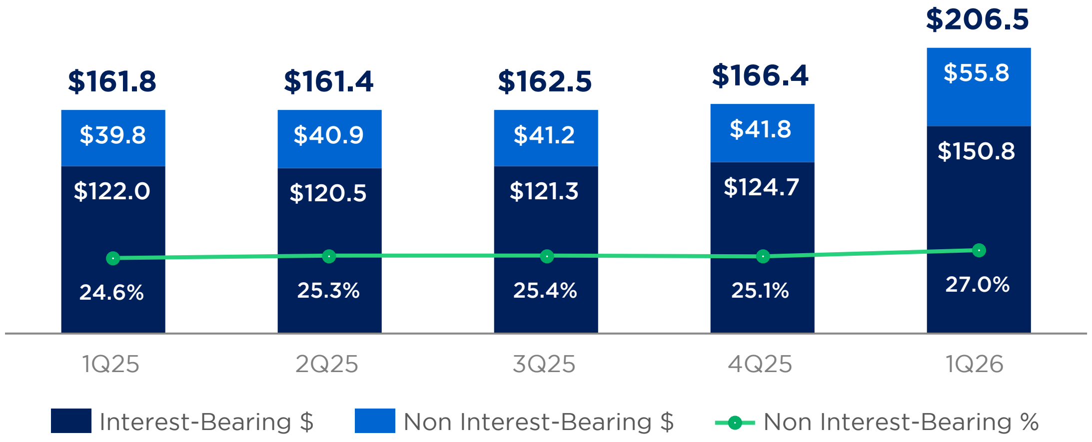


Total cost of deposits



Core deposit trends (average)

$ in billions



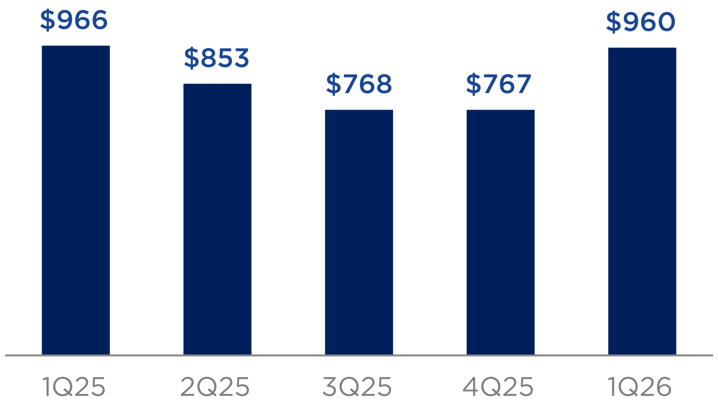
Note: Totals shown above may not foot due to rounding

Credit quality overview

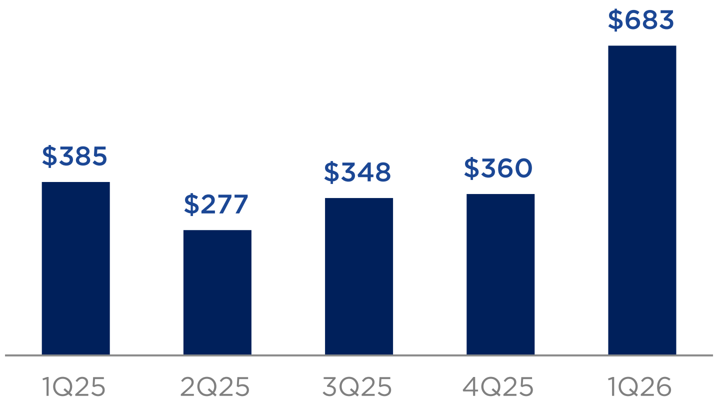
	1Q25	2Q25	3Q25	4Q25	1Q26
NPL ratio	0.79%	0.70%	0.62%	0.62%	0.54%
NPA ratio[1]	0.81%	0.72%	0.65%	0.65%	0.57%
30-89 days past due as a % of portfolio loans and leases	0.31%	0.23%	0.28%	0.29%	0.39%
NCO ratio[2]	0.46%	0.45%	1.09%	0.40%	0.37%
ACL ratio as a % of portfolio loans and leases	2.07%	2.09%	1.96%	1.96%	1.79%

$ in millions

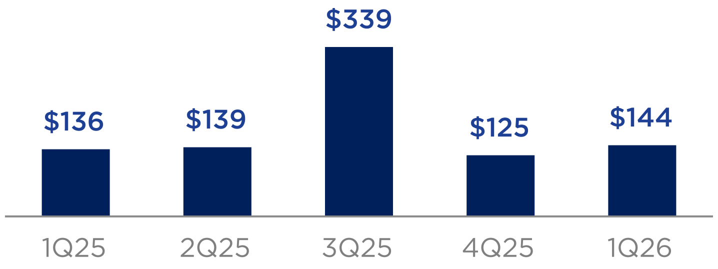
Nonperforming loans (NPLs)



Portfolio loans & leases 30-89 days past due



Net charge-offs (NCOs)

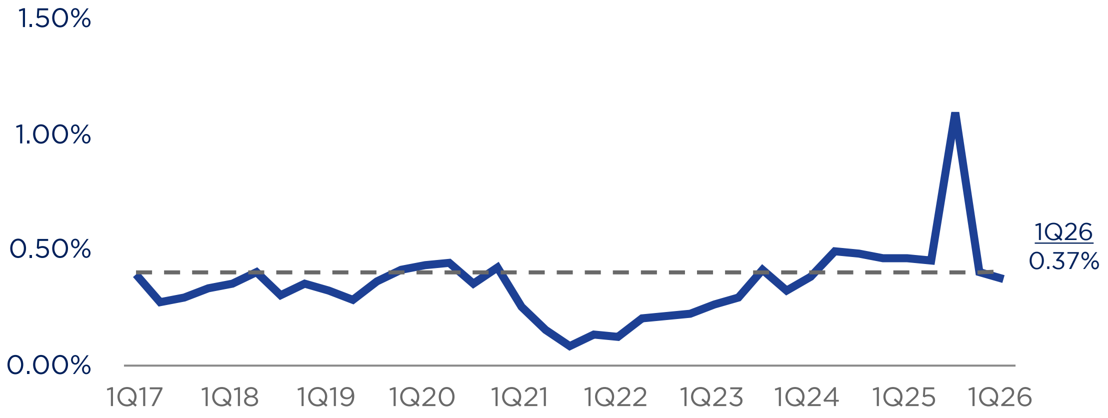


For end note descriptions, see end note summary starting on page 43

Historical net charge-off and NPA ratios

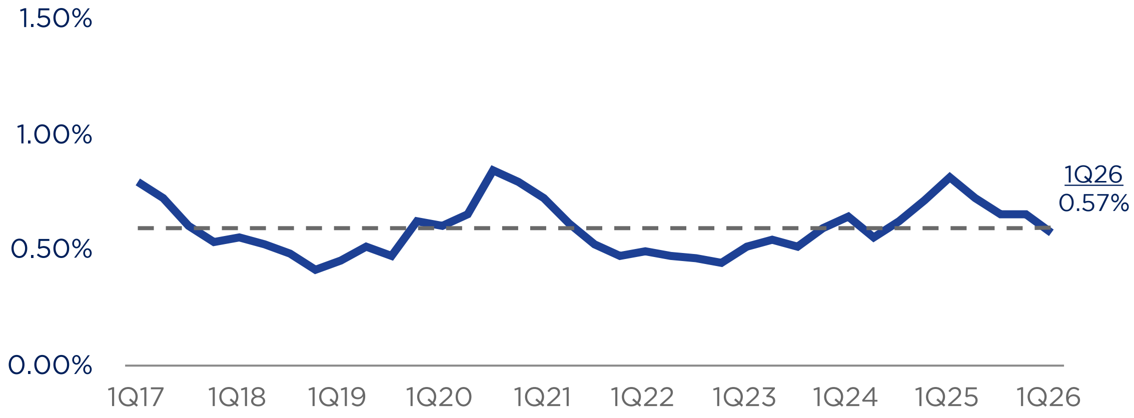
Net charge-off ratio

10-year average excluding COVID[1]



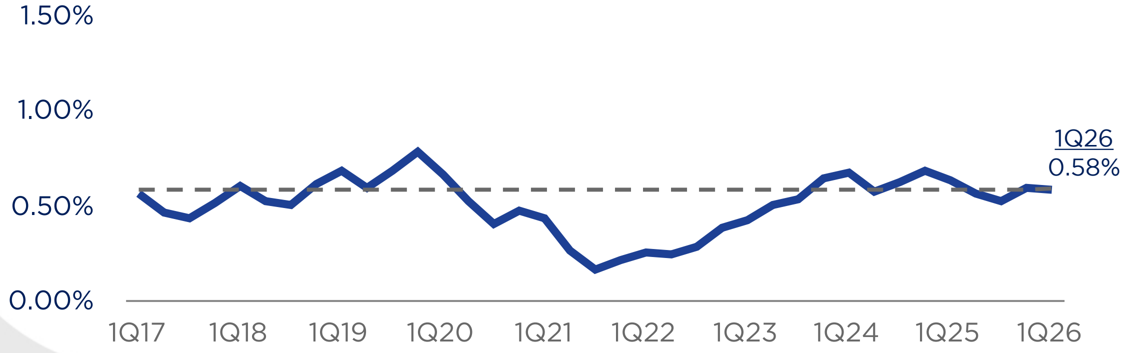
Non-performing assets ratio[2]

10-year average excluding COVID[1]



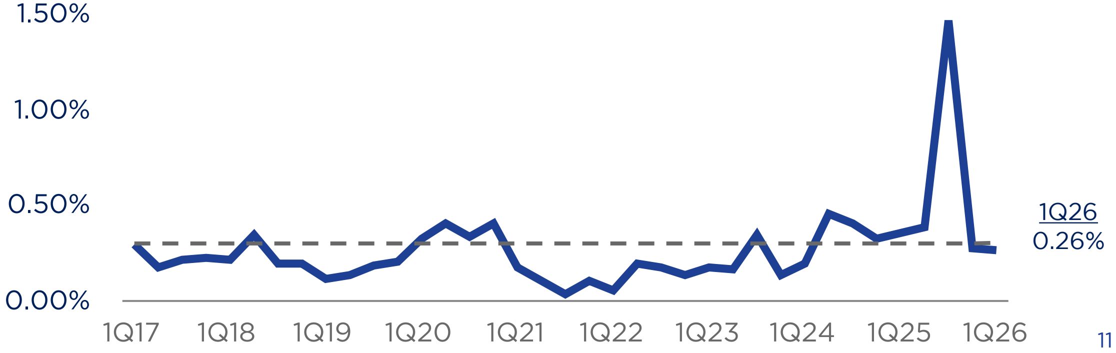
Consumer net charge-off ratio

10-year average excluding COVID[1]



Commercial net charge-off ratio

10-year average excluding COVID[1]



For end note descriptions, see end note summary starting on page 43

Strong liquidity and capital position

Liquidity position

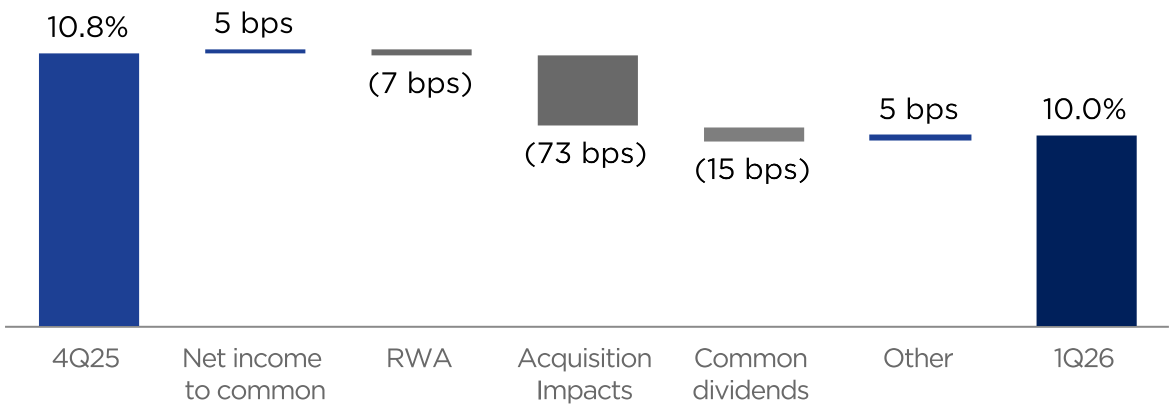
$ in billions

Liquidity Sources	12/31/25	3/31/26
Fed reserves	$18	$16
Unpledged investment securities	$20	$31
Available FHLB borrowing capacity	$13	$15
Current Fed discount window availability	$61	$76
Total	**$111**	**$138**

- Maintained full Category 1 LCR compliance during the quarter, ending at 109%
- 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

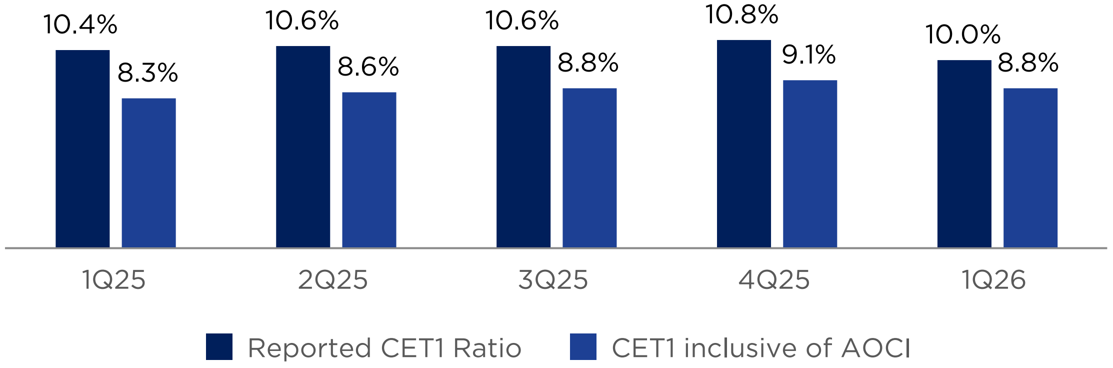
Capital position

Common equity tier 1 ratio[1]



Common equity tier 1 ratio[1]

Common equity tier 1 ratio inclusive of AOCI[2]



For end note descriptions, see end note summary starting on page 43; totals shown above may not foot due to rounding

Current expectations

Full year 2026

	Full year 2026
Avg. loans & leases (Including HFS)	**mid-$170s billion**
Net interest income[1] (FY25 baseline: $6.0 billion)	**$8.7 - $8.8 billion** *assumes 12/31/26 Fed funds rate of 3.75% and includes the impact of purchase accounting accretion*
Noninterest income[1] (FY25 baseline: $3.1 billion; excludes securities g/l)	**$4.0 - $4.2 billion**
Noninterest expense[1] (FY25 baseline: $5.1 billion; excludes the mark-to-market impact of non-qualified deferred compensation)	**$7.2 - $7.3 billion** *Includes the impact of anticipated CDI amortization (~$210MM) and excludes acquisition related charges*
Net charge-off ratio	**30 - 40 bps**
Effective tax rate	**22 - 23%**

As of April 17, 2026; please see cautionary statements on page 2.

For end note descriptions, see end note summary starting on page 43

Current expectations

2Q26

	2Q26
Avg. loans & leases (Including HFS)	**$178 - $179 billion**
Net interest income[1] (1Q26 baseline: $1.94 billion)	**$2.20 - $2.25 billion** *assumes 6/30/26 Fed funds rate of 3.75% and includes the impact of purchase accounting accretion*
Noninterest income[1] (1Q26 baseline: $0.92 billion; excludes securities g/l)	**$1.00 - $1.06 billion**
Noninterest expense[1] (1Q26 baseline: $1.77 billion; excludes the mark-to-market impact of non-qualified deferred compensation)	**$1.87 - $1.89 billion** *Includes the impact of anticipated CDI amortization (~$60MM) and excludes acquisition related charges*
Net charge-off ratio	**30 - 35 bps**
Effective tax rate	**22.5%**

As of April 17, 2026; please see cautionary statements on page 2.

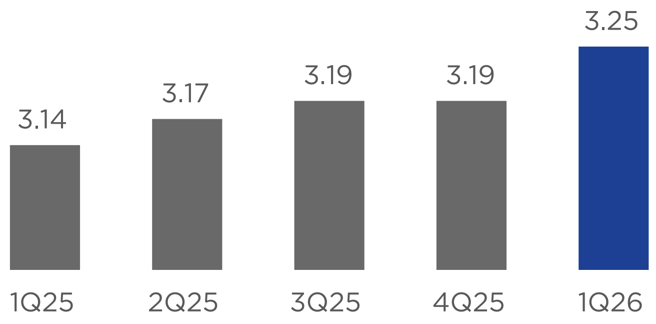
For end note descriptions, see end note summary starting on page 43

Appendix

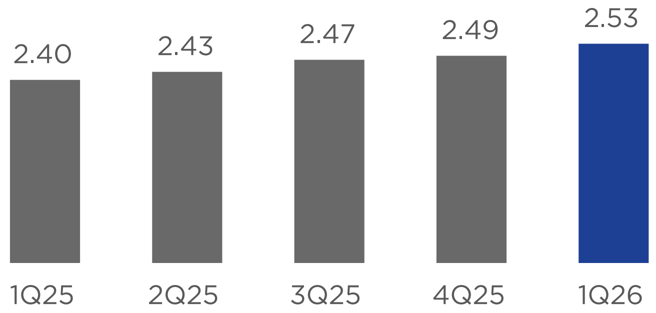
Consumer and Business Banking Digital Metrics

Digital Engagement

Average Active Digital Users[1]
(Millions)

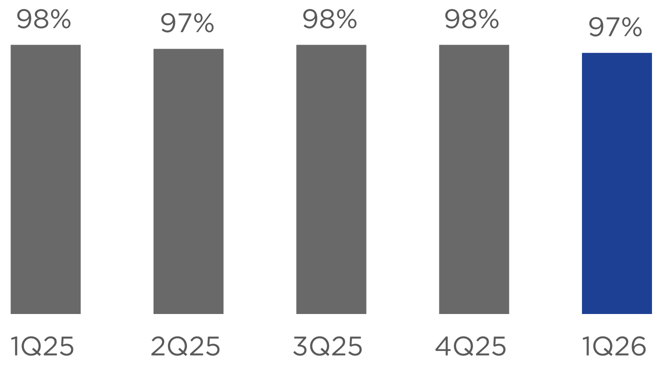


Average Active Mobile Users[2]
(Millions)

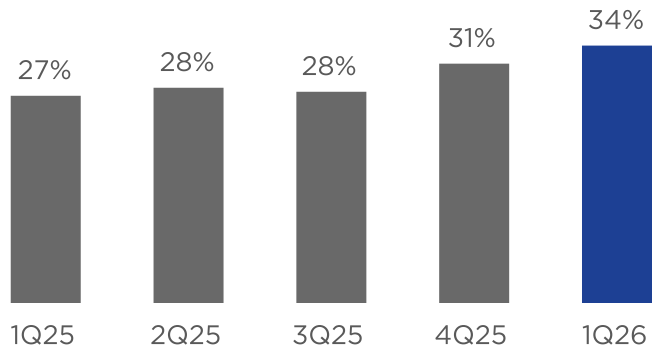


Digital Originations

Digital Assisted Mortgage Applications

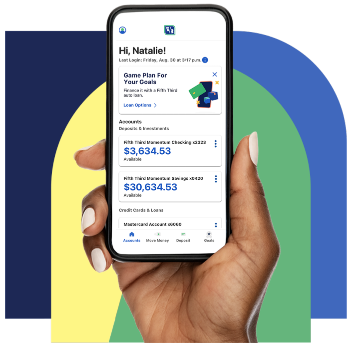


New Consumer Deposit Accounts



Consumer Satisfaction

#1 for banking mobile app user satisfaction among regional banks



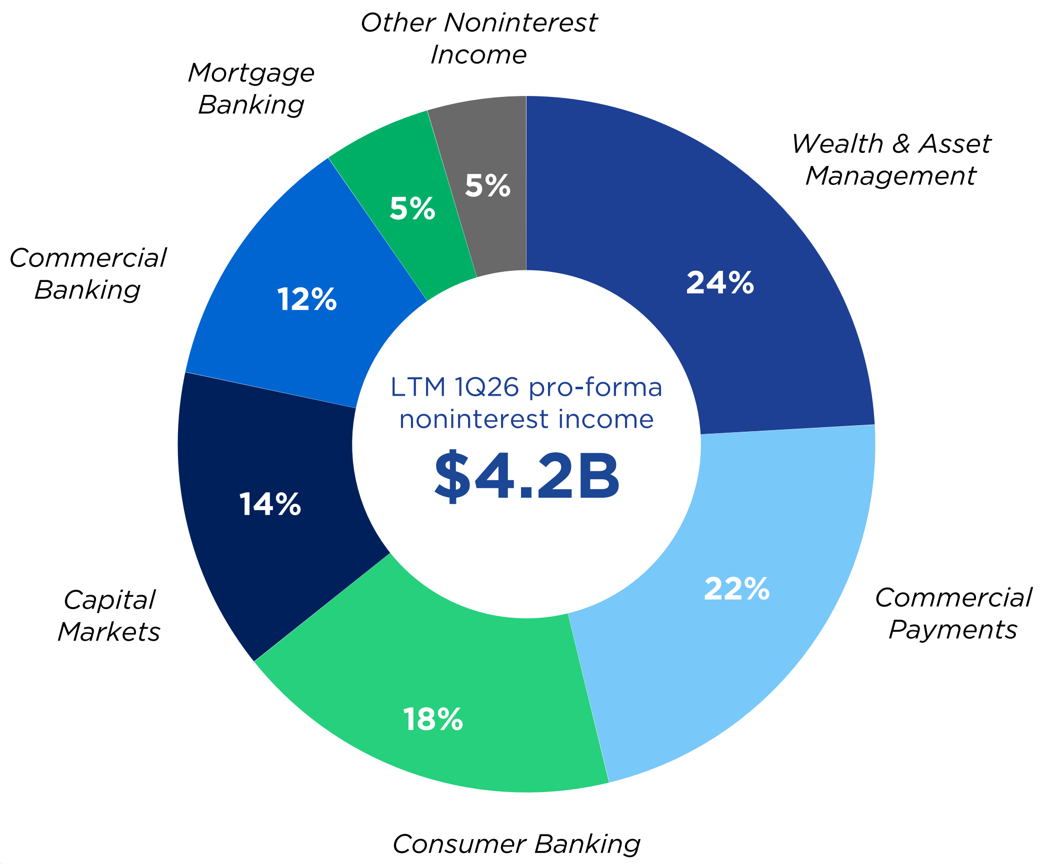
Average app store rating of **4.8 stars**

For end note descriptions, see end note summary starting on page 43

Strategic investments resulting in fee diversification and growth

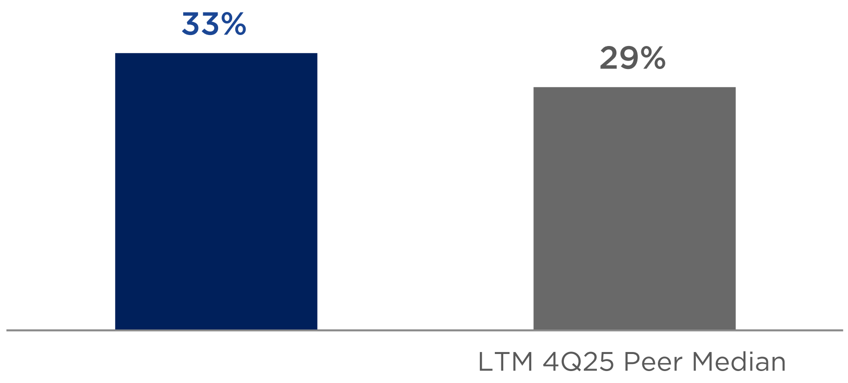
Fee revenue mix is well-diversified

LTM 1Q26 pro-forma noninterest income mix[1,2]



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

LTM 1Q26 pro-forma noninterest income as a percent of pro-forma revenue[2], unless otherwise noted



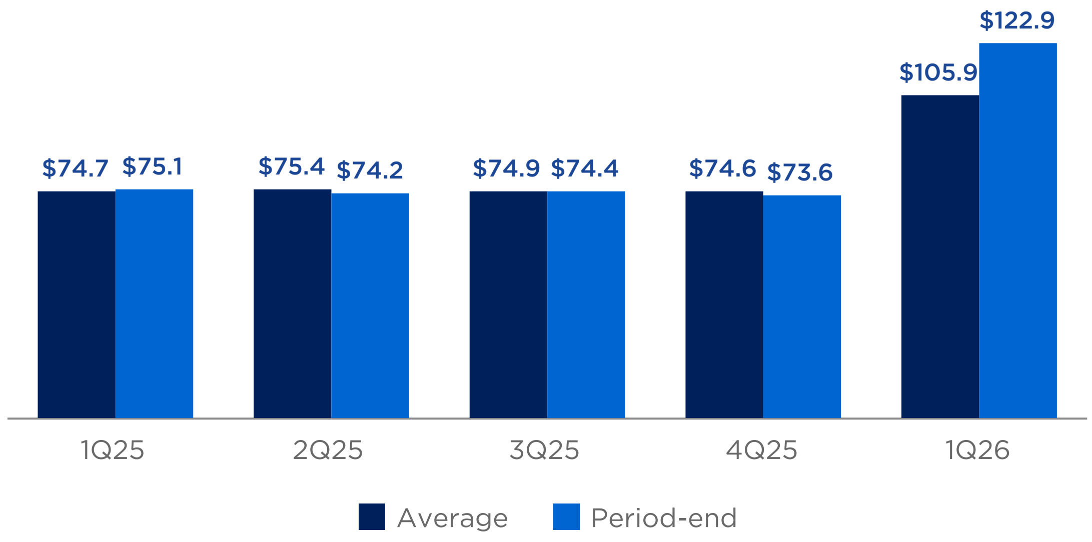
- Total pro-forma fee revenue[1] accounted for ~33% of total pro-forma revenue for the last twelve months ending 3/31/26
- Focused on diversifying revenue to lessen cyclical impacts, with success in Wealth & Asset Management, Capital Markets and Commercial Payments

For end note descriptions, see end note summary starting on page 43

Total commercial portfolio overview

Portfolio loans and leases

$ in billions



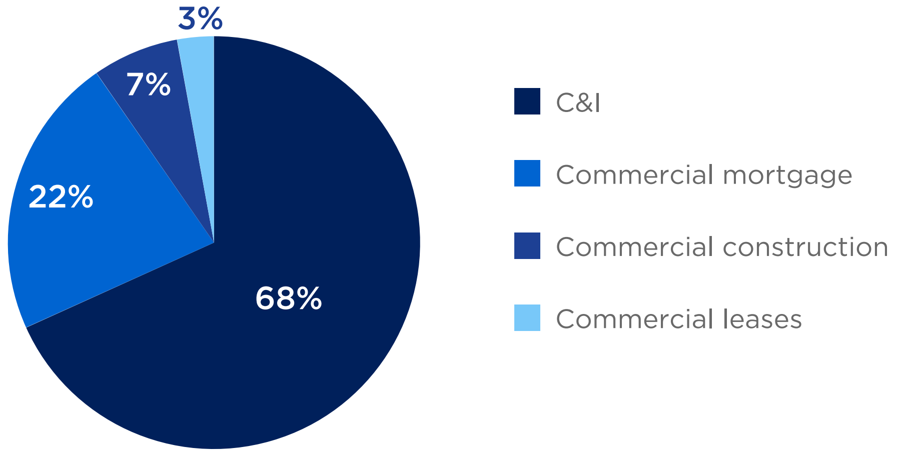
Average QoQ change				
3.8%	1.0%	(0.7%)	(0.4%)	41.9%

Period-end QoQ change				
2.5%	(1.3%)	0.4%	(1.2%)	67.0%

Key statistics

	1Q25	4Q25	1Q26
NCO ratio[1]	0.35%	0.27%	0.26%
30-89 delinquencies	0.21%	0.15%	0.37%
90+ delinquencies	0.01%	0.00%	0.02%
Nonperforming loans[2]	0.83%	0.58%	0.47%

Commercial portfolio mix

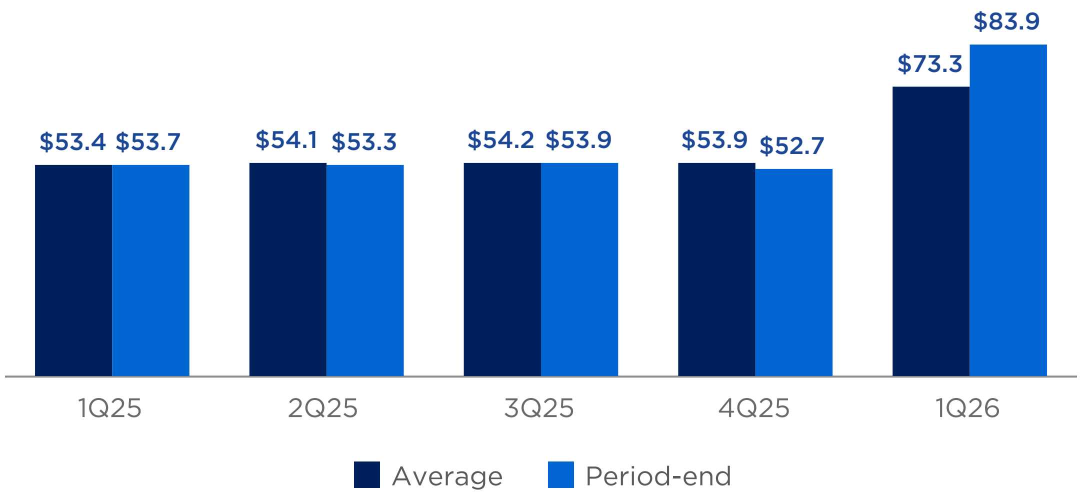


For end note descriptions, see end note summary starting on page 43; totals shown above may not foot due to rounding

Commercial and industrial overview

Portfolio loans

$ in billions



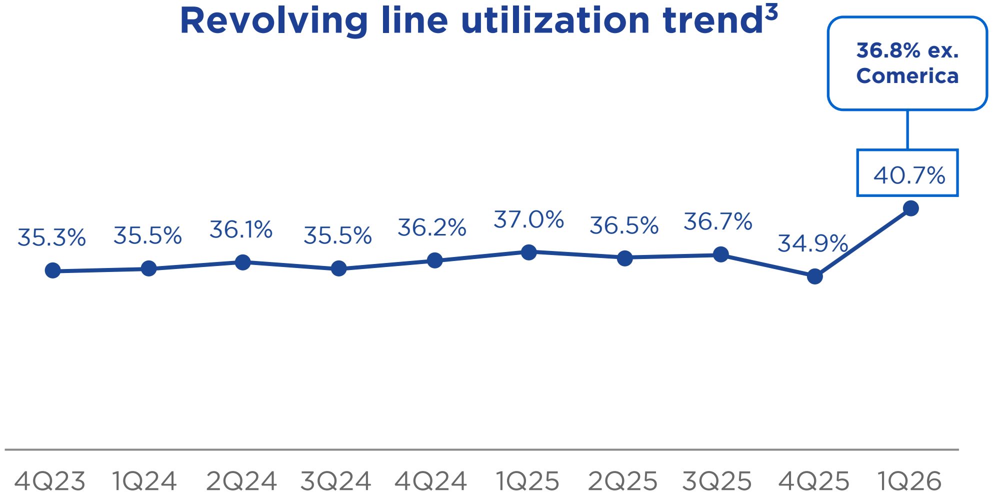
Average QoQ change				
3.6%	1.3%	0.2%	(0.4%)	35.8%

Period-end QoQ change				
2.7%	(0.7%)	1.2%	(2.2%)	59.0%

Key statistics

	1Q25	4Q25	1Q26
NCO ratio[1]	0.39%	0.32%	0.38%
30-89 delinquencies	0.23%	0.19%	0.38%
90+ delinquencies	0.00%	0.00%	0.00%
Nonperforming loans[2]	1.00%	0.75%	0.50%

Revolving line utilization trend[3]

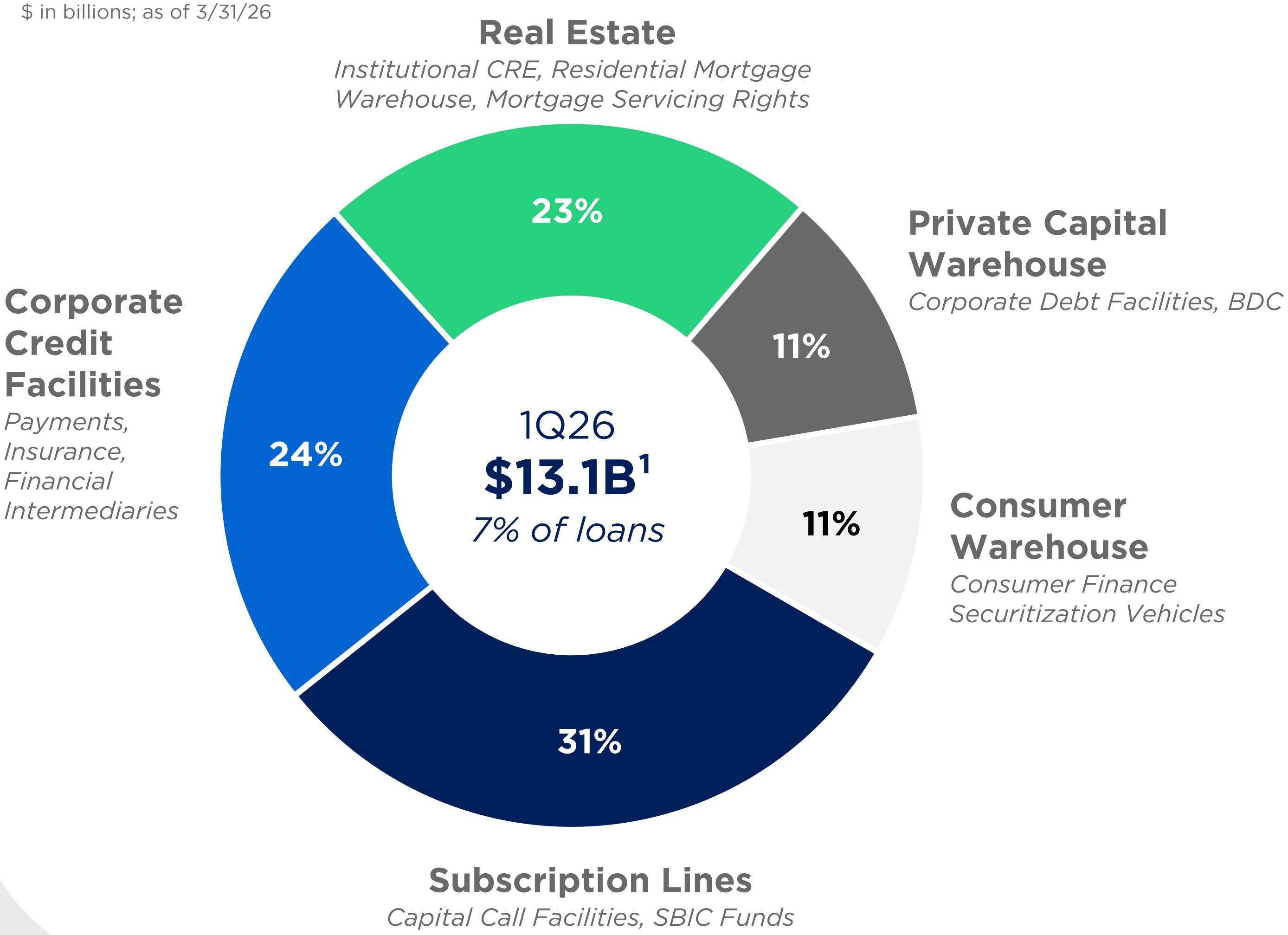


For end note descriptions, see end note summary starting on page 43; totals shown above may not foot due to rounding

Relationship focused main street lender with lower NDFI exposure

Non-depository financial institution portfolio

$ in billions; as of 3/31/26



NDFI portfolio characteristics

- 2nd lowest exposure to NDFIs among peers[2]
- 89% of the NDFI portfolio is investment grade or equivalent
- 1Q26 criticized rate of 55 bps
- Zero losses in last 10 years across Real Estate, Subscription Lines and Private Capital Warehouse[3]

Private Capital Warehouse characteristics

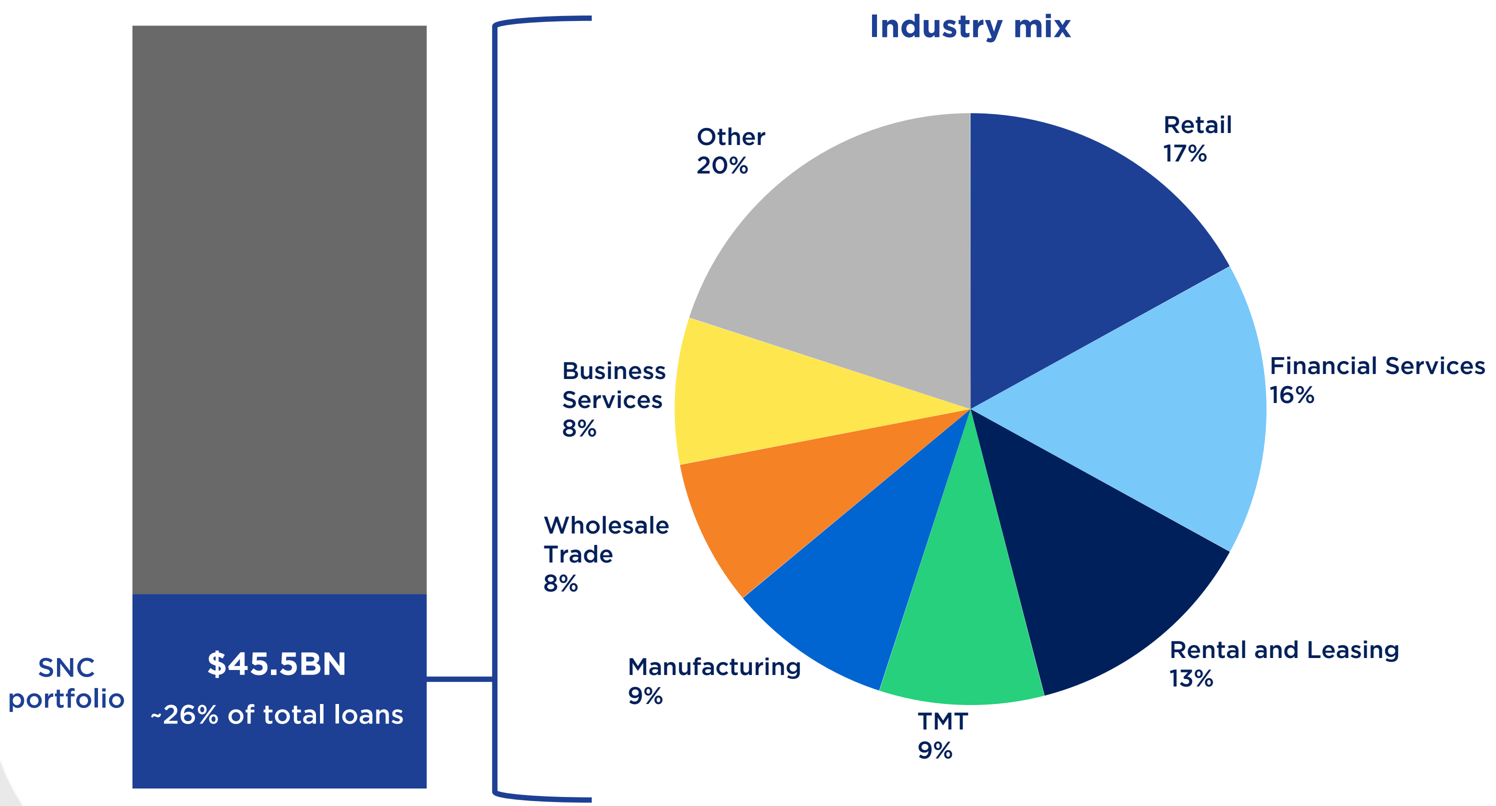
- Senior-positioned, well-collateralized and deliberately sized within risk appetite
- Tight internal concentration limits actively monitored and enforced through independent risk governance
- BDC balances limited, totaling $266 million or just 0.15% of total loans

Note: Totals shown above may not foot due to rounding

High quality Shared National Credit portfolio

Shared National Credit portfolio is well diversified

$ in billions; as of 3/31/26



Key statistics

	1Q25	4Q25	1Q26
Loan balance	$32.7	$31.9	$45.5
Nonperforming loans[2]	0.86%	0.64%	0.35%
NCO Ratio[1]	0.27%	0.09%	0.35%

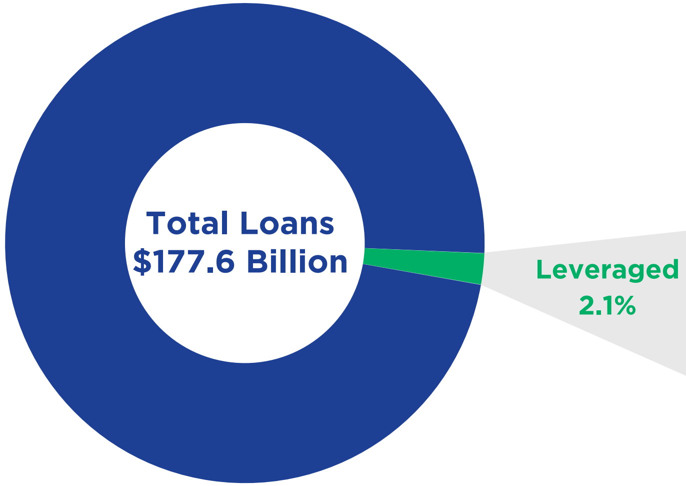
- ~60% of SNC balances are at or near investment grade equivalent borrowers; independently underwrite each transaction
- Lead left/lead right on ~50% of relationships
- Criticized assets are lower than the rest of the commercial portfolio over a multi-year period

For end note descriptions, see end note summary starting on page 43; totals shown above may not foot due to rounding

Low concentration in leveraged lending

Total Loan Portfolio Composition

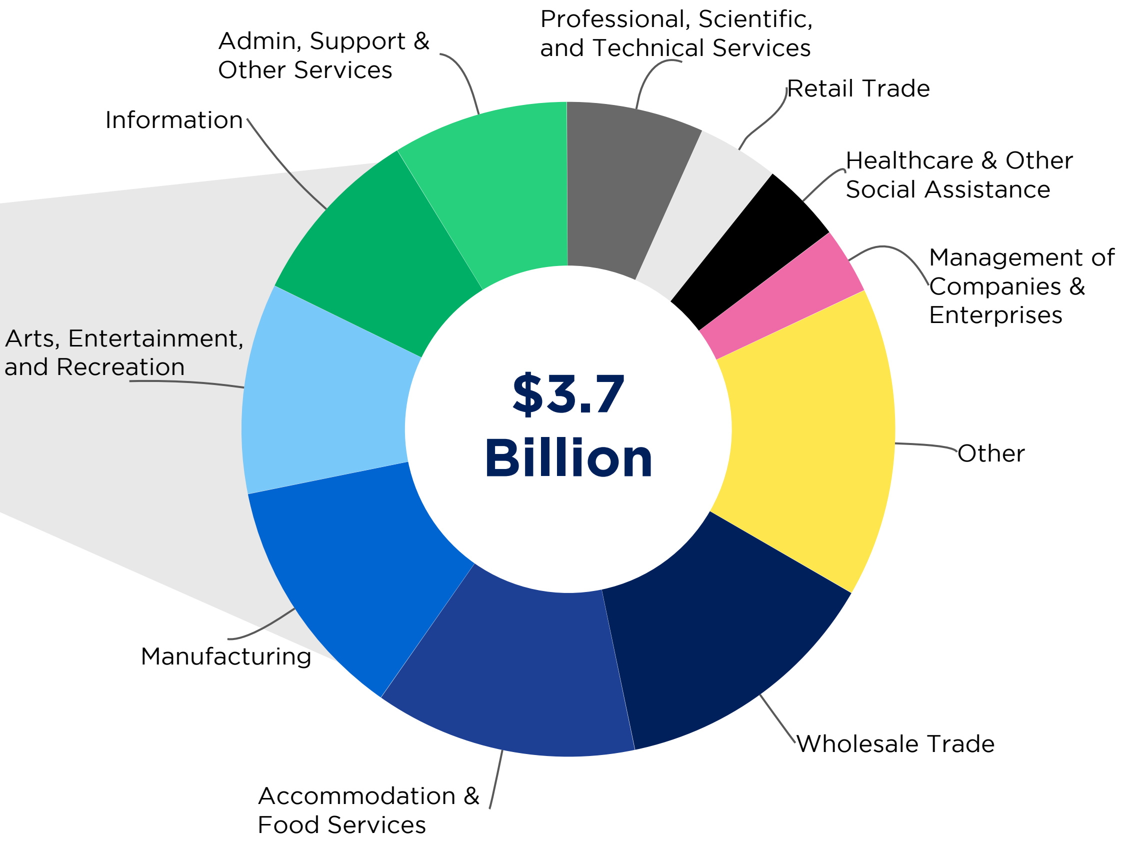
as of 3/31/26



- Significant reduction in leveraged lending portfolio as a percent of total loans
  - Represents ~2% of loans vs ~8% in 2015
- Leveraged criticized asset ratio remains well below the 5-year average

Diversified Leveraged Portfolio

as of 3/31/26

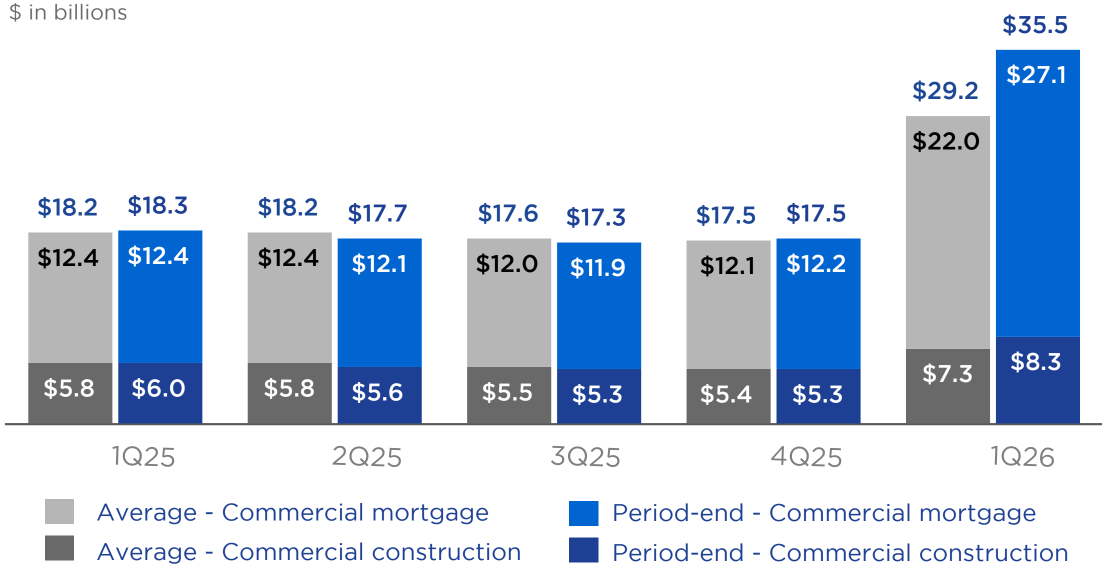


Note: Totals shown above may not foot due to rounding

Commercial real estate overview

Portfolio loans

$ in billions



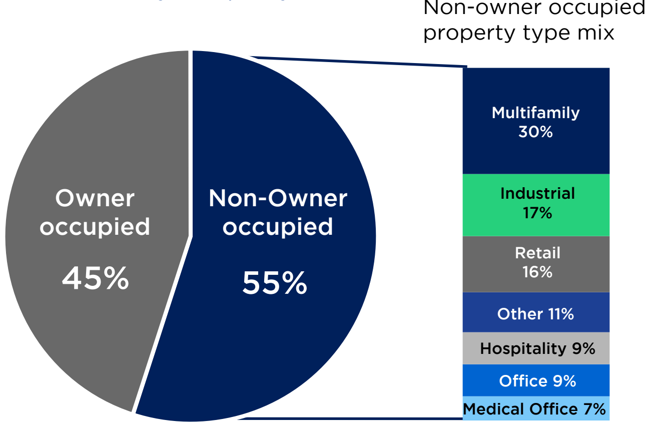
Average QoQ change				
3.8%	0.3%	(3.6%)	(0.5%)	67.3%

Period-end QoQ change				
2.7%	(3.5%)	(2.3%)	1.7%	102.2%

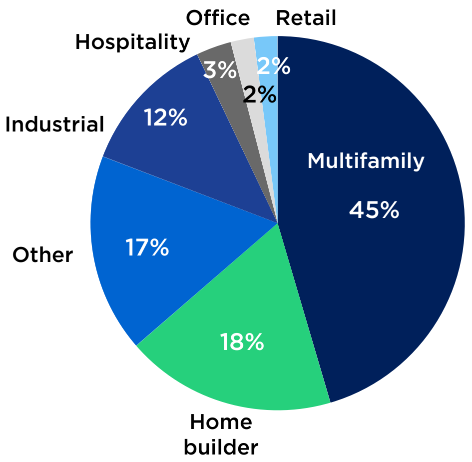
Key statistics

	1Q25	4Q25	1Q26
NCO ratio[1]	0.23%	0.14%	0.00%
30-89 delinquencies	0.03%	0.01%	0.36%
90+ delinquencies	0.03%	0.01%	0.06%
Nonperforming loans[2]	0.38%	0.19%	0.44%

CRE mortgage
Balance by occupancy



CRE construction
Balance by property type

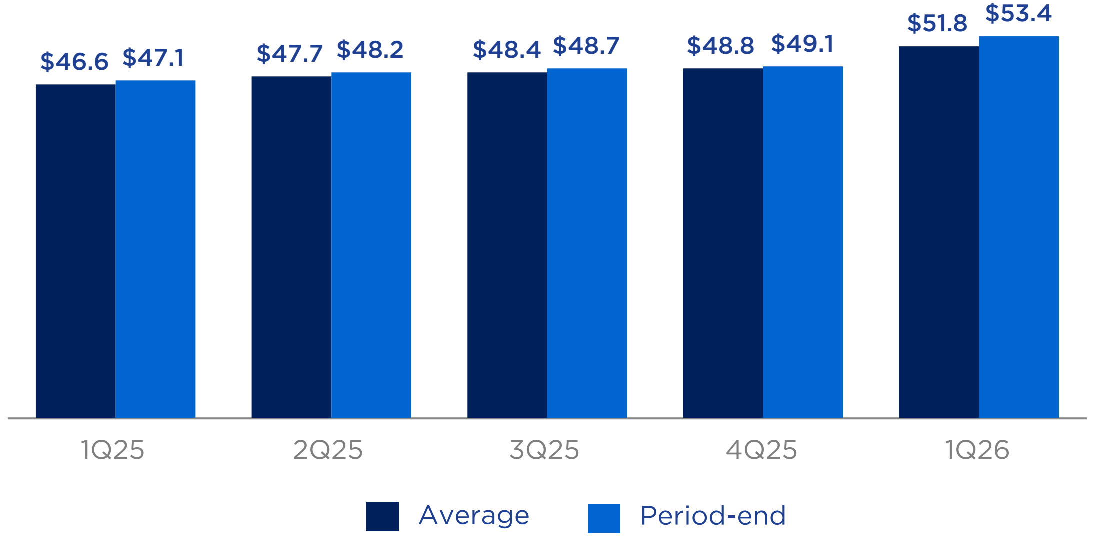


For end note descriptions, see end note summary starting on page 43; totals shown above may not foot due to rounding

Total consumer portfolio overview

Portfolio loans

$ in billions



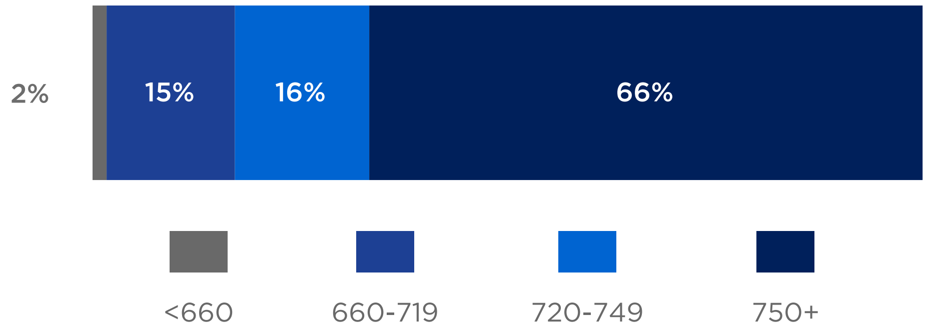
Average QoQ change				
1.5%	2.3%	1.6%	0.9%	6.0%

Period-end QoQ change				
1.2%	2.5%	1.0%	0.8%	8.8%

Key statistics

	1Q25	4Q25	1Q26
NCO ratio[1]	0.63%	0.59%	0.58%
30-89 delinquencies	0.48%	0.51%	0.44%
90+ delinquencies	0.05%	0.06%	0.04%
Nonperforming loans[2]	0.73%	0.69%	0.72%
Weighted average FICO at origination[3]	767	768	768
Weighted average LTV at origination	79%	80%	78%

Portfolio FICO score at origination[3]

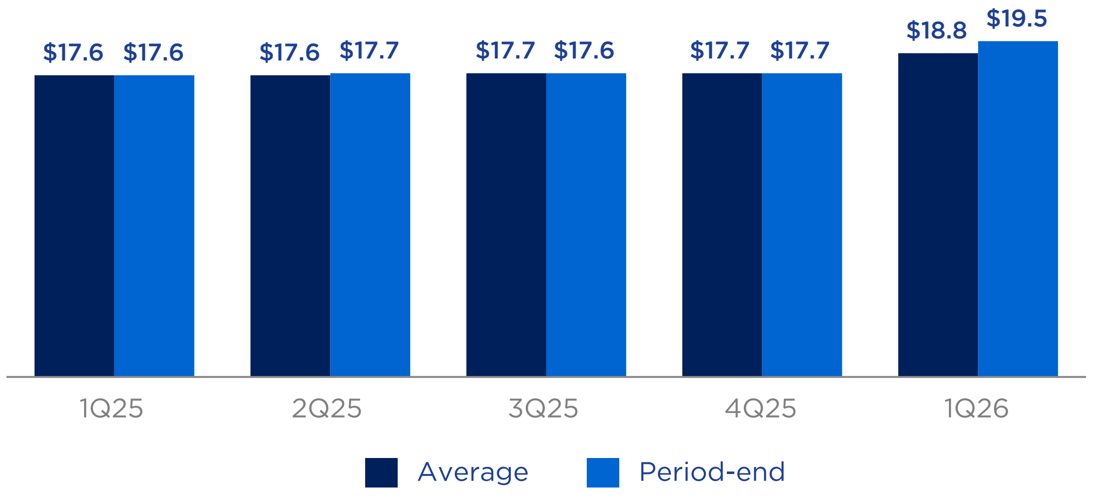


For end note descriptions, see end note summary starting on page 43; totals shown above may not foot due to rounding

Residential mortgage overview

Portfolio loans

$ in billions



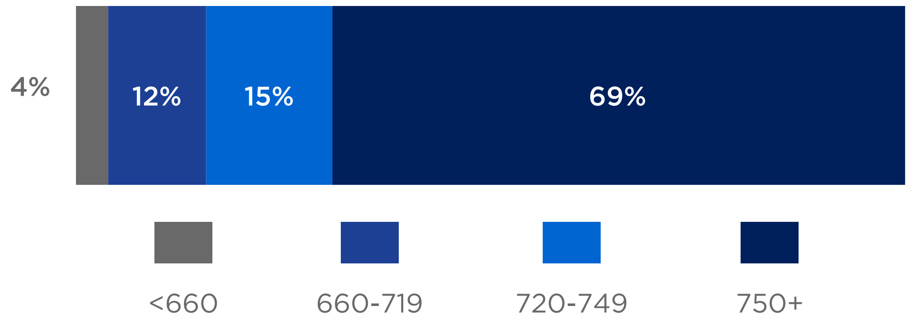
Average QoQ change				
1.3%	0.4%	0.2%	—%	6.7%

Period-end QoQ change				
0.2%	0.6%	(0.2%)	—%	10.5%

Key statistics

	1Q25	4Q25	1Q26
NCO ratio[1]	0.00%	(0.01%)	(0.01%)
30-89 delinquencies	0.15%	0.19%	0.16%
90+ delinquencies	0.05%	0.06%	0.04%
Nonperforming Loans[2]	0.82%	0.84%	0.84%
Weighted average FICO at origination[3]	764	764	763
Weighted average LTV at origination	74%	75%	74%

Portfolio FICO score at origination[3]

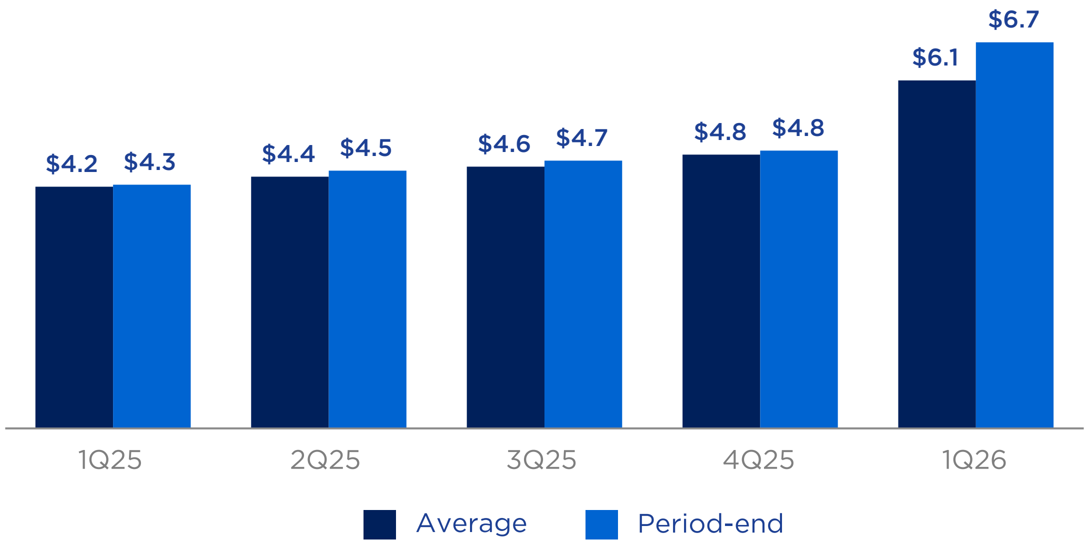


For end note descriptions, see end note summary starting on page 43; totals shown above may not foot due to rounding

Home equity overview

Portfolio loans

$ in billions



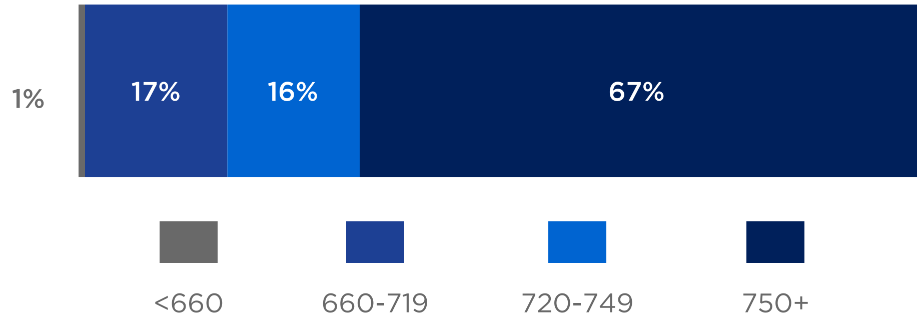
Average QoQ change				
2.4%	3.8%	4.5%	4.1%	27.2%

Period-end QoQ change				
1.8%	5.2%	4.3%	3.6%	39.0%

Key statistics

	1Q25	4Q25	1Q26
NCO ratio[1]	0.04%	0.06%	0.01%
30-89 delinquencies	0.63%	0.52%	0.49%
90+ delinquencies	0.00%	0.00%	0.00%
Nonperforming loans[2]	1.62%	1.47%	1.54%
Weighted average FICO at origination[3]	769	772	773
Weighted average LTV at origination	66%	65%	64%

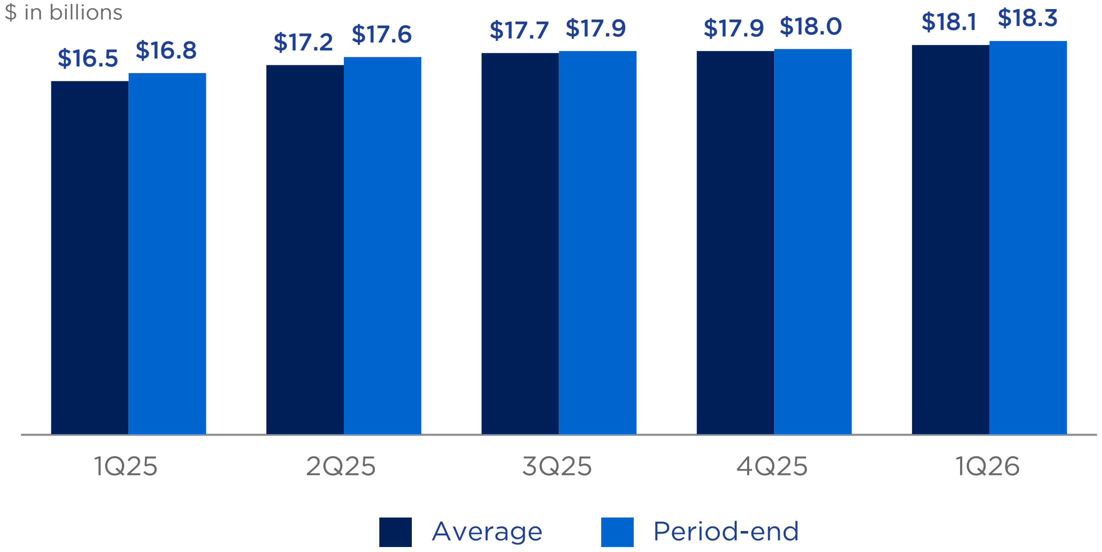
Portfolio FICO score at origination[3]



For end note descriptions, see end note summary starting on page 43; totals shown above may not foot due to rounding

Indirect secured consumer overview

Portfolio loans



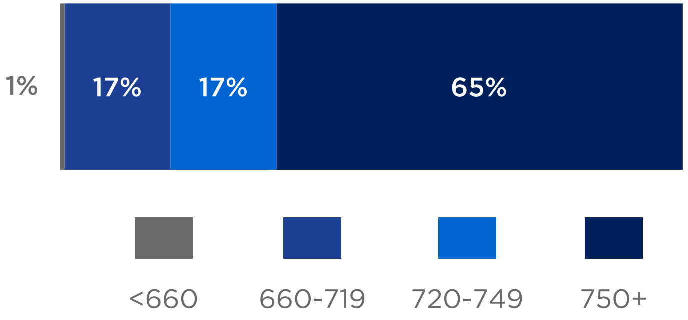
Average QoQ change				
2.3%	4.7%	2.8%	0.8%	1.3%

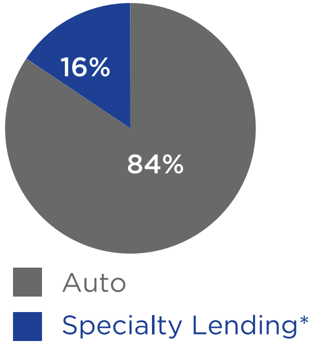
Period-end QoQ change				
3.0%	4.7%	1.7%	0.4%	1.8%

Key statistics

	1Q25	4Q25	1Q26
NCO ratio[1]	0.53%	0.59%	0.54%
30-89 delinquencies	0.68%	0.72%	0.61%
90+ delinquencies	0.00%	0.00%	0.00%
Nonperforming loans[2]	0.36%	0.34%	0.32%
Weighted average FICO at origination	772	774	774
Weighted average LTV at origination	88%	88%	89%

Portfolio FICO score at origination





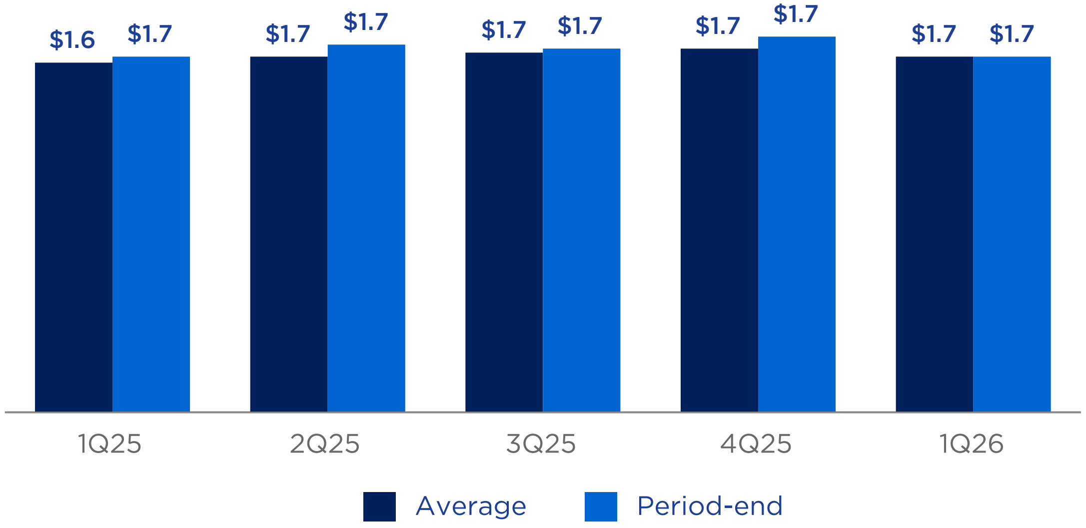
*Includes primarily RV & Marine

For end note descriptions, see end note summary starting on page 43; totals shown above may not foot due to rounding

Credit card overview

Portfolio loans

$ in billions



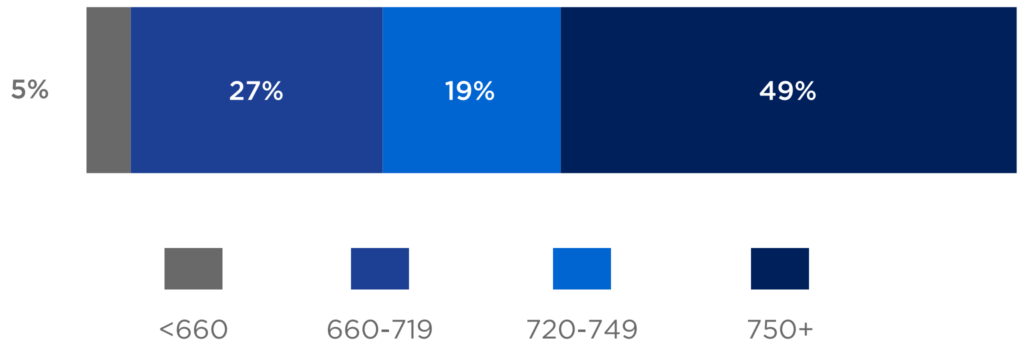
Average QoQ change				
(2.5%)	2.0%	1.1%	1.0%	(2.1%)

Period-end QoQ change				
(4.3%)	2.8%	(0.9%)	3.3%	(5.1%)

Key statistics

	1Q25	4Q25	1Q26
NCO ratio[1]	4.19%	3.62%	3.51%
30-89 delinquencies	1.02%	1.03%	0.97%
90+ delinquencies	1.02%	0.97%	1.03%
Nonperforming loans[2]	1.87%	1.66%	1.81%
Weighted average FICO at origination[3]	743	743	743

Portfolio FICO score at origination[3]

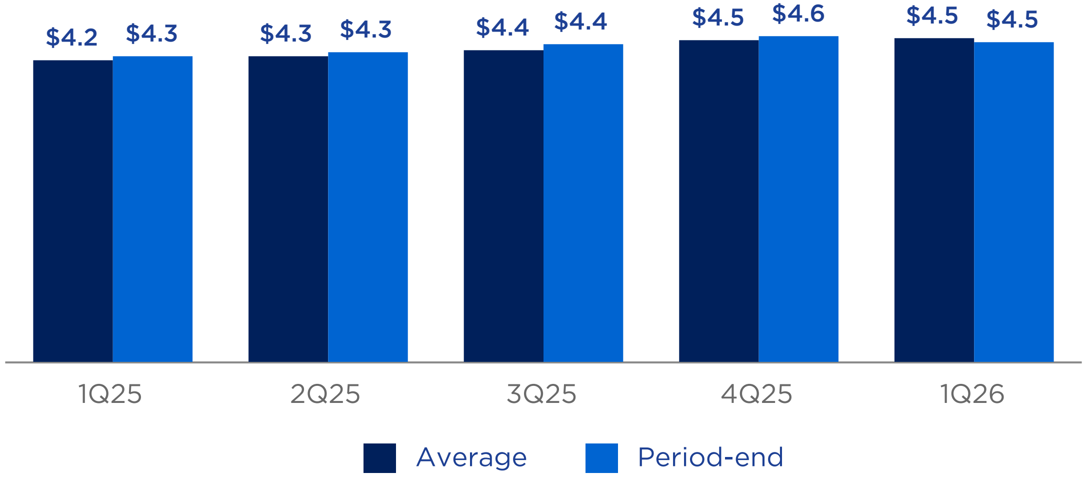


For end note descriptions, see end note summary starting on page 43; totals shown above may not foot due to rounding

Solar energy installation overview

Portfolio loans

$ in billions



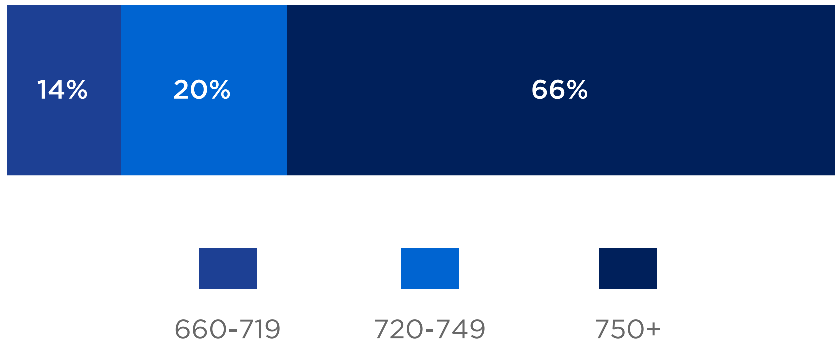
Average QoQ change				
2.0%	1.1%	2.0%	3.0%	0.7%

Period-end QoQ change				
1.4%	1.3%	2.7%	2.9%	(2.1%)

Key statistics

	1Q25	4Q25	1Q26
NCO ratio[1]	1.73%	1.45%	2.03%
30-89 delinquencies	0.52%	0.57%	0.56%
90+ delinquencies	0.00%	0.00%	0.00%
Nonperforming loans[2]	0.70%	0.48%	0.58%
Weighted average FICO at origination	772	771	771

Portfolio FICO score at origination



For end note descriptions, see end note summary starting on page 43; totals shown above may not foot due to rounding

Allowance for credit losses

Allocation of allowance by product

$ in millions

Allowance for loan & lease losses	1Q26 Amount	1Q26 % of portfolio loans & leases	Change in rate compared to: 4Q25	Change in rate compared to: 1Q25
Commercial and industrial loans	$1,155	1.38%	(0.17%)	(0.19%)
Commercial mortgage loans	519	1.91%	(0.31)%	(0.70%)
Commercial construction loans	124	1.49%	(0.01%)	0.53%
Commercial leases	22	0.62%	0.07%	0.11
Total commercial loans and leases	**$1,820**	**1.48%**	**(0.13%)**	**(0.17%)**
Residential mortgage loans	108	0.55%	(0.06)	(0.24%)
Home equity	94	1.40%	(0.40%)	(0.80%)
Indirect secured consumer loans	315	1.72%	0.03%	(0.14%)
Credit card	146	8.81%	0.22%	(0.65%)
Solar energy installation loans	334	7.48%	0.59%	(0.10%)
Other consumer loans	105	3.85%	(0.59%)	(0.90%)
Total consumer loans	**1,102**	**2.06%**	**(0.11%)**	**(0.37%)**
Allowance for loan & lease losses	**2,922**	**1.66%**	**(0.18%)**	**(0.29%)**
Reserve for unfunded commitments[1]	232			
Allowance for credit losses	**$3,154**	**1.79%**	**(0.17%)**	**(0.28%)**

For end note descriptions, see end note summary starting on page 43; totals shown above may not foot due to rounding

NPL[1] rollforward

Commercial
$ in millions

	1Q25	2Q25	3Q25	4Q25	1Q26
Balance, beginning of period	$456	$623	$508	$435	$427
Transfers to nonaccrual status	273	63	266	138	173
Acquired nonaccrual loans	—	—	—	—	170
Transfers to accrual status	(3)	(1)	—	(1)	(1)
Transfers to held for sale	(17)	(24)	(1)	(44)	(84)
Loan paydowns/payoffs	(19)	(70)	(63)	(34)	(38)
Transfer to OREO	—	—	—	(1)	—
Charge-offs	(67)	(90)	(282)	(68)	(77)
Draws/other extensions of credit	—	7	7	2	3
Balance, end of period	$623	$508	$435	$427	$573

Consumer
$ in millions

	1Q25	2Q25	3Q25	4Q25	1Q26
Balance, beginning of period	$367	$343	$345	$333	$340
Transfers to nonaccrual status	109	95	88	104	103
Acquired nonaccrual loans	—	—	—	—	51
Transfers to accrual status	(48)	(26)	(19)	(20)	(21)
Transfers to held for sale	—	—	—	—	—
Loan paydowns/payoffs	(30)	(27)	(38)	(31)	(39)
Transfer to OREO	(5)	(5)	(7)	(5)	(6)
Charge-offs	(52)	(37)	(37)	(42)	(44)
Draws/other extensions of credit	2	2	1	1	3
Balance, end of period	$343	$345	$333	$340	$387

Total NPL
$ in millions

	1Q25	2Q25	3Q25	4Q25	1Q26
Total NPL	$966	$853	$768	$767	$960
Total new nonaccrual loans - HFI	382	158	354	242	276

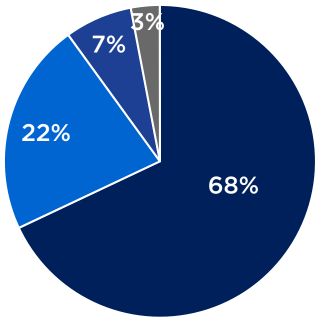
For end note descriptions, see end note summary starting on page 43; totals shown above may not foot due to rounding

Balance sheet positioning

Commercial loans[1,2]

$28.7BN fixed | $94.2BN variable[1,2]

- 1M based: 56%[4,7]
- 3M based: 7%[4,7]
- Prime & O/N based: 13%[4,7]
- Other based: 1%[4,6,7]
- Weighted avg. life: 1.7 years[1]

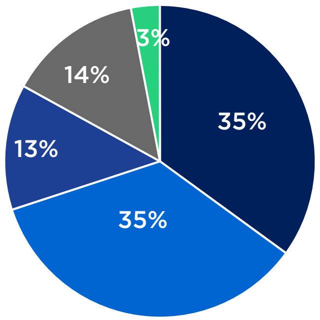


■	**C&I**	20% Fix | 80% Variable
■	**Coml. mortgage**	25% Fix | 75% Variable
■	**Coml. construction**	20% Fix | 80% Variable
■	**Coml. lease**	100% Fix | 0% Variable

Consumer loans[1]

$44.0BN fixed | $9.4BN variable[1]

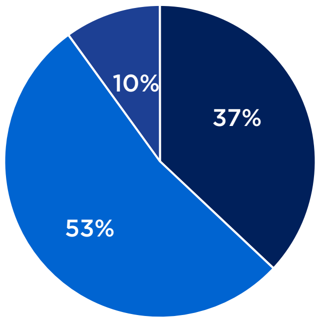
- 1M based: 1%[5,7]
- Prime: 15%[5]
- Other based: 1%[5,7,8]
- Weighted avg. life: 3.6 years[1]



■	**Auto/indirect**	100% Fix | 0% Variable
■	**Resi mtg. & construction**	97% Fix | 3% Variable
■	**Home equity**	11% Fix | 89% Variable
■	**Other**	79% Fix | 21% Variable
■	**Credit card**	38% Fix | 62% Variable

Investment portfolio

- 52% allocation to bullet/locked-out cash flow securities
- AFS & HTM spot yield: 3.46%
- AFS net unrealized pre-tax loss: $3.1BN



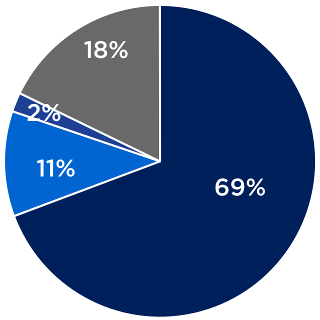
■	**Level 1**	83% Fix | 17% Variable
■	**Level 2A**	99% Fix | 1% Variable
■	**Non-HQLA/ Other**	91% Fix | 9% Variable

Includes $3.0BN non-agency CMBS
(All super-senior, AAA-rated securities;
59% WA LTV, ~33% WA credit enhancement)

Long-term debt[3]

$12.2BN fixed | $6.5BN variable[3]

- SOFR based: 35%
- Weighted avg. life: 4.0 years



■	**Senior debt**	56% Fix | 44% Variable
■	**Sub debt**	61% Fix | 39% Variable
■	**Auto securiz. proceeds**	100% Fix | 0% Variable
■	**Other**	98% Fix | 2% Variable

The information above incorporates the impact of $6.9BN in C&I receive-fixed swaps, $4.0BN in CRE receive-fixed swaps[2], and ~$6.1BN fair value hedges associated with long-term debt (receive-fixed swaps)

For end note descriptions, see end note summary starting on page 43; totals shown above may not foot due to rounding

Managing rate risk against conservative outcomes

Estimated NII sensitivity profile and ALCO policy limits

	% Change NII (FTE)		ALCO policy limit	
Change in interest rates (bps)	12 months	13 to 24 months	12 months	13 to 24 months
+200 Ramp over 12 months	0.6%	2.8%	(9.0%)	(15.0%)
+100 Ramp over 12 months	0.5%	2.0%	NA	NA
-100 Ramp over 12 months	(1.3%)	(4.3%)	NA	NA
-200 Ramp over 12 months	(3.5%)	(11.2%)	(9.0%)	(15.0%)

Estimated NII beta sensitivity

	5% Higher Beta		5% Lower Beta	
Change in interest rates (bps)	12 months	13 to 24 months	12 months	13 to 24 months
+200 Ramp over 12 months	(0.2%)	1.3%	1.5%	4.5%
+100 Ramp over 12 months	0.1%	1.2%	0.9%	2.8%
-100 Ramp over 12 months	(0.9%)	(3.6%)	(1.7%)	(5.0%)
-200 Ramp over 12 months	(2.8%)	(9.9%)	(4.2%)	(12.6%)

Estimated NII sensitivity with demand deposit balance changes

	% Change in NII (FTE)			
	$1BN balance decline		$1BN balance increase	
Change in interest rates (bps)	12 months	13 to 24 months	12 months	13 to 24 months
+200 Ramp over 12 months	0.1%	2.2%	1.1%	3.4%
+100 Ramp over 12 months	—%	1.5%	0.9%	2.5%
-100 Ramp over 12 months	(1.6%)	(4.6%)	(1.0%)	(4.0%)
-200 Ramp over 12 months	(3.7%)	(11.3%)	(3.2%)	(11.0%)

Rate risk models assume approximately 65-70% effective up betas and 55-60% 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 March 31, 2026:

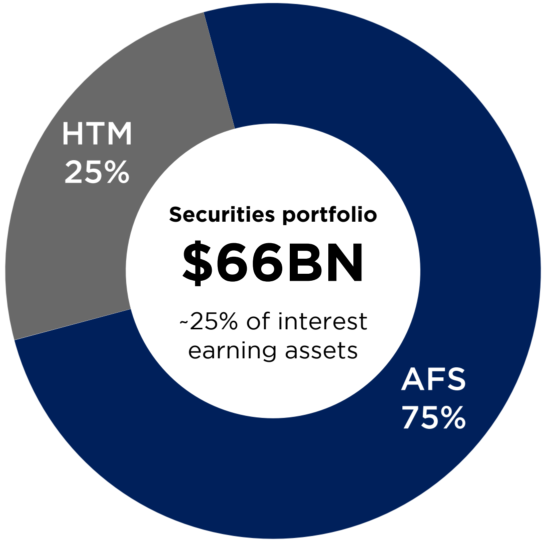
- 59% of HFI loans were variable rate net of existing hedges (77% of total commercial; 18% of total consumer)
- Short-term borrowings represent less than 1% of total funding
- Approximately $15.0BN in non-core funding matures beyond one year

For end note descriptions, see end note summary starting on page 43; totals shown above may not foot due to rounding

Investment portfolio composition

Securities portfolio

AFS and HTM portfolio; amortized cost basis; as of 3/31/26



Securities mix

	Agency CMBS	Agency RMBS	Non-agency CMBS	Treasuries	Other	Effective duration
HTM	53%	34%	—	13%	—	4.7
AFS	50%	31%	6%	7%	7%	3.6
Total	**50%**	**32%**	**5%**	**9%**	**5%**	**3.9**

Investment portfolio characteristics

Amortized cost basis; as of 3/31/26

Held-to-maturity portfolio

- $16.4BN 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

- $49.2BN portfolio
- $3.0BN Non-agency CMBS portfolio
  - All positions are super-senior AAA rated with WA credit enhancement of 33%
  - Securities are 20% risk-weighted and are pledgeable to the FHLB
  - Underlying loans in our structures have a WA LTV of ~59%
  - 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

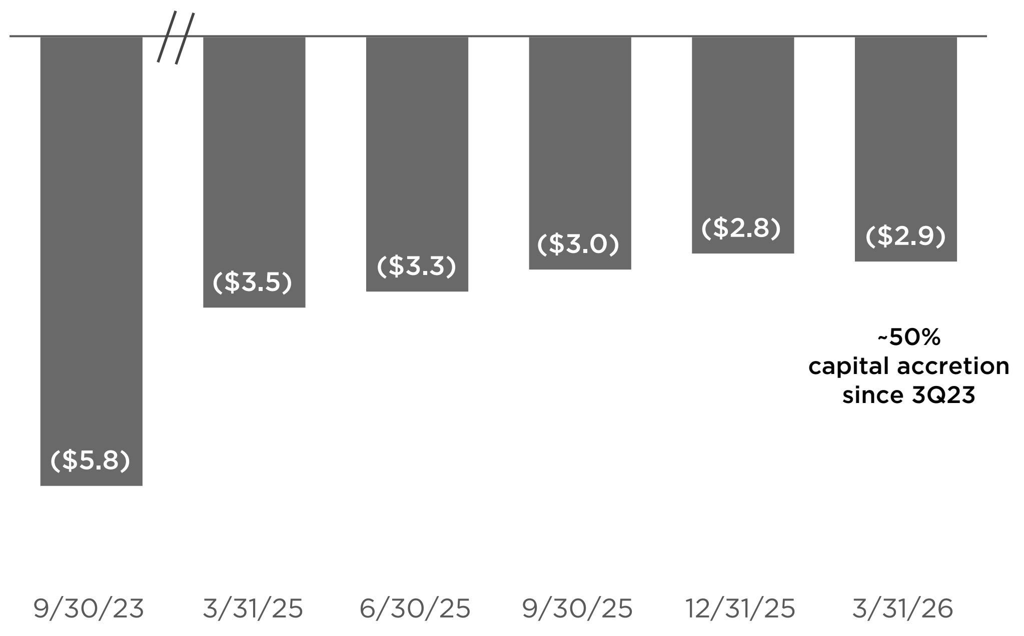
Note: Totals shown above may not foot due to rounding

Securities portfolio AOCI accretion

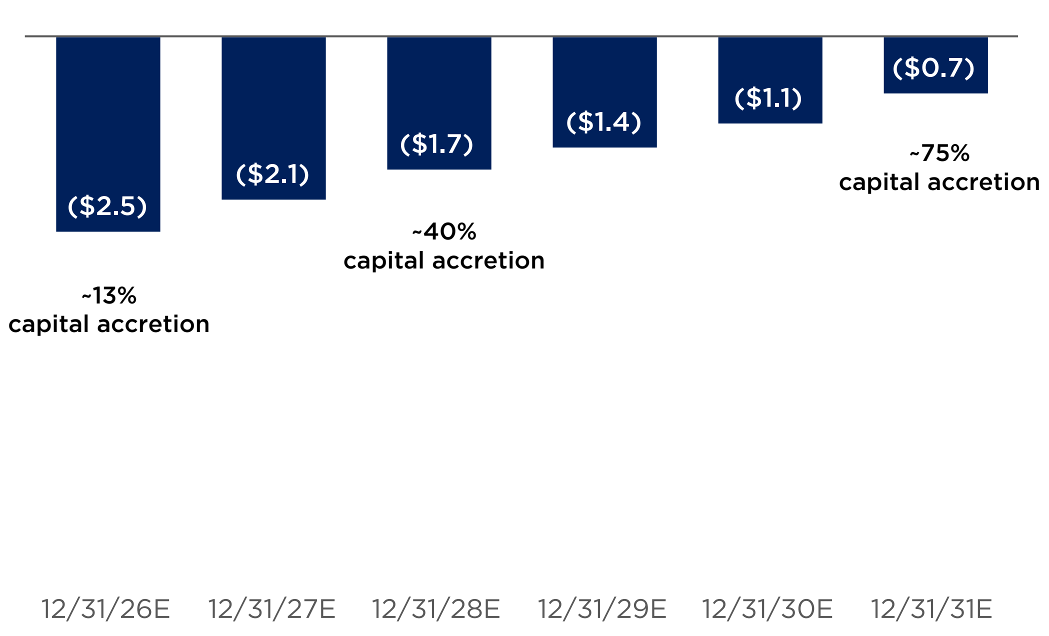
AOCI accretion[1] assuming implied forward curve[2]

$ in billions; 3/31/26 AFS and HTM portfolio unrealized loss, after-tax

Historical AOCI accretion



Projected AOCI accretion



4.6%	**4.2%**	**4.2%**	**4.2%**	**4.2%**	**4.3%**

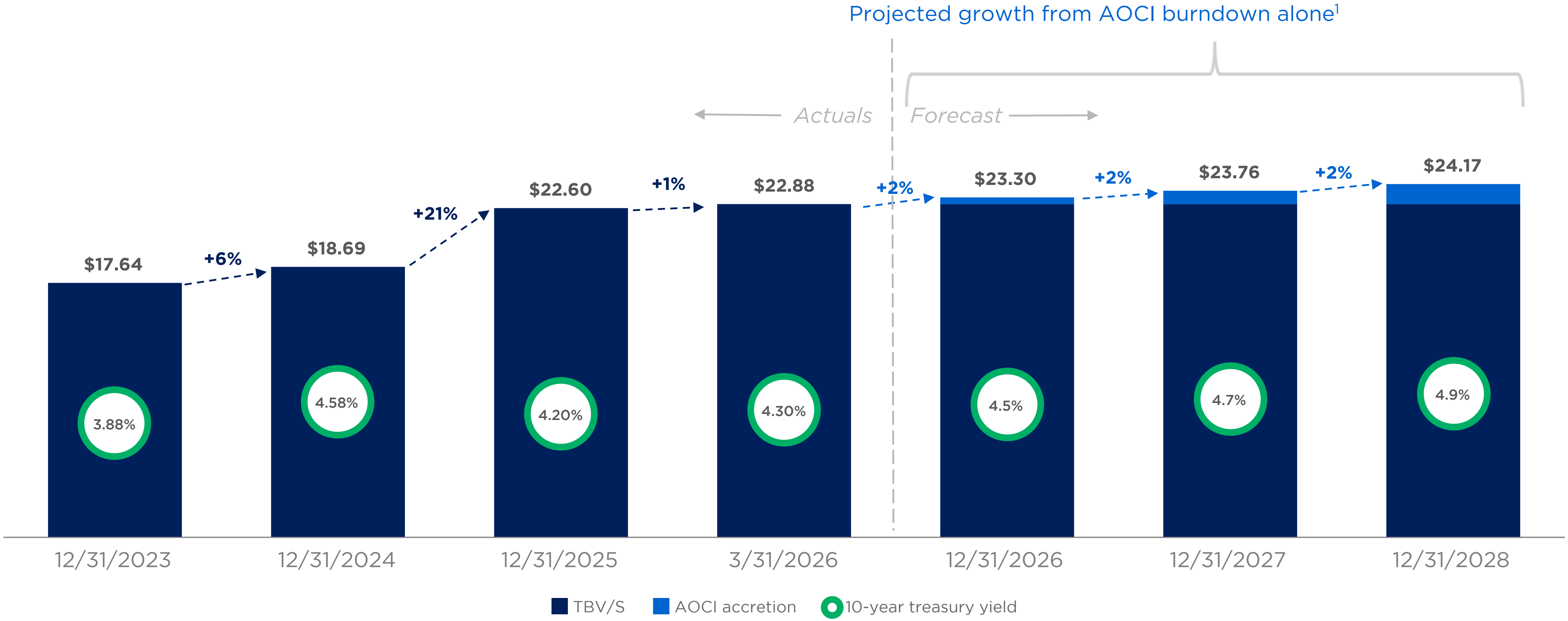
10-year treasury yield

For end note descriptions, see end note summary starting on page 43; totals shown above may not foot due to rounding

Balance sheet positioned to grow tangible book value per share

TBV/share[1] will improve due to AOCI accretion alone

Projected TBV/share growth includes no earnings contribution from 2026-2028[2]

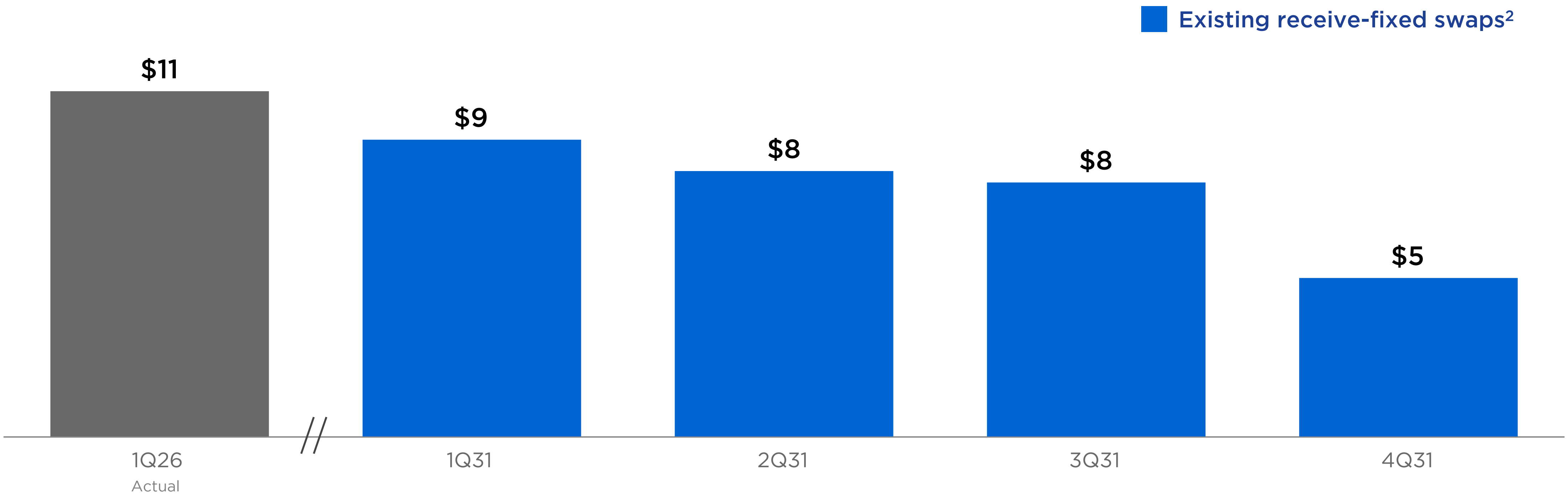


For end note descriptions, see end note summary starting on page 43

Cash flow hedges

Receive-fixed swaps[1]

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



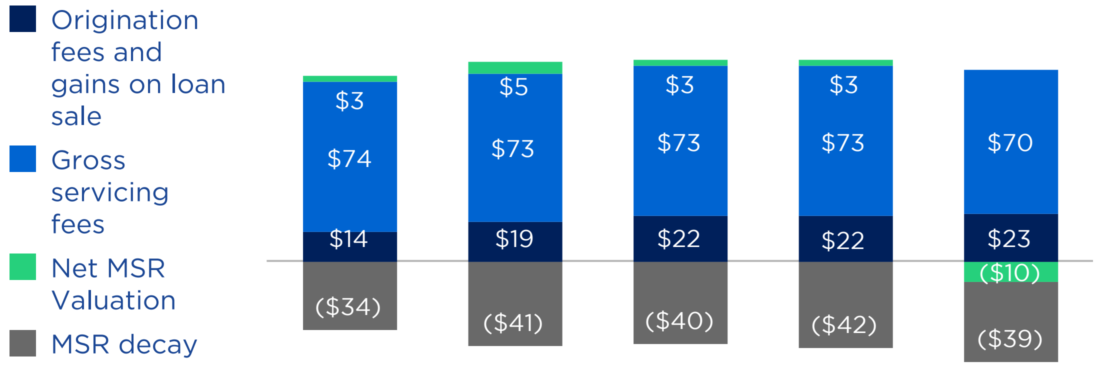
	1Q26 Actual	1Q31	2Q31	3Q31	4Q31
Weighted average receive fixed rate	3.26%[3]	3.29%	3.31%	3.32%	3.44%

For end note descriptions, see end note summary starting on page 43

Mortgage banking results

Mortgage banking net revenue

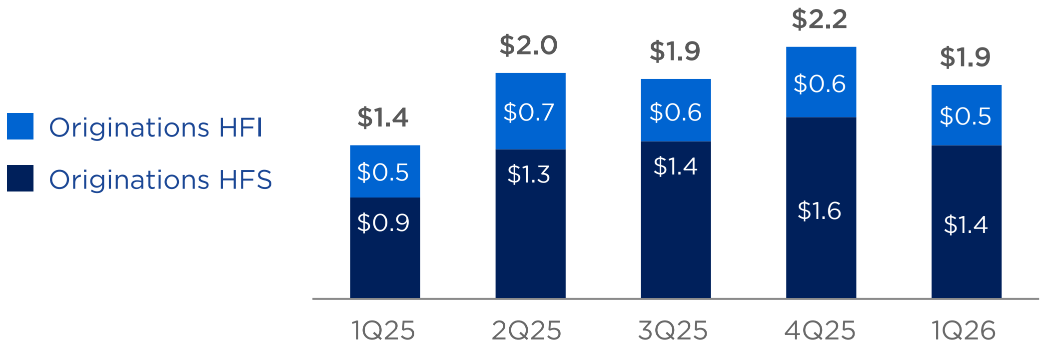
$ in millions



	1Q25	2Q25	3Q25	4Q25	1Q26
Mortgage banking net revenue	$57	$56	$58	$56	$44

Mortgage originations and margins

$ in billions



	1Q25	2Q25	3Q25	4Q25	1Q26
Rate lock margin	1.46%	1.23%	1.28%	1.16%	1.30%
Gain-on-sale margin	1.31%	1.17%	1.33%	1.17%	1.47%

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

Preferred dividend schedule

Upcoming preferred dividend schedule[1]

$ in millions	2Q26	3Q26	4Q26	1Q27
Series H *Floating*[2]	~$11	~$11	~$11	~$10
Series I *Floating*[2]	~$9	~$9	~$9	~$9
Series J *Floating*[2]	~$5	~$5	~$5	~$5
Series K	~$3	~$3	~$3	~$3
Series M[3]	~$7	~$7	~$7	~$7
Class B Series A	~$3	~$3	~$3	~$3
Total	~$38	~$38	~$38	~$37

For end note descriptions, see end note summary starting on page 43; totals shown above may not foot due to rounding

1Q26 adjustments and notable items

Adjusted EPS of $0.83[1]

1Q26 reported EPS of $0.15 included a net negative $0.68 impact from the following notable item(s):

- $657 million pre-tax (~$510 million after-tax[2,3]) charge related to merger-related charges
- $83 million pre-tax (~$63 million after-tax[2]) charge related to the merger-related Day 1 ACL build
- $8 million pre-tax (~$6 million after-tax[2]) benefit related to interchange litigation matters

For end note descriptions, see end note summary starting on page 43

Non-GAAP reconciliation

Fifth Third Bancorp and Subsidiaries $ and shares in millions (unaudited)	For the three months ended				
	March 2026	**December 2025**	**September 2025**	**June 2025**	**March 2025**
Net income (U.S. GAAP) (a)	**$165**	**$731**	**$649**	**$628**	**$515**
Net income (U.S. GAAP) (annualized) (b)	**$669**	**$2,900**	**$2,575**	**$2,519**	**$2,089**
Net income available to common shareholders (U.S. GAAP) (c)	**$128**	**$699**	**$608**	**$591**	**$478**
Add: Intangible amortization, net of tax	**34**	**5**	**5**	**5**	**6**
Tangible net income available to common shareholders (d)	**$162**	**$704**	**$613**	**$596**	**$484**
Tangible net income available to common shareholders (annualized) (e)	**$657**	**$2,793**	**$2,432**	**$2,391**	**$1,963**
Net income available to common shareholders (annualized) (f)	**$519**	**$2,773**	**$2,412**	**$2,371**	**$1,939**
Average Bancorp shareholders' equity (U.S. GAAP) (g)	**$30,108**	**$21,527**	**$21,216**	**$20,670**	**$20,000**
Less: Average preferred stock (h)	**(2,040)**	**(1,770)**	**(2,112)**	**(2,116)**	**(2,116)**
Average goodwill	(8,686)	(4,947)	(4,937)	(4,918)	(4,918)
Average intangible assets and other servicing rights	(841)	(72)	(77)	(79)	(86)
Average tangible common equity (i)	**$18,541**	**$14,738**	**$14,090**	**$13,557**	**$12,880**
Less: Average accumulated other comprehensive income ("AOCI")	3,080	3,137	3,520	3,935	4,362
Average tangible common equity, excluding AOCI (j)	**$21,621**	**$17,875**	**$17,610**	**$17,492**	**$17,242**
Adjustments (pre-tax items)					
Merger-related charges	657	13	—	—	—
Merger-related Day 1 ACL build	83	—	—	—	—
Securities (gains)/losses	12	5	(10)	(16)	9
Severance expense	—	—	—	15	—
Litigation settlements	—	(12)	—	—	—
FDIC special assessment	—	(25)	(6)	—	—
Fifth Third Foundation contribution	—	50	—	—	—
Interchange litigation matters	(8)	11	27	1	18
Non-qualified deferred compensation expense/(benefit)	(9)	(5)	11	16	(4)
Adjustments - after-tax[1] (k)	**$569**	**$31**	**$16**	**$12**	**$18**
Adjustments (tax related items)					
Benefit related to the resolution of certain tax matters	—	(7)	—	—	—
Adjustments (tax related items) (l)	**—**	**(7)**	**—**	**—**	**—**
Adjusted net income [(a) + (k)+ (l)]	**$734**	**$755**	**$665**	**$640**	**$533**
Adjusted net income (annualized) (m)	**$2,977**	**$2,995**	**$2,638**	**$2,567**	**$2,162**
Adjusted net income available to common shareholders [(c) + (k) + (l)]	**$697**	**$723**	**$624**	**$603**	**$496**
Adjusted net income available to common shareholders (annualized) (n)	**$2,827**	**$2,868**	**$2,476**	**$2,419**	**$2,012**
Adjusted tangible net income available to common shareholders [(d) + (k) + (l)]	**731**	**$728**	**$629**	**$608**	**$502**
Adjusted tangible net income available to common shareholders (annualized) (o)	**$2,965**	**$2,888**	**$2,495**	**$2,439**	**$2,036**
Average assets (p)	**$265,551**	**$213,021**	**$211,770**	**$210,554**	**$210,558**
Metrics:					
Return on assets (b) / (p)	**0.25%**	**1.36%**	**1.21%**	**1.20%**	**0.99%**
Adjusted return on assets (m) / (p)	**1.12%**	**1.41%**	**1.25%**	**1.22%**	**1.03%**
Return on average common equity (f) / [(g) + (h)]	**1.8%**	**14.0%**	**12.6%**	**12.8%**	**10.8%**
Adjusted return on average common equity (n) / [(g) + (h)]	**10.1%**	**14.5%**	**13.0%**	**13.0%**	**11.3%**
Return on average tangible common equity (e) / (i)	**3.5%**	**19.0%**	**17.3%**	**17.6%**	**15.2%**
Adjusted return on average tangible common equity (o) / (i)	**16.0%**	**19.6%**	**17.7%**	**18.0%**	**15.8%**
Adjusted return on average tangible common equity, excluding AOCI (o) / (j)	**13.7%**	**16.2%**	**14.2%**	**13.9%**	**11.8%**

For end note descriptions, see end note summary starting on page 43; totals shown above may not foot due to rounding

Non-GAAP reconciliation

Fifth Third Bancorp and Subsidiaries $ and shares in millions (unaudited)	For three months ended March 2026	December 2025	September 2025	June 2025	March 2025
Average interest-earning assets (a)	**$237,961**	**$194,144**	**$193,500**	**$192,682**	**$192,808**
Net interest income (U.S. GAAP) (b)	$1,934	$1,529	$1,520	$1,495	$1,437
Add: Taxable equivalent adjustment	5	4	5	5	5
Net interest income (FTE) (c)	**$1,939**	**$1,533**	**$1,525**	**$1,500**	**$1,442**
Net interest income (FTE) (annualized) (d)	**$7,864**	**$6,082**	**$6,050**	**$6,016**	**$5,848**
Noninterest income (U.S. GAAP) (e)	**$895**	**$811**	**$781**	**$750**	**$694**
Interchange litigation matters	(8)	8	18	1	18
Merger-related charges	22	—	—	—	—
Litigation settlements	—	(12)	—	—	—
Noninterest income excluding certain item(s)	**$909**	**$807**	**$799**	**$751**	**$712**
Securities (gains)/losses	12	5	(10)	(16)	9
Adjusted noninterest income, excluding certain item(s) and securities (gains)/losses (f)	**$921**	**$812**	**$789**	**$735**	**$721**
Noninterest expense (U.S. GAAP) (g)	**$2,395**	**$1,309**	**$1,267**	**$1,264**	**$1,304**
Merger-related charges	(635)	(13)	—	—	—
Interchange litigation matters	—	(3)	(9)	—	—
Severance expense	—	—	—	(15)	—
FDIC Special Assessment	—	25	6	—	—
Fifth Third Foundation contribution	—	(50)	—	—	—
Noninterest expense excluding certain item(s)	**$1,760**	**$1,268**	**$1,264**	**$1,249**	**$1,304**
Add: Non-qualified deferred compensation (expense)/benefit	9	5	(11)	(16)	4
Adjusted noninterest expense, excluding certain item(s) and non-qualified deferred compensation (h)	**$1,769**	**$1,273**	**$1,253**	**$1,233**	**$1,308**
Metrics:					
Revenue (FTE) (c) + (e)	**2,834**	**2,344**	**2,306**	**2,250**	**2,136**
Adjusted revenue (c) + (f)	**2,860**	**2,345**	**2,314**	**2,235**	**2,163**
Pre-provision net revenue [(c) + (e) - (g)]	**439**	**1,035**	**1,039**	**986**	**832**
Adjusted pre-provision net revenue [(c) + (f) - (h)]	**1,091**	**1,072**	**1,061**	**1,002**	**855**
Net interest margin (FTE) (d) / (a)	**3.30%**	**3.13%**	**3.13%**	**3.12%**	**3.03%**
Efficiency ratio (FTE) (g) / [(c) + (e)]	**84.5%**	**55.8%**	**54.9%**	**56.2%**	**61.0%**
Adjusted efficiency ratio (h) / [(c) + (f)]	**61.9%**	**54.3%**	**54.1%**	**55.2%**	**60.5%**

For end note descriptions, see end note summary starting on page 43; totals shown above may not foot due to rounding

Earnings presentation end notes

Slide 4 end notes

1. Reported Tangible Book Value Per Share, ROTCE, NIM, pre-provision net revenue, and efficiency ratio are non-GAAP measures: all adjusted figures are non-GAAP measures; see reconciliation on pages 41 and 42 of this presentation and the use of non-GAAP measures on pages 26-28 of the earnings release.
2. Non-GAAP measure: see reconciliation on pages 41 and 42 of this presentation and use of non-GAAP measures on pages 26-28 of the earnings release.
3. Net losses charged-off as a percent of average portfolio loans and leases presented on an annualized basis.
4. Current period regulatory capital ratios are estimated.

Slide 5 end notes

1. Results are on a fully-taxable equivalent basis; non-GAAP measure: see reconciliation on pages 41 and 42 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 41 and 42 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 41 and 42 of this presentation and use of non-GAAP measures on pages 26-28 of the earnings release.

Slide 8 end notes

1. Opening balances represent end of period balances acquired from Comerica as of February 1, 2026.

Slide 10 end notes

1. Excludes nonaccrual loans HFS.
2. 1Q26 excludes net charge-offs of $21 million which were taken immediately at time of merger

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.
2. Excludes AOCI on cash flow hedges

Slide 13 end notes

1. Non-GAAP measure: see reconciliation on pages 41 and 42 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 41 and 42 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. Last-twelve-month (LTM) noninterest income and revenue are presented on a pro forma basis, excluding securities gains/losses, for Fifth Third and Comerica as of March 31, 2026. These results are preliminary and may differ from amounts subsequently reported in the Form 10-Q due to the finalization of purchase accounting or other adjustments.
2. Non-GAAP measure: see reconciliation on pages 41 and 42 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. Loans to NDFIs are estimated pending the filing of Fifth Third Bank's Call Report and includes the following captions within Call Report schedule RC-C Part I - mortgage credit intermediaries, business credit intermediaries, private equity funds, consumer credit intermediaries and other loans to non-depository financial institutions
2. Peer data as of 12/31/2025
3. Fifth Third standalone

Slide 21 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.

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 & home equity loans, and certain credit loans on book primarily ~15+ years.

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 mortgage 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.
3. FICO distributions at origination exclude certain acquired home equity loans.

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.

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.
3. FICO distributions at origination exclude certain credit loans on book primarily ~15+ years.

Slide 29 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 30 end notes

1. 1Q26 commercial and consumer portfolio make up ~$194M and ~$38M, respectively, of the total reserve for unfunded commitment.

Earnings presentation end notes

Slide 31 end notes

1. Loan balances exclude nonaccrual loans HFS.

Slide 32 end notes

Note: Data as of 3/31/2026.

1. Excludes HFS Loans & Leases.
2. Fifth Third had $10.9BN of commercial variable loans classified as fixed given the impacts of $6.9BN in C&I receive-fix swaps and $4.0BN in CRE receive-fix swaps
3. Fifth Third had $6.1BN 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 33 end notes

Note: Data as of 3/31/26; 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 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 3/31/2026 portfolio utilizing the implied forward curve as of 3/31/2026

Slide 36 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 3/31/2026 portfolio utilizing the implied forward curve as of 3/31/2026

Slide 37 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 3/31/26

Slide 39 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 26.161bps spread adjustment pursuant to the final rule adopted by the Federal Reserve.
3. Series M Preferred Stock was issued in exchange for Comerica Incorporated's 6.875 Fixed-Rate Reset Non-Cumulative Perpetual Preferred Stock, Series B as part of the closing of Comerica's merger with and into Fifth Third on February 1, 2026.. The initial dividend period was January 1, 2026 - April 1, 2026. The initial dividend payment date was April 1, 2026. Future dividend payment dates will be the 1st of January, April, July, and October.

Slide 40 end notes

1. Average diluted common shares outstanding (thousands); 830,274; all adjusted figures are non-GAAP measures; see reconciliation on pages 41 and 42 of this presentation and the use of non-GAAP measures on pages 26-28 of the earnings release.
2. Assumes a 24% tax rate.
3. A portion of the adjustments related to merger-related charges are not 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.

1. Assumes a 24% tax rate.

Slide 42 end notes

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