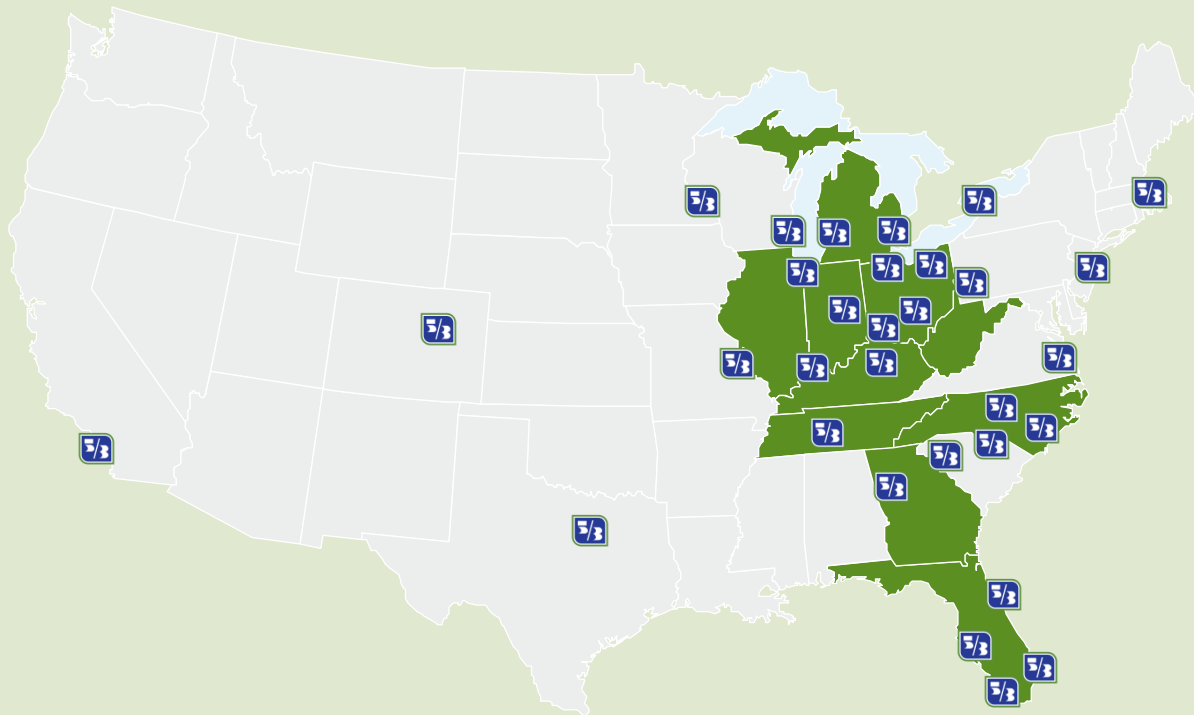



# Corporate Highlights


SECOND QUARTER 2016

## CORPORATE PROFILE

**Fifth Third Bank**, established in 1858, is a diversified financial services company headquartered in Cincinnati, Ohio. Fifth Third is among the largest money managers in the Midwest, and as of June 30, 2016, had \$305 billion in assets under care, of which it managed \$26 billion for individuals, corporations and not-for-profit organizations.



 Fifth Third Bank Regional Footprint as of June 30, 2016

 Corporate Office Locations (London and Toronto offices not shown)

STATISTICS as of June 30, 2016

**\$144B**  
IN ASSETS

OPERATES  
**4**  
MAIN BUSINESSES  
Commercial Banking; Branch Banking; Consumer Lending; Wealth & Asset Management

OPERATES  
**1,191**  
FULL-SERVICE BANKING CENTERS  
(including 94 Bank Marr® locations)

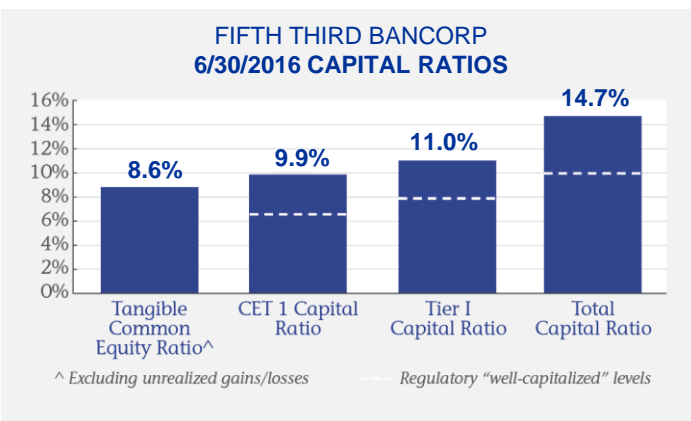
**2,500+**  
ATMs  
OH, KY, IN, MI, IL, FL, TN, WV, GA, NC

HOLDS  
**18.3%**  
INTEREST IN VANTIV HOLDING, LLC

## 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.



## CREDIT AGENCY RATINGS\*

	Holding Co. Long-Term Issuer	Rating Level	Bank Long-Term Deposit	Rating Level
<b>Moody's</b>	Baa1	8 <sup>th</sup> highest of 22	Aa3	4 <sup>th</sup> highest of 22
<b>S&amp;P</b>	BBB+	8 <sup>th</sup> highest of 23	A-#	7 <sup>th</sup> highest of 23
<b>Fitch</b>	A	6 <sup>th</sup> highest of 23	A+	5 <sup>th</sup> highest of 23
<b>DBRS</b>	AL	7 <sup>th</sup> highest of 26	A	6 <sup>th</sup> 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.

# S&P does not provide a depositor rating. Fifth Third Bank's issuer credit rating is A-.

# Financial Highlights

SECOND QUARTER 2016



	SIX MONTHS (Ended June 30)			CALENDAR YEAR				
	2016	2015	% Change	2015	2014	2013	2012	2011
<b>Key Performance Ratios</b>								
Return on Average Assets	0.93%	0.98%	(5%)	1.22%	1.12%	1.48%	1.34%	1.15%
Return on Average Common Equity	8.3%	8.9%	(7%)	11.3%	10.0%	13.1%	11.6%	9.0%
Net Interest Margin (FTE)	2.89%	2.88%	0%	2.88%	3.10%	3.32%	3.55%	3.66%
Efficiency (FTE)	64.5%	63.8%	1%	57.6%	61.1%	58.2%	61.7%	62.3%
<b>Earnings and Per Share Data</b>								
Net Income Available to Common Shareholders	\$622	\$638	(3%)	\$1,637	\$1,414	\$1,799	\$1,541	\$1,094
Earnings Per Share, Basic	0.80	0.78	3%	2.03	1.68	2.05	1.69	1.20
Earnings Per Share, Diluted	0.80	0.77	4%	2.01	1.66	2.02	1.66	1.18
Cash Dividends Per Common Share	0.26	0.26	0%	0.52	0.51	0.47	0.36	0.28
Book Value Per Share	20.09	17.62	14%	18.48	17.35	15.85	15.10	13.92
Common Shares Outstanding (\$000)	766,346	810,054	(5%)	785,080	824,047	855,306	882,152	919,804
<b>Income Statement Highlights</b>								
Net Interest Income (FTE)	\$1,817	\$1,744	4%	\$3,554	\$3,600	\$3,581	\$3,613	\$3,575
Total noninterest income	1,235	1,187	4%	3,003	2,473	3,227	2,999	2,455
Total noninterest expense	1,968	1,871	5%	3,775	3,709	3,961	4,081	3,758
<b>Average Balances</b>								
Loans and Leases, including held-for-sale	\$94,443	\$92,202	2%	\$93,339	\$91,127	\$89,093	\$84,822	\$80,214
Core Deposits	98,845	99,370	(1%)	99,295	93,477	86,675	82,422	78,652
Bancorp Shareholders' Equity	16,479	15,831	4%	15,865	15,290	14,302	13,701	12,851
<b>Asset Quality Ratios</b>								
Net Charge-Offs/Avg. Loans and Leases	0.39%	0.39%	(0%)	0.48%	0.64%	0.58%	0.85%	1.49%
Nonperforming Assets/Portfolio Loans, Leases and Other Assets, including OREO	0.86%	0.67%	28%	0.70%	0.82%	1.10%	1.49%	2.23%
ALLL/Portfolio Loans and Leases	1.38%	1.39%	(1%)	1.37%	1.47%	1.79%	2.16%	2.78%
<b>Market Performance FITB (NASDAQ)</b>								
Market Close Price Per Share: High	\$19.61	\$21.69	(10%)	\$21.71	\$23.39	\$21.04	\$16.16	\$15.75
Market Close Price Per Share: Low	\$13.94	\$17.22	(19%)	17.22	17.74	15.35	12.04	9.13
Market Close Price Per Share: End of Period	\$17.59	\$20.82	(16%)	20.10	20.38	21.03	15.20	12.72
Market Capitalization (\$ in millions)	13,480	16,865	(20%)	15,780	16,790	17,987	13,409	11,700

This Financial Highlights Sheet is for general informational purposes only and does not constitute an offer or sale of Fifth Third common stock or any other security. All such offers and sales shall be made only pursuant to an effective registration statement filed with the Securities and Exchange Commission ("SEC") and a current prospectus.

Fifth Third files annual, quarterly and special reports, proxy statements and other information with the Securities and Exchange Commission ("SEC"). These documents provide more information regarding the information contained in this Fact Sheet. Investors may read and copy reports, proxy statements and other information filed by Fifth Third at the SEC's public reference rooms at 100 F Street N.E., Washington, D.C. 20549. Please call the SEC at 1-800-SEC-0330 for further information about the public reference rooms. Fifth Third's reports, proxy statements and other information are also available from commercial document retrieval services, [www.53.com](http://www.53.com), and at the SEC's website located at [www.sec.gov](http://www.sec.gov).