FIFTH THIRD BANCORP

1Q17 Earnings Presentation

April 25, 2017

Refer to earnings release dated April 25, 2017 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. These statements relate to our financial condition, results of operations, plans, objectives, future performance or business. They usually can be identified by the use of forward-looking language such as "will likely result," "may," "are expected to," "anticipates," "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 from time to time by our Quarterly Reports on Form 10-Q. When considering these forward-looking statements, you should keep in mind these risks and uncertainties, as well as any cautionary statements we may make. 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. There is a risk that additional information may become known during the company's quarterly closing process or as a result of subsequent events that could affect the accuracy of the statements and financial information contained herein.

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) general economic or real estate market conditions, either nationally or in the states in which Fifth Third, one or more acquired entities and/or the combined company do business, weaken or are less favorable than expected; (2) deteriorating credit quality; (3) political developments, wars or other hostilities may disrupt or increase volatility in securities markets or other economic conditions; (4) changes in the interest rate environment reduce interest margins; (5) prepayment speeds, loan origination and sale volumes, charge-offs and loan loss provisions; (6) Fifth Third's ability to maintain required capital levels and adequate sources of funding and liquidity; (7) maintaining capital requirements and adequate sources of funding and liquidity may limit Fifth Third's operations and potential growth; (8) changes and trends in capital markets; (9) problems encountered by larger or similar financial institutions may adversely affect the banking industry and/or Fifth Third; (10) competitive pressures among depository institutions increase significantly; (11) changes in customer preferences or information technology systems; (12) effects of critical accounting policies and judgments; (13) changes in accounting policies or procedures as may be required by the Financial Accounting Standards Board (FASB) or other regulatory agencies; (14) legislative or regulatory changes or actions, or significant litigation, adversely affect Fifth Third, one or more acquired entities and/or the combined company or the businesses in which Fifth Third, one or more acquired entities and/or the combined company are engaged, including the Dodd-Frank Wall Street Reform and Consumer Protection Act; (15) ability to maintain favorable ratings from rating agencies; (16) failure of models or risk management systems or controls; (17) fluctuation of Fifth Third's stock price; (18) ability to attract and retain key personnel; (19) ability to receive dividends from its subsidiaries; (20) potentially dilutive effect of future acquisitions on current shareholders' ownership of Fifth Third; (21) declines in the value of Fifth Third's goodwill or other intangible assets; (22) effects of accounting or financial results of one or more acquired entities; (23) difficulties from Fifth Third's investment in, relationship with, and nature of the operations of Vantiv Holding, LLC; (24) loss of income from any sale or potential sale of businesses (25) difficulties in separating the operations of any branches or other assets divested; (26) losses or adverse impacts on the carrying values of branches and long-lived assets in connection with their sales or anticipated sales; (27) inability to achieve expected benefits from branch consolidations and planned sales within desired timeframes, if at all; (28) ability to secure confidential information and deliver products and services through the use of computer systems and telecommunications networks; and (29) the impact of reputational risk created by these developments on such matters as business generation and retention, funding and liquidity.

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.

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 GAAP reconciliations for non-GAAP measures in a later slide in this presentation as well as in our earnings release, both of which are available in the investor relations section of our website, www.53.com.

Management has provided forward-looking guidance on certain non-GAAP measures in connection with this presentation in order to facilitate comparability with the Bancorp's historical performance and financial condition as reflected in these non-GAAP measures. Such forward-looking non-GAAP measures include return on tangible common equity; net interest margin (FTE); net interest income (FTE); and adjusted noninterest income, excluding certain transactions and adjustments related to the Bancorp's investment in Vantiv, Visa total return swap, and branch sales, closures and consolidations. Bancorp's management does not estimate on a forward-looking basis the impact of items similar to those that it has excluded to generate these non-GAAP measures on a historical basis because the occurrence and amounts of items such as these are difficult to predict. As a result, the Bancorp has not provided reconciliations of its forward-looking non-GAAP measures.

1Q17 highlights

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- Adjusted NIM[1] up 7 bps sequentially and year-over-year
- Adjusted NII[1] up $2 million sequentially and $18 million year-over-year
- Tightly-managed noninterest expenses; up 3% sequentially and flat year-over-year
  - Expenses up <1% sequentially excluding $18 million expense pulled forward due to change in LTI grant date
- Overall solid credit quality in-line with expectations
- Executing on North Star initiatives

Diluted Earnings Per Share

$0.38

Included net neutral impact from certain items[2]

Net Income to Common

$290 million

LCR

119%

[1]Non-GAAP measure: See Reg G reconciliation on pages 20 and 21 of this presentation and use of non-GAAP measures on page 32 of the earnings release

[2]See page 4 of the presentation for impact of certain items

1Q17 in review

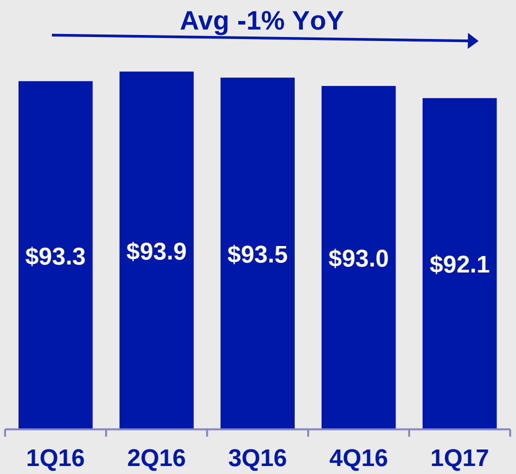
($ in millions)	1Q17	Seq. Δ	YOY Δ
Average Balances			
Total loans & leases (ex HFS)	$92,146	(1%)	(1%)
Core deposits	$100,845	-	2%
Income Statement Data			
Net interest income (FTE)[1]	939	3%	3%
Provision for loan and lease losses	74	37%	(38%)
Noninterest income	523	(16%)	(18%)
Noninterest expense	986	3%	-
Net income attributable to Bancorp	$305	(23%)	(6%)
Net income available to common shareholders	$290	(22%)	(7%)
Financial Ratios			
Earnings per share, diluted	$0.38	(22%)	(5%)
Net interest margin (FTE)[1]	3.02%	16bps	11bps
Efficiency ratio (FTE)[1]	67.4%	460bps	360bps
Return on average assets	0.88%	(23bps)	(5bps)
Return on average common equity	7.8%	(190bps)	(50bps)
Return on average tangible common equity[1]	9.3%	(230bps)	(60bps)
Tangible book value per share[1]	$16.89	2%	3%

- **Pre-tax items included in 1Q17 results had a net neutral EPS impact:**
  - **A $13 million pre-tax (~$8 million after-tax)[2] charge related to the valuation of the Visa total return swap**
  - **A $12 million pre-tax (~$8 million after-tax)[2] benefit related to the revision to the 4Q16 estimated charge to net interest income for refunds to certain bankcard customers**
- **Credit trends**
  - **NCO ratio of 40 bps, up 9 bps sequentially and down 2 bps year-over-year**
  - **Portfolio NPA ratio of 79 bps, down 1 bp sequentially and down 9 bps year-over-year**

[1]Non-GAAP measure: See Reg G reconciliation on pages 20 and 21 of this presentation and use of non-GAAP measures on page 32 of the earnings release
[2]Assumes a 35% tax rate

Balance sheet

Loan & lease balances[1]
($ billions)

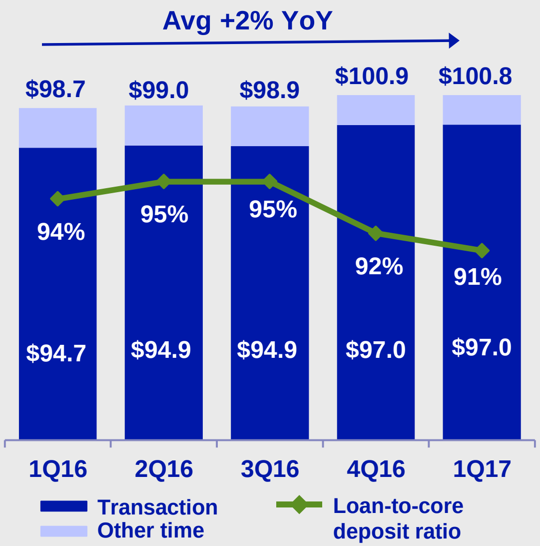


- Commercial down 1% vs. 4Q16; down 1% YoY
  - C&I down 2% vs. 4Q16 and 3% YoY
  - CRE up 1% vs. 4Q16 and 7% YoY
- Consumer down 1% vs. 4Q16; down 2% YoY
  - Auto down 4% vs. 4Q16 and 13% YoY
  - HE down 3% vs. 4Q16 and 8% YoY
  - Mortgage up 2% vs. 4Q16 and 10% YoY

Securities and short-term investments[1]
($ billions)

- Average securities up $2.2B YoY driven by:
  - Opportunistically deployed cash in 4Q16 and 1Q17 at more attractive entry points than those experienced prior to the U.S. presidential election
- Securities portfolio / total assets of 22.7% compared to 21.0% in 1Q16

Core deposit balances[1]
($ billions)



- Transaction deposits flat vs. 4Q16; up 2% YoY, driven by increased:
  - Interest checking
  - Consumer money market
- Average loan-to-core deposit ratio of 91%
- Modified LCR of 119% at 1Q17

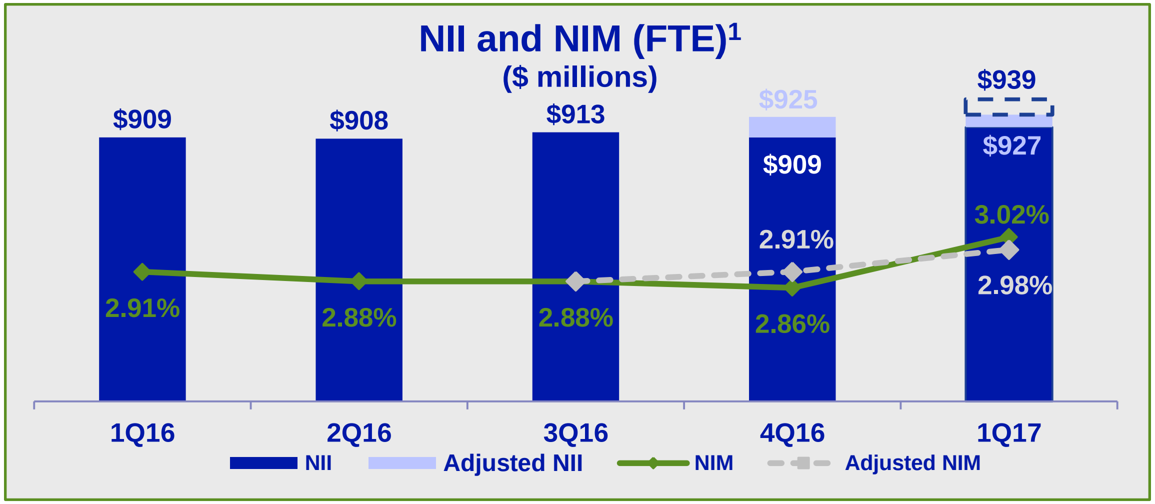
Current Outlook:

FY: ~2% commercial loan growth (EOP), including impact of $900 million of remaining exits expected in 2017

FY: mid-single digit consumer & mortgage loan growth (EOP), excluding auto balances

[1]*All balances are on an average basis; loans balances exclude HFS*

Net interest income



1Q17 vs. 4Q16

- Adjusted[1] NII & NIM performance driven by:
  - Improved short-term market rates
  - Lower wholesale funding balances
  - Day count (-$13mm, +2 bps)
- Adjusted NII up $2 million and adjusted NIM up 7 bps

1Q17 vs. 1Q16

- Adjusted[1] NII & NIM performance driven by:
  - Improved short-term market rates
- Adjusted NII up $18 million
- Adjusted NIM up 7 bps

Current Outlook[1]:

FY: NII (FTE) up 4 - 5%; Adj. NIM at high end of 2.95 - 3.00% range (w/ September & December rate hikes)

Q2: NII (FTE) up 1 - 1.5% sequentially from adjusted NII; NIM up ~2 basis points from adjusted NIM

[1]*Non-GAAP measure: See Reg G reconciliation on pages 20 and 21 of this presentation and use of non-GAAP measures on page 32 of the earnings release*

Noninterest income

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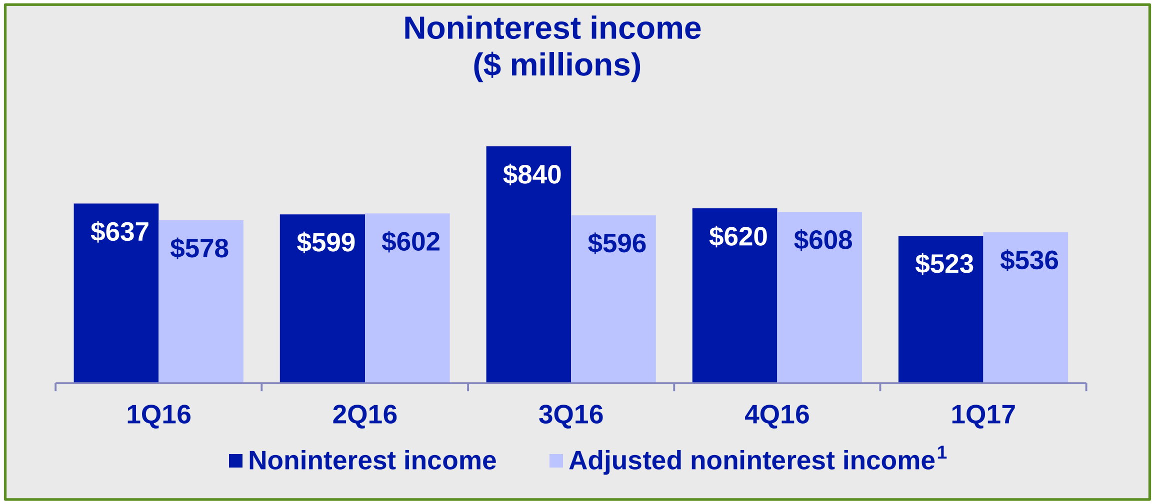


1Q17 vs. 4Q16

- Adjusted[1] noninterest income down $72 million, or 12%; driven by:
  - 4Q16 TRA payment, mortgage banking net revenue, and lease remarketing impairment
  - Partially offset by increase in wealth & asset and capital markets revenue

1Q17 vs. 1Q16

- Adjusted[1] noninterest income down $42 million, or 7%; driven by:
  - Mortgage banking net revenue and lease remarketing impairment
  - Partially offset by increase in wealth & asset and capital markets revenue

Current Outlook[1,2]:

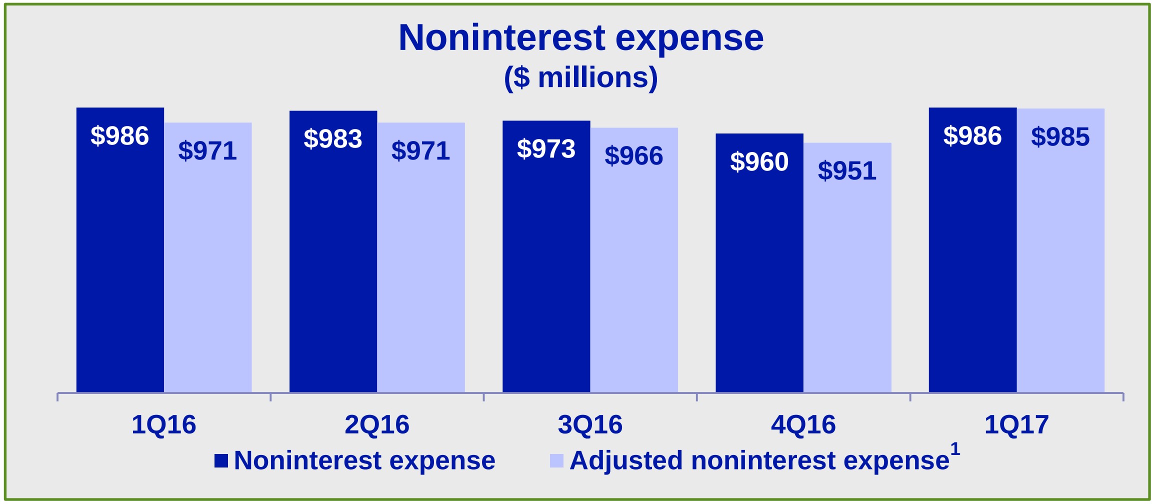
FY adjusted: up 3%, excluding mortgage

Q2 adjusted: up 8%, excluding mortgage

[1]Non-GAAP measure: See Reg G reconciliation on pages 20 and 21 of this presentation and use of non-GAAP measures on page 32 of the earnings release

[2] 2016 excludes all items shown on page 21 of this presentation, and excludes all mortgage banking net revenue (resulting in $2.1BN); Q1 2017 excludes all items shown on page 21 of this presentation, and excludes all mortgage banking net revenue (resulting in $484 million).

Noninterest expense



1Q17 vs. 4Q16

- Noninterest expense up 3%; driven by:
  - Seasonally higher compensation-related expenses, and $18mm in expense pulled forward due to change in LTI grant date
  - Partially offset by diligent expense management throughout the bank

1Q17 vs. 1Q16

- Noninterest expense flat; driven by:
  - Lower losses and adjustments
  - Lower card and processing expense due to contract renegotiations

Current Outlook:

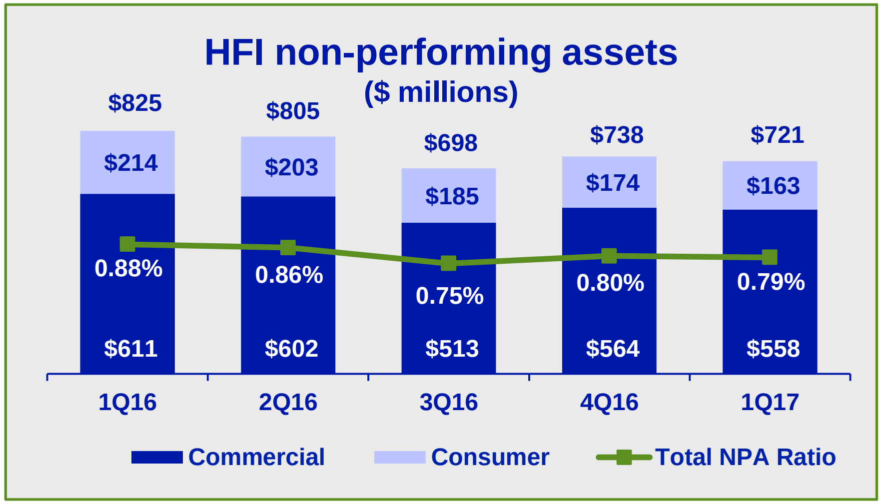
FY: ~1% annual growth

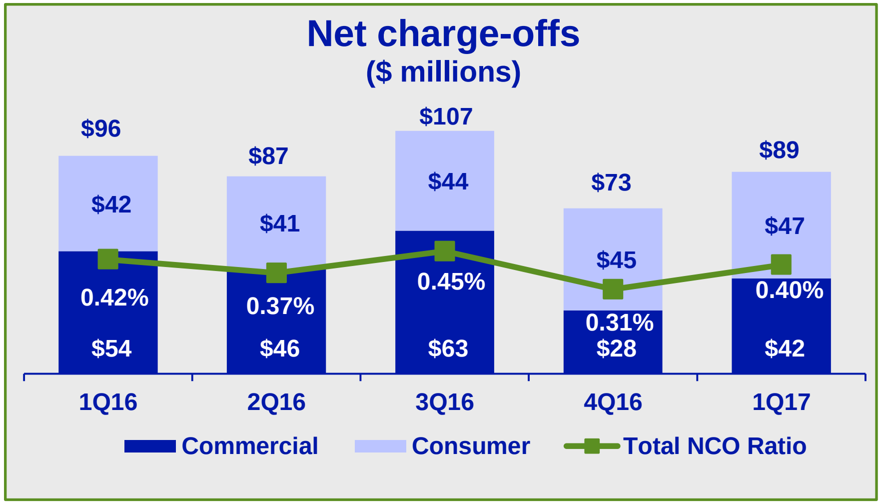
Q2: flat versus 2Q16

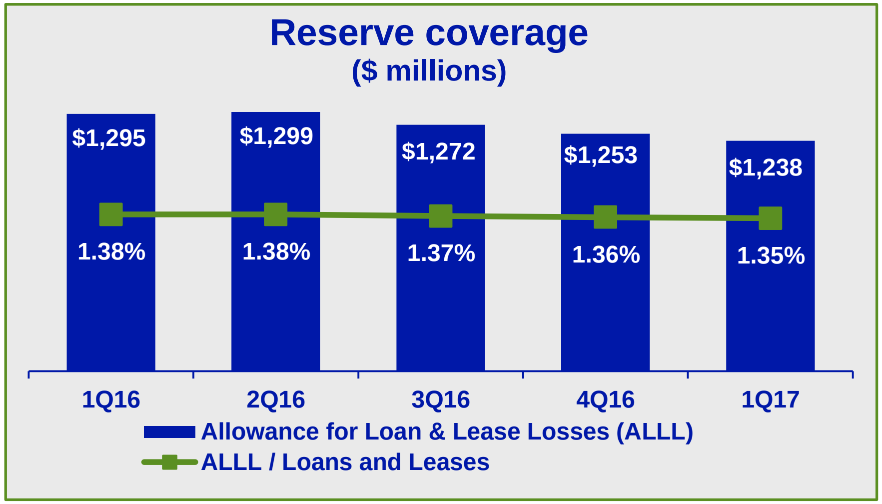
[1] *Non-GAAP measure: See Reg G reconciliation on pages 20 and 21 of this presentation and use of non-GAAP measures on page 32 of the earnings release*

Credit quality overview

- 1Q17 net charge-offs of 0.40%, up 9 bps from 4Q16 and down 2 bps from 1Q16
- 1Q17 portfolio NPAs down $17MM from 4Q16 and $104MM from 1Q16
- 1Q17 criticized assets relatively flat
- 1Q17 allowance for loan & lease losses of 1.35% down 1 bp sequentially





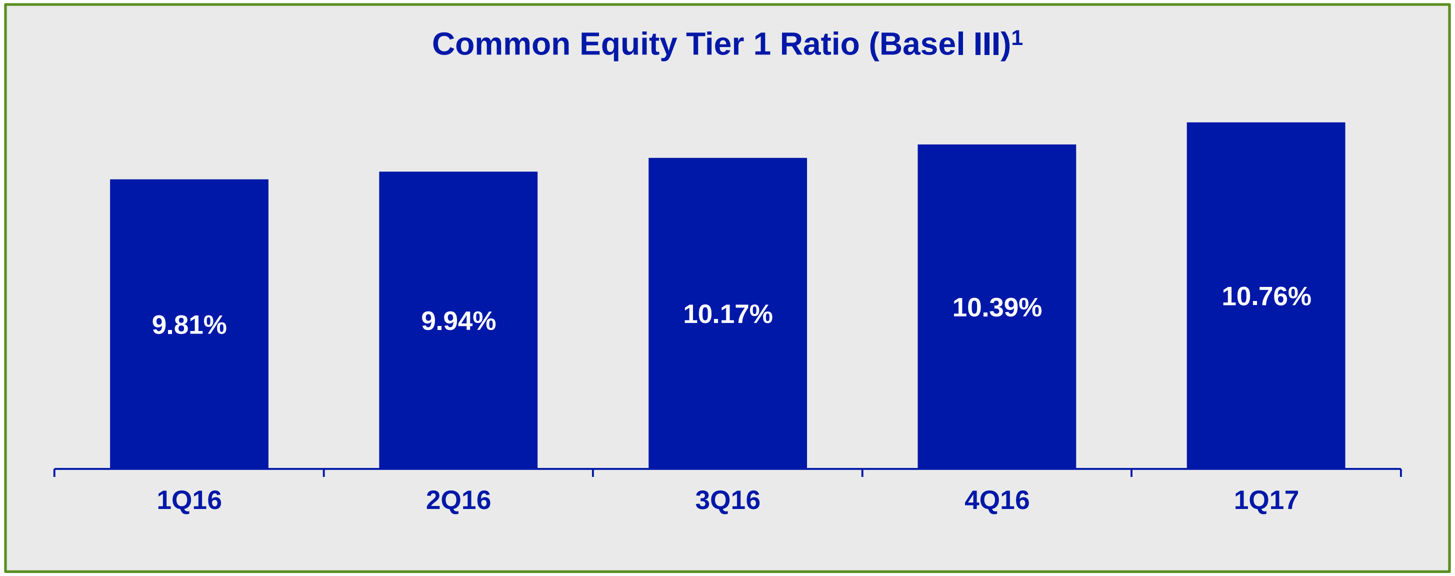


Current Outlook:

NCOs range-bound with potential quarterly variability

Provision reflective of loan growth

Strong capital and liquidity position



Capital Update

- CET1 strong and improved to 10.76%, up 37 bps sequentially and 95 bps from 1Q16
- Tier I risk-based capital 11.90%; Total risk-based capital 15.45%; Leverage 10.15%
- Potentially over 100 bps in after-tax benefit from remaining Vantiv stake
- 2017 CCAR request supportive of stronger levels of capital return to shareholders

Liquidity Update

- Modified LCR of 119% in 1Q17

[1]*Current period regulatory capital ratios are estimated*

Current outlook

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Total loans & leases *(EOP excl. HFS)*	• **FY 2017**: ~2% commercial loan growth, incl. impact of $900 million of remaining exits in 2017 • **FY 2017**: mid-single digit consumer & mortgage loan growth, excluding auto balances
Net interest income (FTE)[1]	• **FY 2017**: Up 4 - 5% (higher-end w/ September & December hikes) • **Q2 2017**: Up 1 - 1.5% sequentially from the adjusted NII of $927 million
Net interest margin (FTE)[1]	• **FY 2017**: 2.95% - 3.00% on an adjusted basis (higher-end w/ September & December hikes) • **Q2 2017**: Up ~2 bps from the adjusted NIM of 2.98%
Noninterest income[1,2]	• **FY 2017 adjusted**: up 3%, excluding mortgage • **Q2 2017 adjusted**: up 8%, excluding mortgage *mortgage revenue excluded given volatility from significant increase in interest rates at the end of 2016*
Noninterest expense	• **FY 2017:** ~1% annual growth • **Q2 2017**: flat versus Q2 2016
Effective tax rate	• **FY 2017:** mid 24% range • **Q2 2017:** 25% range *assumes no Federal corporate tax rate change*
Credit items	• NCOs range-bound with potential quarterly variability • Provision reflective of loan growth

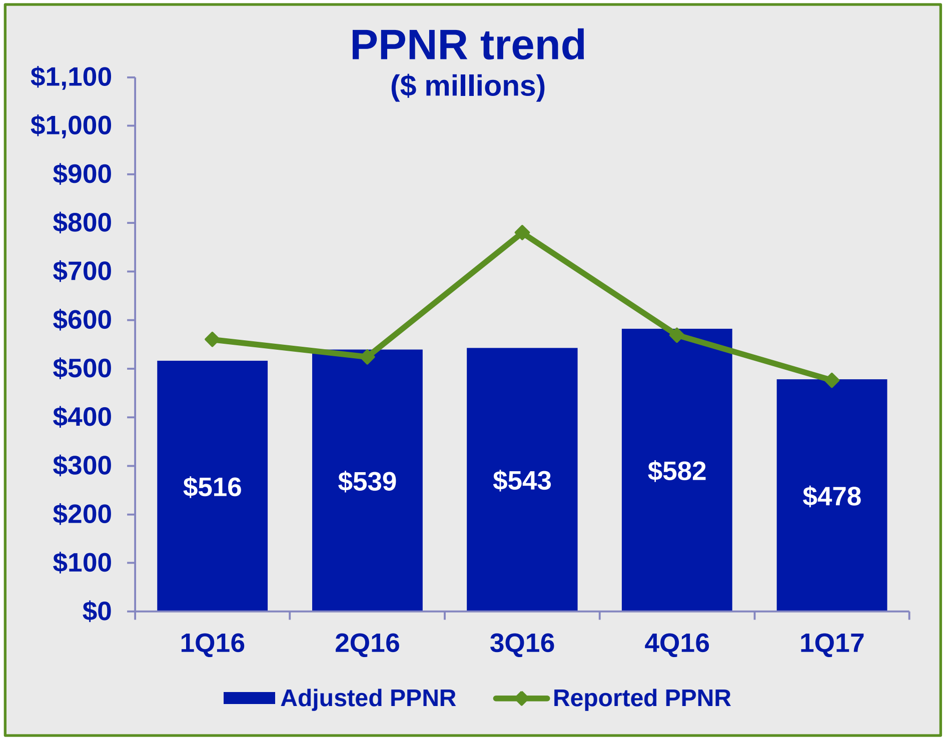
Outlook as of April 25, 2017;
please see cautionary statement on slide 2 regarding forward-looking statements

[1]Non-GAAP measure: See Reg G reconciliation on pages 20 and 21 of this presentation and use of non-GAAP measures on page 32 of the earnings release
[2] 2016 excludes all items shown on page 21 of this presentation, and excludes all mortgage banking net revenue (resulting in $2.1BN); Q1 2017 excludes all items shown on page 21 of this presentation, and excludes all mortgage banking net revenue (resulting in $484 million).

Note: Previous and current outlook excludes potential, but currently unforecasted, items, such as any potential additional Vantiv gains or losses, future capital actions, or changes in regulatory or accounting guidance

Appendix

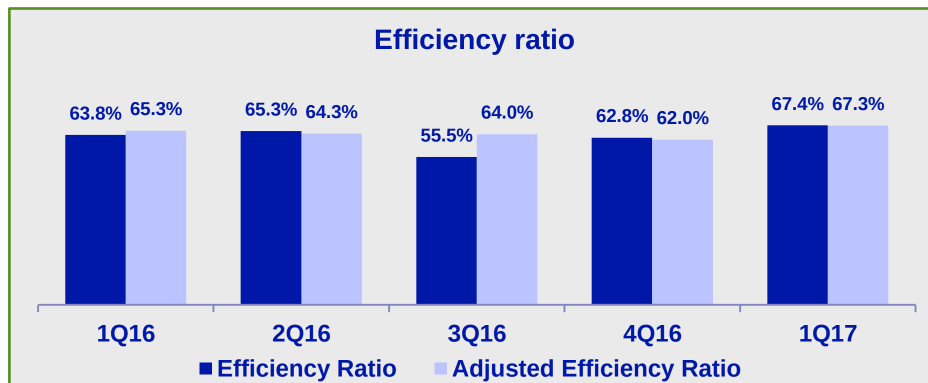
PPNR and efficiency ratio trends[1]



PPNR reconciliation

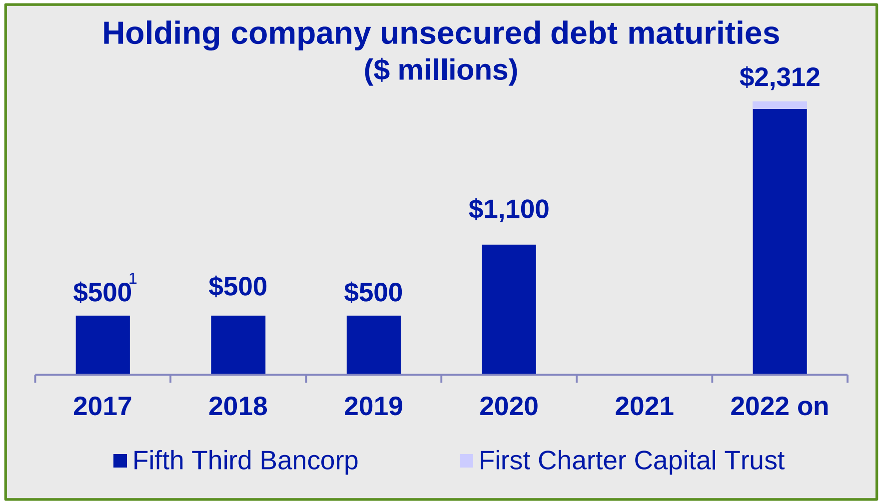
($ in millions)	1Q16	2Q16	3Q16	4Q16	1Q17
Net interest income (FTE)	$909	$908	$913	$909	$939
Add: Noninterest income	637	599	840	620	523
Less: Noninterest expense	986	983	973	960	986
Pre-provision net revenue	$560	$524	$780	$569	$476
Adjustments to remove (benefit) / detriment[2]:					
In net interest income:					
Bankcard refunds	-	-	-	16	(12)
In noninterest income:					
Gain on Vantiv warrant actions	-	-	-	(9)	-
Vantiv TRA settlement payment	-	-	-	-	-
Gain from termination and settlement of Vantiv TRA	-	-	(280)	-	-
Gain on sale from the sale of a non-branch facility	-	-	(11)	-	-
Branch and land valuation adjustments	-	-	28	-	-
Valuation of 2009 Visa total return swap	(1)	50	12	(6)	13
Transfer of nonconforming investments under Volcker to HFS	-	-	9	-	-
Vantiv warrant valuation	(47)	(19)	2	-	-
Gain on sale of certain branches	(8)	(11)	-	-	-
Gain on sale of the agented bankcard loan portfolio	-	(11)	-	-	-
Securities (gains) / losses	(3)	(6)	(4)	3	-
In noninterest expense:					
Contribution to Fifth Third Foundation	-	-	3	5	-
Severance expense	15	3	4	4	1
Retirement eligibility changes	-	9	-	-	-
Adjusted PPNR	$516	$539	$543	$582	$478

- **Adjusted PPNR down 18% vs. 4Q16 driven by:**
  - **Vantiv TRA payment in 4Q16**
  - **Mortgage banking net revenue**
  - **Seasonal expenses and $18MM LTI impact**
  - **Lease remarketing impairment**
- **Adjusted PPNR down 7% YoY**
  - **Mortgage banking net revenue**
  - **Lease remarketing impairment**
  - **Offset by improvement in NII**



[1]Non-GAAP measures: See Reg G reconciliation on pages 20 and 21 of this presentation and use of non-GAAP measures on page 32 of the earnings release
[2]Prior quarters include similar adjustments

Strong liquidity profile



Holding Company:

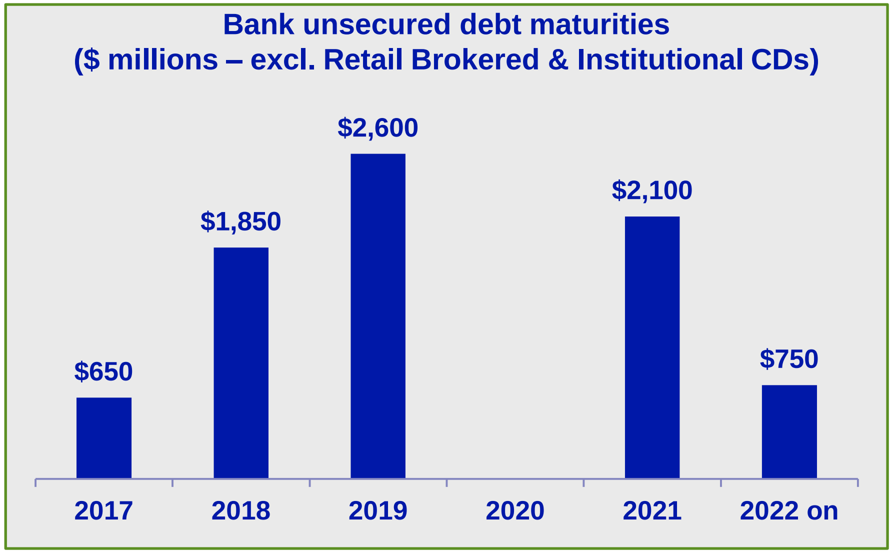
- Modified LCR of 119%
- Holding Company cash at March 31, 2017: $2.1B
- Cash currently sufficient to satisfy all fixed obligations in a stressed environment for ~23 months (debt maturities, common and preferred dividends, interest and other expenses) without accessing capital markets, relying on dividends from subsidiaries or other actions
- $500MM of debt matured in 1Q17. We intend to issue debt from the Holding Company in 2017.

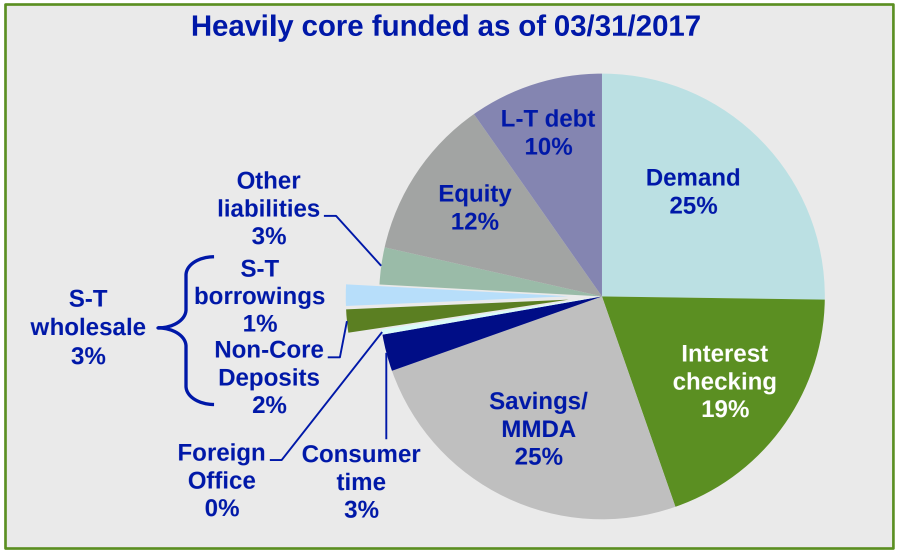
Bank Entity:

- There were no debt maturities at the Bank in 1Q17
- The Bank did not issue any additional debt in 1Q17

2017 Funding Plans:

- $650MM of debt at the Bank will mature in 2Q17
- Fifth Third would not be required to replace 2017 debt maturities to maintain our current senior debt ratings under the Moody's LGF methodology
- Any additional debt issuance in 2017 would result from general balance sheet management and prudent liquidity risk management





- Available and contingent borrowing capacity (1Q17): FHLB ~$12.0B available, ~$14.5B total; Federal Reserve ~$32.0B

[1]*The $500MM matured in 1Q17*

Balance sheet positioning

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$125.9B; $69.2B fixed, $56.7B floating

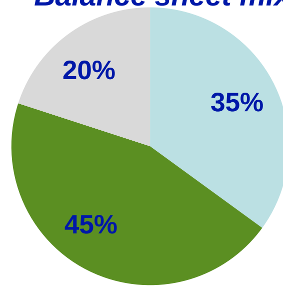
	Key characteristics	*Balance sheet mix*	*Fixed vs. floating*	

Investment portfolio

Key characteristics

- 52% allocation to bullet/locked-out cash flow securities
- Investment portfolio yield: 3.11%
- Duration: 5.0 years
- Net unrealized pre-tax gain: $188MM
- 98% AFS

Balance sheet mix

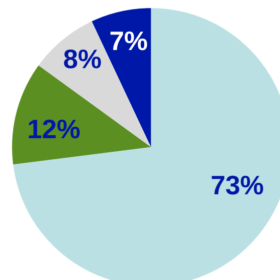


Fixed vs. floating

	Fixed vs. floating
Level 1	100% Fix / 0% Float
Level 2A	100% Fix / 0% Float
Non-HQLA /other	76% Fix / 24% Float

Commercial loans[1,2]

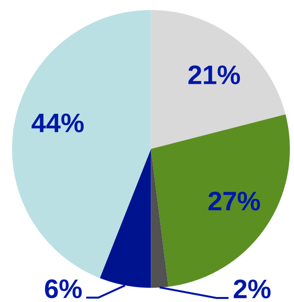
- Fixed: $14.1B[1, 2]
- Float: $42.3B[1, 2]
- *1ML based: 62%* (of total commercial)
- *3ML based: 8%* (of total commercial)
- *Prime based: 4%* (of total commercial)
- Weighted avg. life: 1.74 years



	Fixed vs. floating
C&I	20% Fix / 80% Float
Commercial mortgage	23% Fix / 77% Float
Commercial construction	4% Fix / 96% Float
Commercial lease	100% Fix / 0% Float

Consumer loans[1]

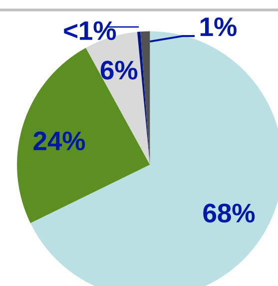
- Fixed: $25.2B[1]
- Float: $10.6B[1]
- *Prime based: 23%* (of total consumer)
- Weighted avg. life: 3.83 years
- Auto weighted avg. life: 1.38 years



	Fixed vs. floating
Resi mtg & construction	90% Fix / 10% Float
Auto	99% Fix / 1% Float
Home equity	8% Fix / 92% Float
Credit card	31% Fix / 69% Float
Other	10% Fix / 90% Float

Long-term debt[3]

- Fixed: $10.1B[3]
- Float: $3.5B[3]
- *1ML based: <1%* (of total long term debt)
- *3ML based: 26%* (of total long term debt)
- Weighted avg. life: 4.37 years



	Fixed vs. floating
Senior debt	76% Fix / 24% Float
Sub debt	64% Fix / 36% Float
Auto securiz. proceeds	99% Fix / 1% Float
TRUPS	0% Fix / 100% Float
Other	100% Fix / 0% Float

Data as of 03/31/17

[1]Includes HFS loans & leases

[2]Fifth Third had $4.48B 1ML receive-fix swaps outstanding against C&I loans, which are being included in fixed

[3]Fifth Third had $2.96B 3ML receive-fix swaps outstanding against long-term debt, which are being included in floating, long-term debt with swaps outstanding reflected at fair value

Interest rate risk management

- **NII benefits from asset rate reset in a rising rate environment**
  - **57% of total loans are floating rate considering impacts of interest rate swaps (75% of total commercial and 30% of total consumer)**
  - **Investment portfolio duration of 5.0 years**
  - **Short-term borrowings represent approximately 12% of total wholesale funding, or 2% of total funding**
  - **Approximately $11 billion in non-core funding matures beyond one year**
- **Interest rate sensitivity tables are based on conservative deposit assumptions**
  - **70% beta on all interest-bearing deposit and sweep balances (~50% betas experienced in 2004 – 2006 Fed tightening cycle)**
  - **No modeled re-pricing lag**
  - **Modeled non-interest bearing commercial DDA runoff of approximately $2.5 billion (about 10%) for each 100 bps increase in rates**
  - **DDA runoff rolls into an interest bearing product with a 100% beta**

Estimated NII Sensitivity Profile and ALCO Policy Limits

	% Change in NII (FTE)		ALCO Policy Limits	
Change in Interest Rates (bps)	12 Months	13-24 Months	12 Months	13-24 Months
+200 Ramp over 12 months	**2.05%**	**6.98%**	**(4.00%)**	**(6.00%)**
+100 Ramp over 12 months	**1.20%**	**4.37%**	**-**	**-**
-50 Ramp over 6 months	**(3.48%)**	**(6.37%)**	**(6.00%)**	**(8.00%)**

Estimated EVE Sensitivity Profile and ALCO Policy Limits

Change in Interest Rates (bps)	Change in EVE	ALCO Policy Limit
+200 Shock	**(5.45%)**	**(12.00%)**
+100 Shock	**(2.21%)**	**-**
+25 Shock	**(0.40%)**	**-**
-100 Shock	**(0.19%)**	**-**

Estimated NII Sensitivity with Demand Deposit Balance Changes

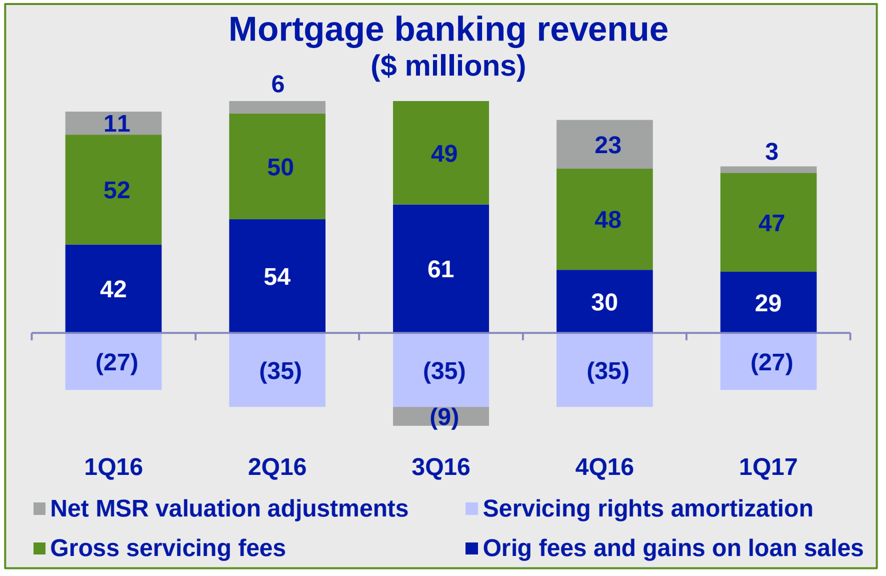
	% Change in NII (FTE)			
	$1B Balance Decrease		$1B Balance Increase	
Change in Interest Rates (bps)	12 Months	13-24 Months	12 Months	13-24 Months
+200 Ramp over 12 months	**1.79%**	**6.45%**	**2.31%**	**7.50%**
+100 Ramp over 12 months	**1.07%**	**4.11%**	**1.33%**	**4.64%**

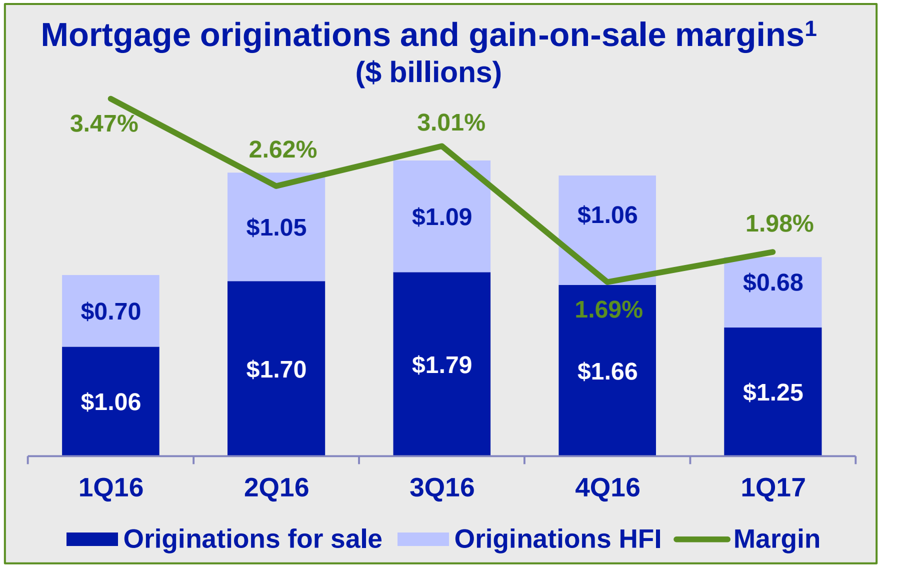
Estimated NII Sensivity with Deposit Beta Changes

	% Change in NII (FTE)			
	Betas 25% Higher		Betas 25% Lower	
Change in Interest Rates (bps)	12 Months	13-24 Months	12 Months	13-24 Months
+200 Ramp over 12 months	**(0.96%)**	**0.95%**	**5.06%**	**13.00%**
+100 Ramp over 12 months	**(0.30%)**	**1.36%**	**2.71%**	**7.39%**

Data as of 03/31/17
[1]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.
[2]Re-pricing percentage or "beta" is the estimated change in yield over 12 months as a result of a shock or ramp 100 bps parallel shift in the yield curve

Mortgage banking results





- $1.9B in originations, up 10% YoY; 51% purchase volume
- 1Q17 mortgage banking drivers:
  - Origination fees and gain on sale revenue down $1MM, or 3%, sequentially
  - Gain on sale margin up 29 bps sequentially
  - Net MSR valuation adjustments of positive $3MM; servicing rights amortization of $27MM
  - $47MM in gross servicing fees
- YoY decline in mortgage banking revenue driven primarily by lower origination fees and gains on loan sales
- $2.4 billion MSR portfolio purchased in 1Q 2017; $3.6 billion MSR portfolio purchased in 2Q 2017

[1]*Gain on sale margin represents gains on all loans originated for sale*

NPL rollforward

FIFTH THIRD BANCORP

NPL HFI Rollforward					
Commercial					
	1Q16	**2Q16**	**3Q16**	**4Q16**	**1Q17**
Beginning NPL amount	$ 341	$ 543	$ 539	$ 460	$ 523
Transfers to nonaccrual status	306	104	145	161	128
Transfers to accrual status	(3)	(6)	-	(4)	-
Transfers from held for sale	-	-	-	-	-
Transfers to held for sale	(3)	-	(36)	(3)	(3)
Loans sold from portfolio	(6)	(2)	(3)	-	-
Loan paydowns/payoffs	(39)	(52)	(112)	(53)	(80)
Transfers to OREO	(1)	(3)	(1)	(3)	(2)
Charge-offs	(60)	(51)	(81)	(40)	(46)
Draws/other extensions of credit	8	6	9	5	3
Ending Commercial NPL	$ 543	$ 539	$ 460	$ 523	$ 523
Consumer					
	1Q16	**2Q16**	**3Q16**	**4Q16**	**1Q17**
Beginning NPL amount	$ 165	$ 158	$ 154	$ 141	$ 137
Transfers to nonaccrual status	55	56	45	44	42
Transfers to accrual status	(33)	(31)	(28)	(21)	(19)
Transfers from held for sale	-	-	-	-	-
Transfers to held for sale	-	-	-	-	-
Loans sold from portfolio	-	-	-	-	-
Loan paydowns/payoffs	(9)	(11)	(10)	(8)	(10)
Transfers to OREO	(6)	(7)	(7)	(5)	(4)
Charge-offs	(14)	(11)	(13)	(14)	(12)
Draws/other extensions of credit	-	-	-	-	-
Ending Consumer NPL	$ 158	$ 154	$ 141	$ 137	$ 134
Total NPL	$ 701	$ 693	$ 601	$ 660	$ 657
Total new nonaccrual loans - HFI	$ 361	$ 160	$ 190	$ 205	$ 170

Credit trends

Commercial & Industrial

C&I ($ in millions)	1Q16	2Q16	3Q16	4Q16	1Q17
EOP Balance*	$43,433	$43,558	$42,727	$41,676	$41,074
Avg Balance*	$43,089	$43,876	$43,116	$42,548	$41,854
90+ days delinquent	$3	$2	$7	$4	$3
as % of loans	0.01%	NM	0.02%	0.01%	0.01%
NPAs*	$473	$477	$419	$488	$490
as % of loans	1.09%	1.10%	0.98%	1.17%	1.19%
Net charge-offs	$46	$39	$61	$25	$36
as % of loans	0.43%	0.36%	0.56%	0.24%	0.34%

Residential Mortgage

Residential mortgage ($ in millions)	1Q16	2Q16	3Q16	4Q16	1Q17
EOP Balance*	$13,895	$14,307	$14,643	$15,051	$15,336
Avg Balance*	$13,788	$14,046	$14,455	$14,854	$15,200
90+ days delinquent	$44	$38	$43	$49	$45
as % of loans	0.32%	0.27%	0.29%	0.33%	0.29%
NPAs*	$77	$69	$58	$53	$48
as % of loans	0.55%	0.48%	0.40%	0.35%	0.31%
Net charge-offs	$2	$2	$2	$2	$5
as % of loans	0.07%	0.06%	0.07%	0.06%	0.13%

Commercial Real Estate

Commercial mortgage ($ in millions)	1Q16	2Q16	3Q16	4Q16	1Q17
EOP Balance*	$6,864	$6,875	$6,856	$6,899	$6,924
Avg Balance*	$6,886	$6,831	$6,888	$6,957	$6,941
NPAs*	$126	$114	$86	$72	$64
as % of loans	1.84%	1.66%	1.25%	1.04%	0.92%
Net charge-offs	$6	$6	$2	$2	$5
as % of loans	0.35%	0.38%	0.08%	0.11%	0.29%

Commercial construction ($ in millions)	1Q16	2Q16	3Q16	4Q16	1Q17
EOP Balance*	$3,428	$3,706	$3,905	$3,903	$4,283
Avg Balance*	$3,297	$3,551	$3,848	$3,890	$3,987
NPAs*	$8	$7	$5	-	-
as % of loans	0.23%	0.19%	0.13%	NM	NM
Net charge-offs	-	-	-	-	-
as % of loans	(0.06%)	NM	NM	NM	NM

Home Equity & Automobile

Home equity ($ in millions)	1Q16	2Q16	3Q16	4Q16	1Q17
EOP Balance*	$8,112	$7,988	$7,864	$7,695	$7,469
Avg Balance*	$8,217	$8,054	$7,918	$7,779	$7,581
90+ days delinquent	-	-	-	-	-
as % of loans	NM	NM	NM	NM	NM
Net charge-offs	$8	$6	$7	$6	$6
as % of loans	0.36%	0.30%	0.32%	0.35%	0.33%

Automobile ($ in millions)	1Q16	2Q16	3Q16	4Q16	1Q17
EOP Balance*	$11,128	$10,671	$10,349	$9,983	$9,572
Avg Balance*	$11,283	$10,887	$10,508	$10,162	$9,786
90+ days delinquent	$8	$7	$8	$9	$6
as % of loans	0.07%	0.07%	0.08%	0.09%	0.06%
Net charge-offs	$9	$8	$9	$11	$11
as % of loans	0.32%	0.26%	0.35%	0.40%	0.48%

*Excludes loans held-for-sale

Regulation G non-GAAP reconciliation

Fifth Third Bancorp and Subsidiaries
Regulation G Non-GAAP Reconciliation
$ and shares in millions
(unaudited)

	For the Three Months Ended				
	March 2017	December 2016	September 2016	June 2016	March 2016
Net income available to common shareholders (U.S. GAAP)	$290	$372	$501	$305	$311
Add: Intangible amortization, net of tax	-	-	-	-	-
Tangible net income available to common shareholders	$290	$372	$501	$305	$311
Tangible net income available to common shareholders (annualized) (a)	**$1,176**	**$1,480**	**$1,993**	**$1,227**	**$1,251**
Average Bancorp shareholders' equity (U.S. GAAP)	$16,429	$16,545	$16,883	$16,584	$16,376
Less: Average preferred stock	(1,331)	(1,331)	(1,331)	(1,331)	(1,331)
Average goodwill	(2,416)	(2,416)	(2,416)	(2,416)	(2,416)
Average intangible assets and other servicing rights	(11)	(10)	(10)	(11)	(12)
Average tangible common equity (b)	**$12,671**	**$12,788**	**$13,126**	**$12,826**	**$12,617**
Total Bancorp shareholders' equity (U.S. GAAP)	$16,430	$16,205	$16,776	$16,726	$16,323
Less: Preferred stock	(1,331)	(1,331)	(1,331)	(1,331)	(1,331)
Goodwill	(2,419)	(2,416)	(2,416)	(2,416)	(2,416)
Intangible assets and other servicing rights	(11)	(10)	(10)	(11)	(12)
Tangible common equity, including unrealized gains / losses (c)	**$12,669**	**$12,448**	**$13,019**	**$12,968**	**$12,564**
Less: Accumulated other comprehensive income	(68)	(59)	(755)	(889)	(684)
Tangible common equity, excluding unrealized gains / losses (d)	**$12,601**	**$12,389**	**$12,264**	**$12,079**	**$11,880**
Total assets (U.S. GAAP)	$140,200	$142,177	$143,279	$143,625	$142,430
Less: Goodwill	(2,419)	(2,416)	(2,416)	(2,416)	(2,416)
Intangible assets and other servicing rights	(11)	(10)	(10)	(11)	(12)
Tangible assets, including unrealized gains / losses (e)	**$137,770**	**$139,751**	**$140,853**	**$141,198**	**$140,002**
Less: Accumulated other comprehensive income / loss, before tax	(105)	(91)	(1,162)	(1,368)	(1,052)
Tangible assets, excluding unrealized gains / losses (f)	**$137,665**	**$139,660**	**$139,691**	**$139,830**	**$138,950**
Common shares outstanding (g)	**750**	**750**	**756**	**766**	**770**
Ratios:					
Return on average tangible common equity (a) / (b)	9.3%	11.6%	15.2%	9.6%	9.9%
Tangible common equity (excluding unrealized gains/losses) (d) / (f)	9.15%	8.87%	8.78%	8.64%	8.55%
Tangible common equity (including unrealized gains/losses) (c) / (e)	9.20%	8.91%	9.24%	9.18%	8.97%
Tangible book value per share (c) / (g)	$16.89	$16.60	$17.22	$16.93	$16.32

See page 32 of the earnings release for a discussion on the use of non-GAAP financial measures

Regulation G non-GAAP reconciliation

Fifth Third Bancorp and Subsidiaries
Regulation G Non-GAAP Reconciliation
$ and shares in millions
(unaudited)

	For the Three Months Ended				
	March 2017	December 2016	September 2016	June 2016	March 2016
CET 1 capital (transitional)	$12,636	$12,426	$12,299	$12,112	$11,914
Less: Adjustments to CET 1 capital from transitional to fully phased-in (1)	(2)	(4)	(4)	(4)	(5)
CET 1 capital (fully phased-in) (h)	**12,634**	**12,422**	**12,295**	**12,108**	**11,909**
Risk-weighted assets (transitional)	117,407	119,632	120,954	121,824	121,432
Add: Adjustments to risk-weighted assets from transitional to fully phased-in (2)	1,164	1,115	929	932	1,027
Risk-weighted assets (fully phased-in) (i)	**$118,571**	**$120,747**	**$121,883**	**$122,756**	**$122,459**
Estimated CET 1 capital ratio under Basel III Final Rule (fully phased-in) (h) / (i)	10.66%	10.29%	10.09%	9.86%	9.72%

(1) Primarily relates to disallowed intangible assets (other than goodwill and MSRs, net of associated deferred tax liabilities)
(2) Primarily relates to higher risk-weighting for MSRs

	March 2017	December 2016	September 2016	June 2016	March 2016
Net interest income (U.S. GAAP)	$933	$903	$907	$902	$903
Add: FTE Adjustment	6	6	6	6	6
Net interest income (FTE) (j)	**$939**	**$909**	**$913**	**$908**	**$909**
Net interest income (FTE) (annualized) (k)	**$3,808**	**$3,616**	**$3,632**	**$3,652**	**$3,656**
Net interest income (FTE)	$939	$909	$913	$908	$909
Bankcard refunds / (reversal)	(12)	16	-	-	-
Adjusted net interest income (FTE) (l)	**$927**	**$925**	**$913**	**$908**	**$909**
Adjusted net interest income (FTE) (annualized) (m)	**$3,760**	**$3,680**	**$3,632**	**$3,652**	**$3,656**
Noninterest income (U.S. GAAP) (n)	**$523**	**$620**	**$840**	**$599**	**$637**
Gain on Vantiv warrant actions	-	(9)	-	-	-
Vantiv TRA-related transactions	-	-	(280)	-	-
Gain from the sale of a non-branch facility	-	-	(11)	-	-
Branch / land impairment charge	-	-	28	-	-
Valuation of 2009 Visa total return swap	13	(6)	12	50	(1)
Transfer of certain nonconforming investments under Volcker to held-for-sale	-	-	9	-	-
Vantiv warrant valuation	-	-	2	(19)	(47)
Gain on sale of certain branches	-	-	-	(11)	(8)
Gain on sale of the non-strategic agented bankcard loan portfolio	-	-	-	(11)	-
Securities (gains) / losses	-	3	(4)	(6)	(3)
Adjusted noninterest income (o)	**$536**	**$608**	**$596**	**$602**	**$578**
Noninterest expense (U.S. GAAP) (p)	**$986**	**$960**	**$973**	**$983**	**$986**
Contribution for Fifth Third Foundation	-	(5)	(3)	-	-
Severance expense	(1)	(4)	(4)	(3)	(15)
Retirement eligibility changes	-	-	-	(9)	-
Adjusted noninterest expense (q)	**$985**	**$951**	**$966**	**$971**	**$971**
Average interest-earning assets (r)	**125,968**	**126,548**	**126,092**	**126,847**	**125,651**
Ratios:					
Net interest margin (k) / (r)	3.02%	2.86%	2.88%	2.88%	2.91%
Adjusted net interest margin (m) / (r)	2.98%	2.91%	2.88%	2.88%	2.91%
Efficiency ratio (p) / [(j) + (n)]	67.4%	62.8%	55.5%	65.3%	63.8%
Adjusted efficiency ratio (q) / [(l) + (o)]	67.3%	62.0%	64.0%	64.3%	65.3%

See page 32 of the earnings release for a discussion on the use of non-GAAP financial measures