

Fifth Third Fact Sheet

FOURTH QUARTER 2019



\$169 Billion

Total Assets

- 10th largest U.S. based commercial bank
- Diversified loan portfolio; diversified revenue stream
- Heavily core funded; strong liquidity profile

9.75%

Common Equity Tier 1 Capital

- Over 300 basis points above well-capitalized CET1 level
- Capital levels 300 basis points higher than industry crisis era levels
- Asset quality metrics remain historically low

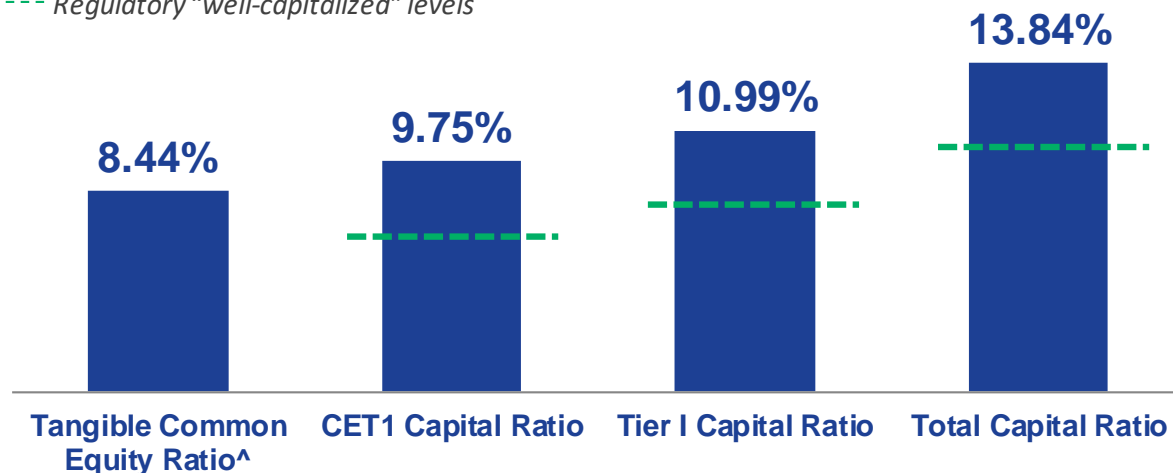
90%

Loan-to-core deposit ratio

- Best level in ~15 years
- Highest deposit balance in the Company's history
- Over \$4 billion in holding company cash on-hand
- Over \$60 billion in contingent liquidity

Fifth Third Bancorp Capital Ratios

--- Regulatory "well-capitalized" levels



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.

Fifth Third Credit Ratings

	Holding Co. Long-Term Issuer	Rating Level	Bank Long-Term Deposit [#]	Rating Level
Moody's	Baa1	8 th highest of 22	Aa3	4 th highest of 22
S&P	BBB+	8 th highest of 23	A-	7 th highest of 23
Fitch	A-	7 th highest of 23	A	6 th highest of 23
DBRS	A	6 th highest of 26	AH	5 th highest of 26

Credit ratings reflect Fifth Third's strong liquidity risk profile, capital levels, and risk management practices, as well as our strong market positioning and sources of diversified revenue.

^{*} As an investor, you should be aware that a security rating is not a recommendation to buy, sell or hold securities, that it may be subject to revision or withdrawal at any time by the assigning rating organization and that each rating should be evaluated independently of any other rating. Additional information on the credit rating ranking within the overall classification system is located on the website of each credit rating agency.
[#] S&P does not provide a depositor rating. Fifth Third Bank's issuer credit rating is A-.

[^] Excluding accumulated other comprehensive income