Fifth Third Bancorp
3Q18 Earnings Presentation

October 23, 2018

Refer to earnings release dated October 23, 2018 for further information.

FORWARD-LOOKING STATEMENTS

This communication contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 including, but not limited to, Fifth Third Bancorp's and MB Financial, Inc.'s expectations or predictions of future financial or business performance or conditions. Forward-looking statements are typically identified by words such as "believe," "expect," "anticipate," "intend," "target," "estimate," "continue," "positions," "plan," "predict," "project," "forecast," "guidance," "goal," "objective," "prospects," "possible" or "potential," by future conditional verbs such as "assume," "will," "would," "should," "could" or "may", or by variations of such words or by similar expressions. These forward-looking statements are subject to numerous assumptions, risks and uncertainties, which change over time. Forward-looking statements speak only as of the date they are made and we assume no duty to update forward-looking statements. Actual results may differ materially from current projections.

In addition to factors previously disclosed in Fifth Third Bancorp's and MB Financial, Inc.'s reports filed with or furnished to the SEC and those identified elsewhere in this communication, the following factors, among others, could cause actual results to differ materially from forward-looking statements or historical performance: the ability to obtain regulatory approvals and meet other closing conditions to the merger, including approval of the merger by MB Financial, Inc.'s stockholders on the expected terms and schedule, including the risk that regulatory approvals required for the merger are not obtained or are obtained subject to conditions that are not anticipated; delay in closing the merger; difficulties and delays in integrating the businesses of MB Financial, Inc. or fully realizing cost savings and other benefits; business disruption following the merger; changes in asset quality and credit risk; the inability to sustain revenue and earnings growth; changes in interest rates and capital markets; inflation; customer acceptance of Fifth Third Bancorp's products and services; customer borrowing, repayment, investment and deposit practices; customer disintermediation; the introduction, withdrawal, success and timing of business initiatives; competitive conditions; the inability to realize cost savings or revenues or to implement integration plans and other consequences associated with mergers, acquisitions and divestitures; economic conditions; and the impact, extent and timing of technological changes, capital management activities, and other actions of the Federal Reserve Board and legislative and regulatory actions and reforms.

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 use 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. If applicable, we provide GAAP reconciliations for non-GAAP financial measures in a later slide in this presentation, which is also available in the investor relations section of our website, www.53.com.

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, the 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.
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 25 through 27 of our 3Q18 earnings release.

IMPORTANT ADDITIONAL INFORMATION AND WHERE TO FIND IT

In connection with the proposed merger, Fifth Third Bancorp has filed with the SEC a Registration Statement on Form S-4 that includes the Proxy Statement of MB Financial, Inc. and a Prospectus of Fifth Third Bancorp, as well as other relevant documents concerning the proposed transaction. This communication does not constitute an offer to sell or the solicitation of an offer to buy any securities or a solicitation of any vote or approval. INVESTORS AND STOCKHOLDERS ARE URGED TO READ THE REGISTRATION STATEMENT AND THE PROXY STATEMENT/PROSPECTUS REGARDING THE MERGER AND ANY OTHER RELEVANT DOCUMENTS FILED WITH THE SEC, AS WELL AS ANY AMENDMENTS OR SUPPLEMENTS TO THOSE DOCUMENTS, BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION.

A free copy of the Proxy Statement/Prospectus, as well as other filings containing information about Fifth Third Bancorp and MB Financial, Inc., may be obtained at the SEC's Internet site (http://www.sec.gov). You will also be able to obtain these documents, free of charge, from Fifth Third Bancorp at ir.53.com or from MB Financial, Inc. by accessing MB Financial, Inc.'s website at investor.mbfinancial.com.

Copies of the Proxy Statement/Prospectus can also be obtained, free of charge, by directing a request to Fifth Third Investor Relations at Fifth Third Investor Relations, MD 1090QC, 38 Fountain Square Plaza, Cincinnati, OH 45263, by calling (866) 670-0468, or by sending an e-mail to ir@53.com or to MB Financial, Attention: Corporate Secretary, at 6111 North River Road, Rosemont, Illinois 60018, by calling (847) 653-1992 or by sending an e-mail to dkoros@mbfinancial.com.

Fifth Third Bancorp and MB Financial, Inc. and certain of their respective directors and executive officers may be deemed to be participants in the solicitation of proxies from the stockholders of MB Financial, Inc. in respect of the transaction described in the Proxy Statement/Prospectus. Information regarding Fifth Third Bancorp's directors and executive officers is contained in Fifth Third Bancorp's Annual Report on Form 10-K for the year ended December 31, 2017 and its Proxy Statement on Schedule 14A, dated March 6, 2018, which are filed with the SEC. Information regarding MB Financial, Inc.'s directors and executive officers is contained in its Proxy Statement on Schedule 14A filed with the SEC on April 3, 2018. Additional information regarding the interests of those participants and other persons who may be deemed participants in the transaction may be obtained by reading the Proxy Statement/Prospectus regarding the proposed merger. Free copies of this document may be obtained as described in the preceding paragraph.

Strategic priorities for the company

1 Implement remaining NorthStar initiatives and achieve standalone financial targets

2 Successfully integrate MB Financial and realize expected financial benefits

3 Continue to position company to pursue profitable organic growth opportunities

3Q18 highlights

- Generated strong loan growth
- NIM expansion exceeded prior guidance; 2% NII growth compared to the prior quarter
- Disciplined expense management
- Remain on-track to achieve NorthStar targets[1,2]
  - Adjusted PPNR up 9%
  - Adjusted efficiency ratio lowest since 2015
  - Adjusted ROTCE up 323 bps
  - Adjusted ROA up 22 bps

	Reported	Adjusted[2]
EPS	$0.61	$0.64
ROA	1.21%	1.26%
ROE	11.2%	11.7%
ROTCE	13.5%	14.0%
NIM[3]	3.23%	3.23%
Efficiency ratio[3]	62.6%	61.7% *59.3% excluding LIH[4]*

- **NCO ratio: 0.30%**
- **NPA ratio: 0.48%**
- **Criticized asset ratio[5]: 3.45%**

[1]All comparisons are YoY; [2]For adjusted EPS: see reconciliation on page 5 of this presentation and page 2 of the earnings release, for other Non-GAAP measures: see reconciliation on pages 23 and 24 of this presentation and use of non-GAAP measures on pages 25-27 of the earnings release; [3]Fully taxable equivalent; [4]LIH refers to low income housing expense; [5]Commercial criticized assets as a percentage of total commercial loans excluding HFS

3Q18 in review

	3Q18	Seq. Δ	YoY Δ
Average balances			
($ in millions)			
Total loans & leases (ex. HFS)	$93,192	1%	1%
Core deposits	$101,492	-	3%
Income statement data			
($ in millions)			
Net interest income (FTE)[1]	1,047	2%	7%
Provision for loan & lease losses	86	161%	28%
Noninterest income	563	(24%)	(64%)
Noninterest expense	1,008	(3%)	3%
Net income attributable to Bancorp	$433	(26%)	(57%)
Net income available to common shareholders	$418	(26%)	(58%)
Financial ratios, as reported			
Earnings per share, diluted	$0.61	(24%)	(55%)
Net interest margin (FTE)[1]	3.23%	2bps	16bps
Efficiency ratio (FTE)[1]	62.6%	390bps	2420bps
Return on average assets	1.21%	(45bps)	(164bps)
Return on average common equity	11.2%	(410bps)	(1440bps)
Return on average tangible common equity[1]	13.5%	(490bps)	(1690bps)

3Q18 reported EPS of $0.61 included a negative $0.03 impact from the following items:

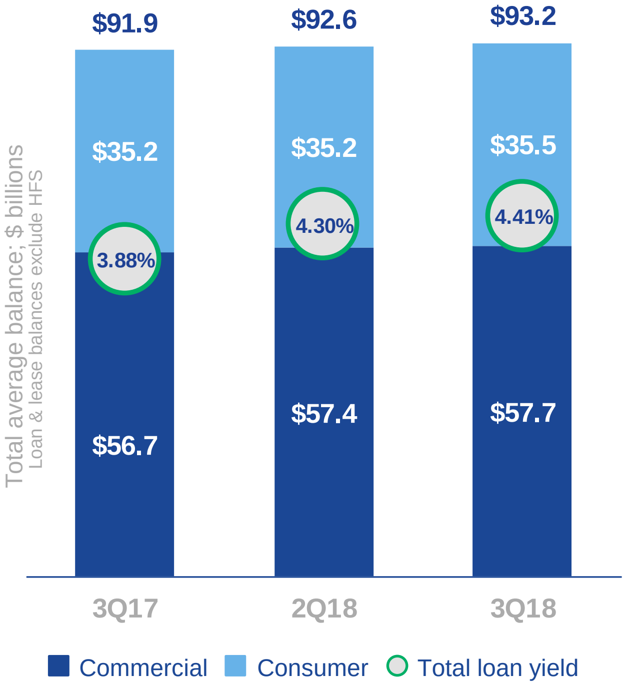
- $17MM pre-tax (~$14MM after-tax[2]) charge related to the valuation of the Visa total return swap
- $8MM pre-tax (~$6MM after-tax[2]) securities loss related to our ownership stake in GreenSky

3Q18 adjusted EPS of $0.64[3]

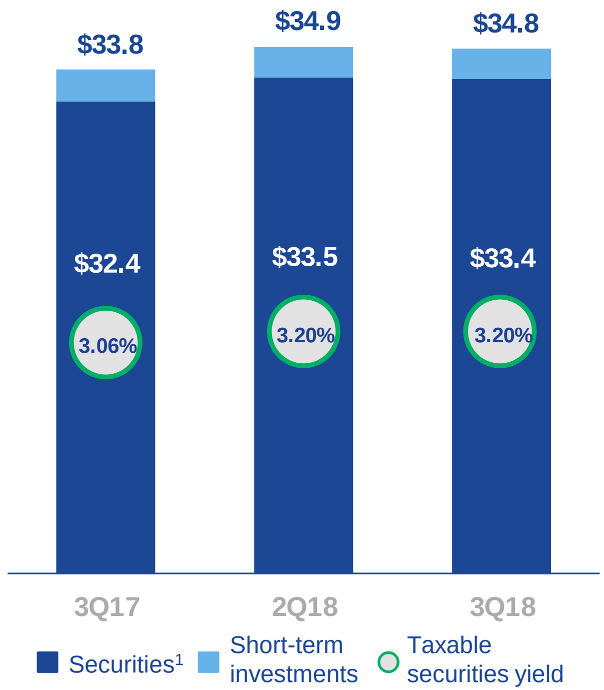
[1]Non-GAAP measure: see reconciliation on pages 23 and 24 of this presentation and use of non-GAAP measures on pages 25-27 of the earnings release;
[2]Assumes a 21% tax rate; [3]Average diluted common shares outstanding (thousands); 679,199.

Balance sheet

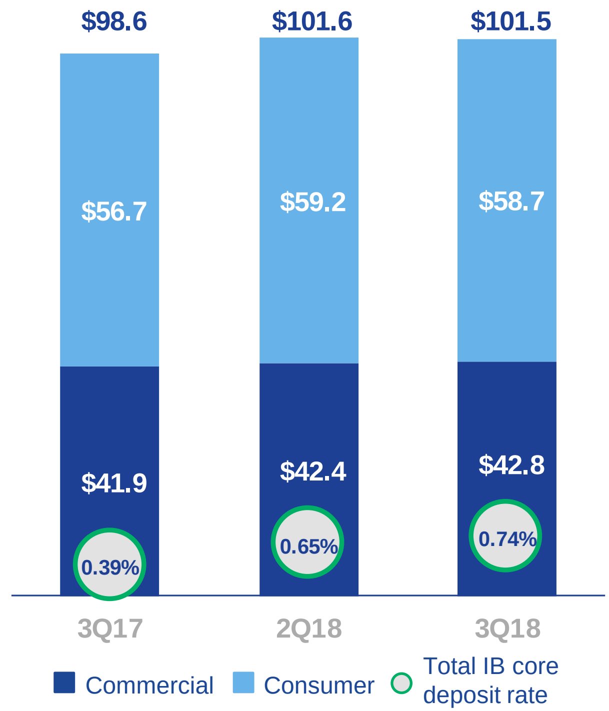
Loan & lease balances



Securities[1] and short-term investments



Core deposit balances



Current 4Q18 outlook

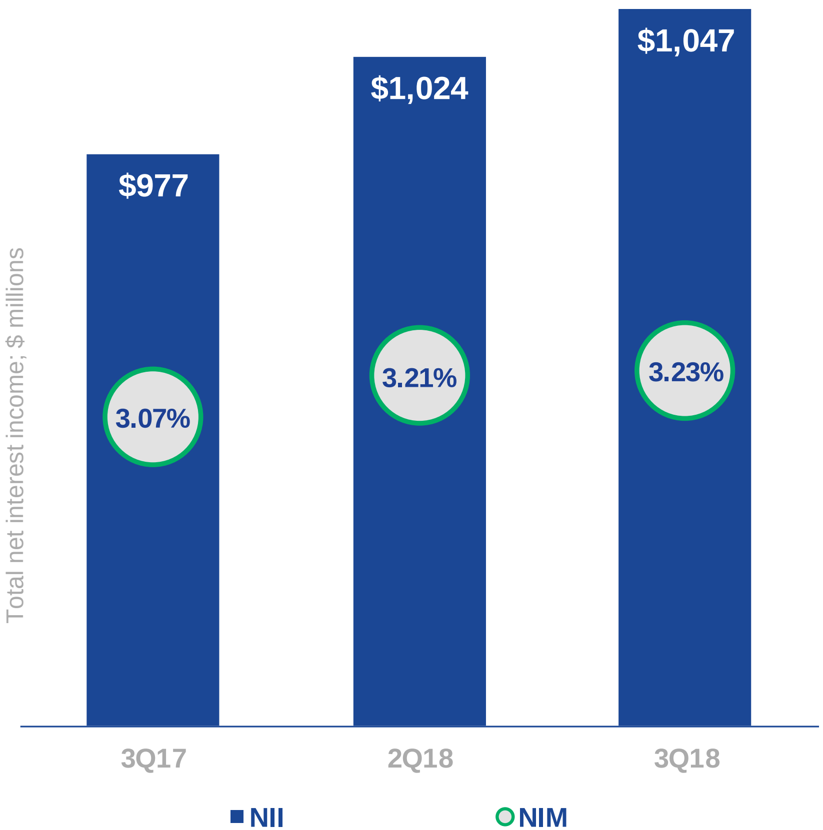
(end of period, incl. HFS)

- **Commercial loans & leases:** up modestly from 3Q18
- **Consumer loans:** flat from 3Q18

[1]Available-for-sale debt and other securities at amortized cost; previous disclosures included available-for-sale equity securities which are now disclosed separately in the financial results

See forward looking statements on page 2

Net interest income[1]



3Q18 vs. 3Q17

- NII up $70 million, or 7%
- NIM up 16 bps
- Primary NII and NIM performance drivers:
  - Higher short-term market rates
  - Growth in interest-earning assets

3Q18 vs. 2Q18

- NII up $23 million, or 2%
- NIM up 2 bps
- Primary NII and NIM performance drivers:
  - Higher short-term market rates ($7MM, +2 bps)
  - Growth in higher-yielding consumer loans ($5MM, +1 bp)
  - Wholesale funding mix ($3MM, + 1 bp)
  - Day count ($7MM, -2 bps)

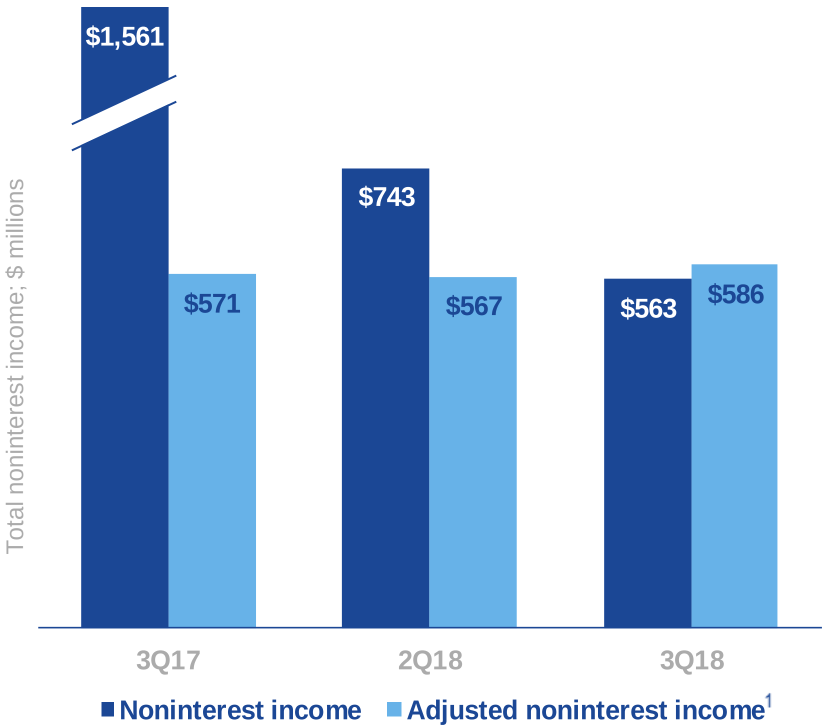
Current 4Q18 outlook

- **NII** up ~2% from 3Q18
- **NIM** up 2 – 3 bps from 3Q18

[1]Net interest income (NII) and net interest margin (NIM) are on a fully-taxable equivalent basis; non-GAAP measure: see reconciliation on pages 23 and 24 of this presentation and use of non-GAAP measures on pages 25-27 of the earnings release

See forward-looking statements on page 2

Noninterest income



3Q18 vs. 3Q17

- Adjusted noninterest income[1] up $15 million, or 3%
- Performance drivers:
  - Other revenue primarily driven by private equity income
  - Increased wealth and asset management revenue
  - Offset by weakness in mortgage banking revenue

3Q18 vs. 2Q18

- Adjusted noninterest income[1] up $19 million, or 3%
- Performance drivers:
  - Increased wealth and asset management revenue
  - Offset by corporate banking revenue decreasing from record levels

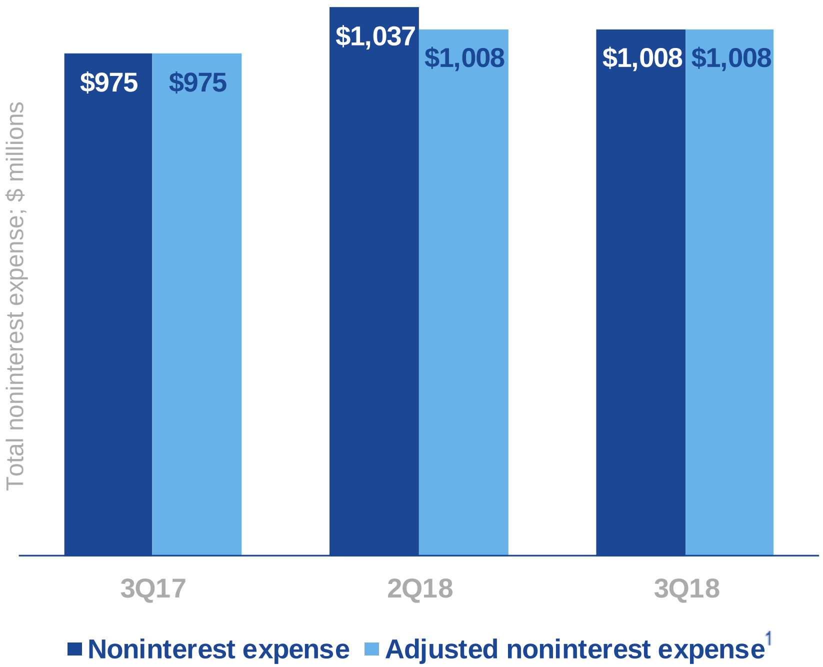
Current 4Q18 outlook

- Up ~2% from adjusted 3Q18, despite continued weakness in mortgage

[1]Non-GAAP measure: see reconciliation on pages 23 and 24 of this presentation and use of non-GAAP measures on pages 25-27 of the earnings release

See forward-looking statements on page 2

Noninterest expense



3Q18 vs. 3Q17

- Adjusted noninterest expense[1] up $33 million, or 3%
- Performance drivers:
  - Higher compensation-related expense
  - Increase in technology expense and marketing expense

3Q18 vs. 2Q18

- Adjusted noninterest expense[1] flat
- Performance drivers:
  - Lower compensation-related expenses
  - Partially offset by an increase in technology and communications expense

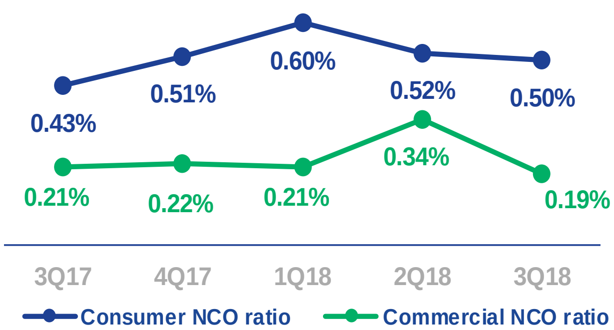
Current 4Q18 outlook

- Up 1% from 3Q18 assuming the FDIC surcharge remains (excludes any MBFI merger-related expenses)

[1]Non-GAAP measure: see reconciliation on pages 23 and 24 of this presentation and use of non-GAAP measures on pages 25-27 of the earnings release
See forward-looking statements on page 2

Credit quality overview

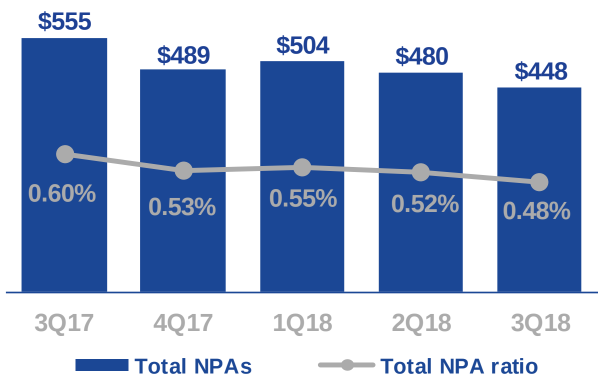
Net charge-offs



- Net charge-offs of 0.30%, up 1 bp compared to the year-ago quarter; down 11 bps compared to the prior quarter
- Commercial net charge-offs down 15 bps compared to the prior quarter
- Consumer net charge-offs down 2 bps compared to the prior quarter

Nonperforming assets[1]

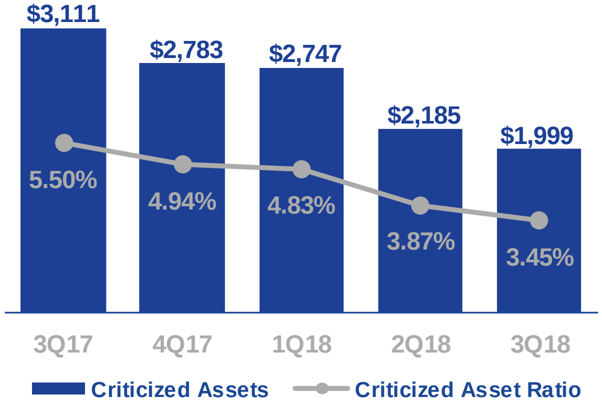
$ millions



- NPA ratio of 0.48%, down 12 bps compared to the year-ago quarter; down 4 bps compared to the prior quarter
- Nonperforming assets at a 14 year low

Criticized assets[2]

$ millions



- Criticized asset ratio down 205 bps compared to the year-ago quarter; down 42 bps compared to the prior quarter
- Criticized asset ratio remains at the lowest level in ~20 years

Current 4Q18 outlook

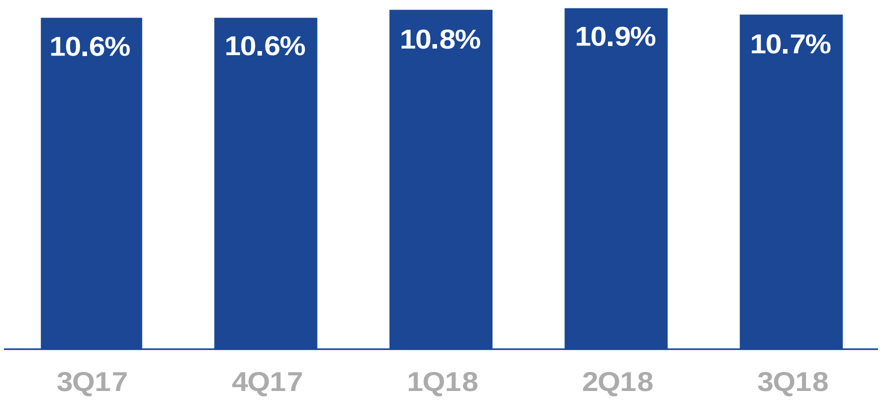
- Provision reflective of loan growth
- Net charge-offs generally stable from 3Q18

[1]Excludes HFS loans; [2]Commercial criticized assets as a percentage of total commercial loans excluding HFS

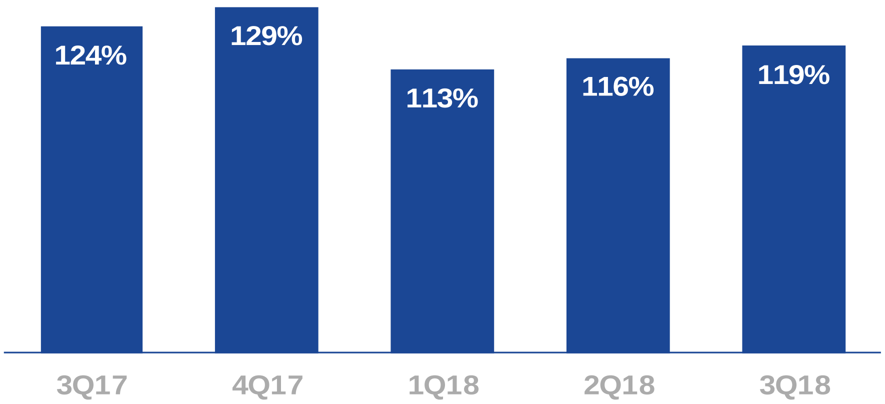
See forward-looking statements on page 2

Strong capital and liquidity position

Common Equity Tier 1 ratio (Basel III)[1]



Modified LCR



- CET1 ratio of 10.7%, up 8 bps compared to the year-ago quarter and down 24 bps compared to the prior quarter
- Continue to expect migration towards 9.5% CET1 ratio
- Repurchased $500MM, or 16.9MM shares
- Re-submitted CCAR 2018 capital plan to the Federal Reserve, recognizing the pro forma impact of the combined Fifth Third MB Financial post-merger entity; expect to receive regulatory feedback by year-end
- Expect to resume capital distribution activities consistent with the originally-submitted April 2018 capital plan

[1]*Current period regulatory capital ratio is estimated*

Current 4Q18 outlook

Loans & leases *(end of period, incl. HFS)*	• **Q4 2018:** Commercial up modestly from 3Q18; Consumer flat from 3Q18
NII (FTE)[1]	• **Q4 2018:** up ~2% from 3Q18
NIM (FTE)[1]	• **Q4 2018:** up 2 – 3 bps from 3Q18
Noninterest income	• **Q4 2018:** up ~2% from adjusted 3Q18
Noninterest expense	• **Q4 2018:** up ~1% from 3Q18 assuming the FDIC surcharge remains (excludes any MBFI merger-related expenses)
Effective tax rate	• **Q4 2018:** 16.75 – 17.25% • **Run-rate beyond 2018:** 15.25 – 15.75% (excluding impact of MBFI)
Credit items	• Provision reflective of loan growth • Net charge-offs generally stable from 3Q18

Outlook as of October 23, 2018;
please see cautionary statement on page 2 regarding forward-looking statements

[1]Non-GAAP measure: see forward-looking statements on page 2 of this presentation regarding forward-looking non-GAAP measures and use of non-GAAP measures on pages 25-27 of the earnings release.

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

MB Financial integration and financial update

Integration update

- All regulatory applications filed and up to date
- Received ODFI conditional approval pending FRB approval
- MB common shareholder approval received on 9/18
- Highly successful talent and client retention to date; focused on maintaining positive momentum post-closing
- Detailed plans for seamless integration
- Expect to close and convert majority of systems applications in 1Q19

Financial update

- Expect pre-tax expense synergies of ~$255MM (50% year 1; 100% year 2)
- $60 - 75MM revenue synergies identified (pre-tax, net of expenses) by year 3
- Continue to expect revenue streams consistent with original deal model
- Resubmitted CCAR plan; expect regulatory feedback by the end of 2018

Strategic priorities for the company

1 Implement remaining NorthStar initiatives and achieve standalone financial targets

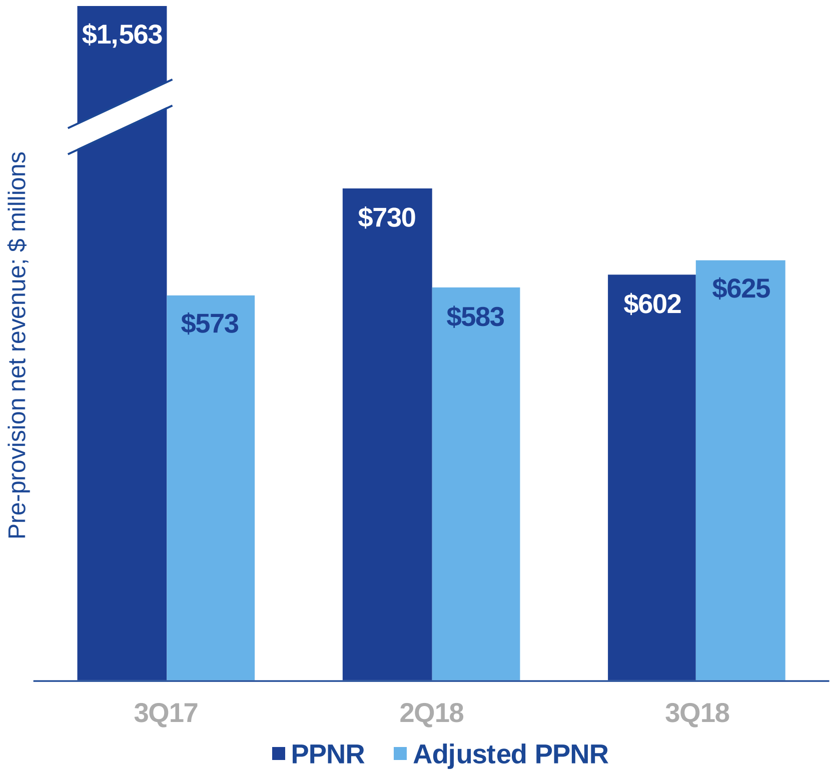
2 Successfully integrate MB Financial and realize expected financial benefits

3 Continue to position company to pursue profitable organic growth opportunities

Focused on top quartile through-the-cycle performance to create long term shareholder value

Appendix

Pre-provision net revenue[1]



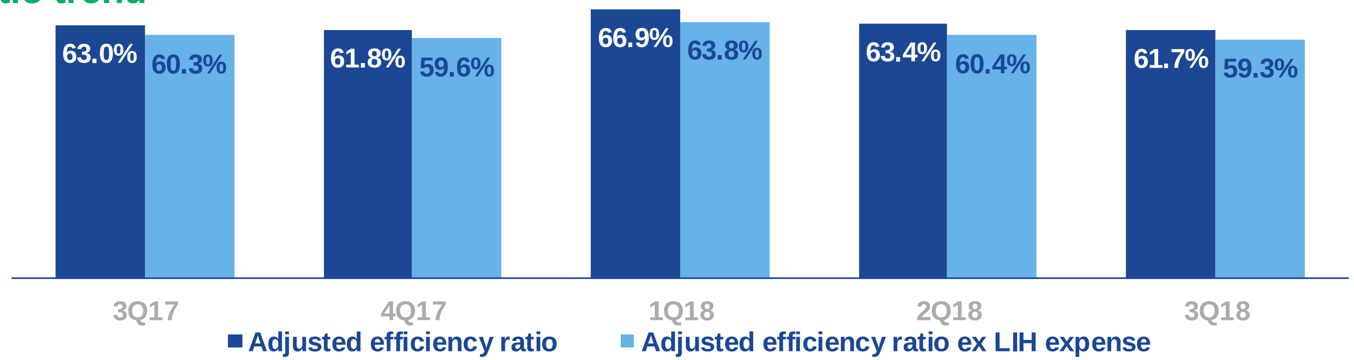
3Q18 vs. 3Q17

- Adjusted PPNR up 9% driven by:
  - NII growth primarily driven by short-term rates
  - Fee growth driven by increased wealth and asset management and other revenue
  - Partially offset by increased technology expense

3Q18 vs. 2Q18

- Adjusted PPNR up 7% driven by:
  - NII growth primarily driven by short-term rates
  - Fee growth driven by increased wealth and asset management and other revenue
  - Flat expenses; lower compensation offset by technology expense

Efficiency ratio trend[1]



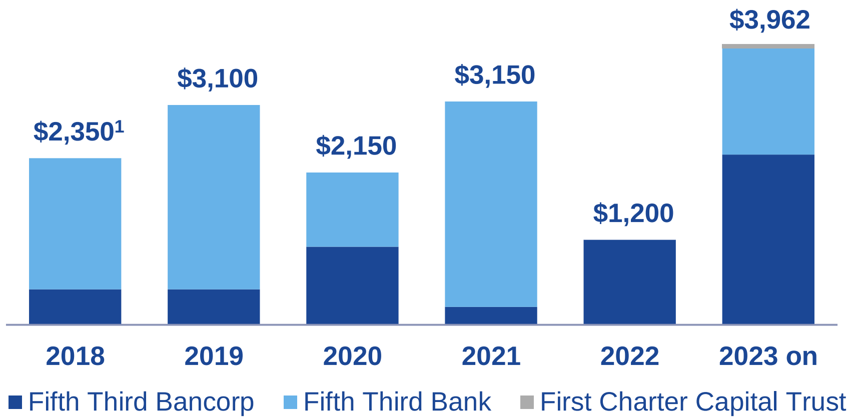
[1]Non-GAAP measure: see reconciliation on pages 23 and 24 of this presentation and use of non-GAAP measures on pages 25-27 of the earnings release

See forward-looking statements on page 2

Strong liquidity profile

Unsecured debt maturities

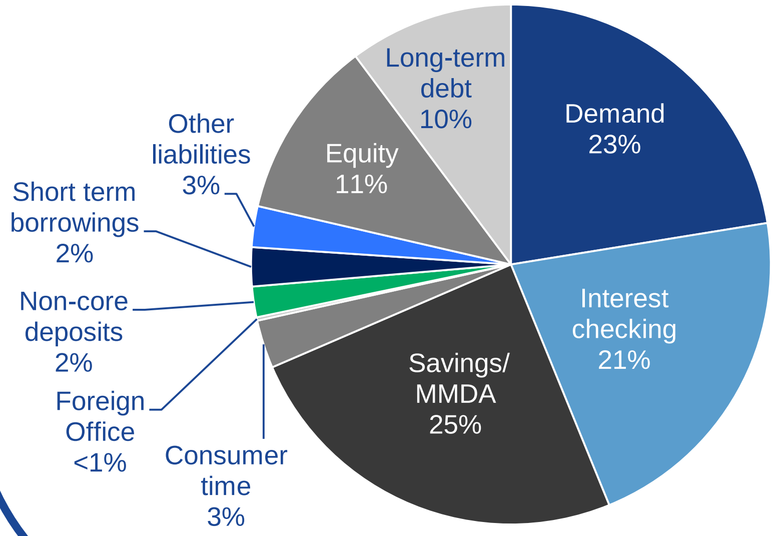
$ millions – excl. Retail Brokered & Institutional CDs



[1]$600MM of senior bank notes matured in 1Q18; $500MM of Holding Company debt matured in 2Q18; $1.25B of senior bank notes was redeemed in 3Q18

Heavily core funded

As of 09/30/2018



Holding company:

- Modified LCR of 119%
- Holding Company cash as of September 30, 2018: $3.1B
- 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 any other actions
- The Holding Company did not issue any long-term debt in 3Q18

Bank entity:

- In 3Q18, the Bank issued $1.55B of senior notes consisting of 3 tranches - $500MM 3-yr fixed rate, $300MM 3-yr floating rate, and $750MM 7-yr fixed rate
- $1.25B of senior bank notes was redeemed in 3Q18
- Available and contingent borrowing capacity (3Q18):
  - FHLB ~$10.4B available, ~$11.1B total
  - Federal Reserve ~$33.9B

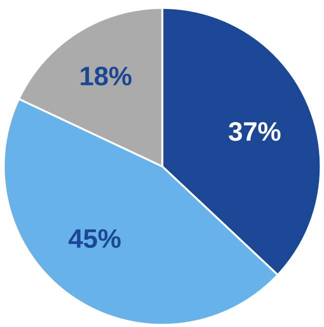
2018 funding plans

- In 2018, Fifth Third expects to issue sufficient long-term debt to maintain its current ratings under the Moody's LGF methodology

Balance sheet positioning

Investment portfolio

- 56% allocation to bullet/ locked-out cash flow securities
- Yield: 3.22%
- Effective duration of 5.2[5]
- Net unrealized pre-tax loss: $898MM
- 99% AFS

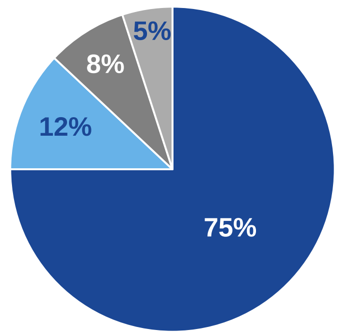


Level 1	100% Fix | 0% Float
Level 2A	100% Fix | 0% Float
Non-HQLA/ Other	78% Fix | 22% Float

Commercial loans[1,2,3]

$13.1B fixed | $44.2B variable [1,2,3]

- 1ML based: 66%[6]
- 3ML based: 7%[6]
- Prime based: 4%[6]
- Weighted avg. life: 1.68 years

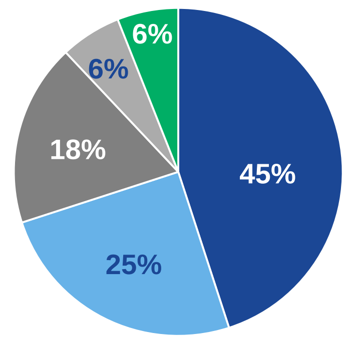


C&I	20% Fix | 80% Float
Coml. mortgage	21% Fix | 79% Float
Coml. construction	1% Fix | 99% Float
Coml. lease	100% Fix | 0% Float

Consumer loans[1]

$26.1B fixed | $10.0B variable [1]

- 1ML based: 2%[7]
- 12ML based: 2%[7]
- Prime based: 22%[7]
- Weighted avg. life: 3.45 years
  - Auto: 1.53 years

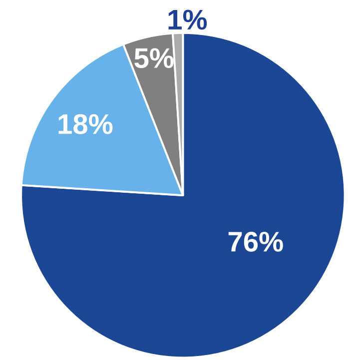


Resi mtg.& construction	91% Fix | 9% Float
Auto	100% Fix | 0% Float
Home equity	9% Fix | 91% Float
Credit card	24% Fix | 76% Float
Other	59% Fix | 41% Float

Long-term debt[4]

$9.8B fixed | $4.6B variable [4]

- 1ML based: 9%[8]
- 3ML based: 23%[8]
- Weighted avg. life: 4.25 years



Senior debt	65% Fix | 35% Float
Sub debt	74% Fix | 26% Float
Auto securiz. proceeds	96% Fix | 4% Float
Other	63% Fix | 37% Float

Total interest earning assets ~$129B; $70B fixed | $59B variable

Data as of 9/30/18; [1]Includes HFS Loans & Leases; [2]Fifth Third had $4.15B of variable loans classified as fixed given the 1ML receive-fix swaps outstanding against C&I loans; [3]Excludes derivative instruments added after 9/30/18 and mid-2019 forward starting swaps which partially replaces existing 2019 swap maturities; [4]Fifth Third had $2.21B 3ML receive-fix swaps and $1.25B 1ML receive-fix swaps outstanding against long-term debt, which are being included in floating, long-term debt with swaps outstanding reflected at fair value; [5]Effective duration of the taxable available for sale portfolio; [6]As a percent of total commercial; [7]As a percent of total consumer; [8]As a percent of total long-term debt

Interest rate risk management

Estimated NII sensitivity profile and ALCO policy limits

	% Change in 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	**(0.15%)**	**3.45%**	**(4.00%)**	**(6.00%)**
+100 Ramp over 12 months	**0.02%**	**1.95%**	**NA**	**NA**
-125 Ramp over 12 Months	**(3.72%)**	**(9.82%)**	**(8.00%)**	**(12.00%)**

Estimated NII sensitivity with deposit beta changes

	Betas 25% higher		Betas 25% lower	
Change in interest rates (bps)	12 months	13 to 24 months	12 months	13 to 24 months
+200 Ramp over 12 months	**(3.02%)**	**(2.08%)**	**2.72%**	**8.97%**
+100 Ramp over 12 months	**(1.42%)**	**(0.79%)**	**1.45%**	**4.69%**

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	**(0.38%)**	**3.00%**	**0.09%**	**3.90%**
+100 Ramp over 12 Months	**(0.10%)**	**1.73%**	**0.13%**	**2.18%**
-125 Ramp over 12 Months	**(3.87%)**	**(10.10%)**	**(3.58%)**	**(9.54%)**

NII is near asset/liability neutral over the next 12 months with betas assumed at 70% and no re-pricing lag:

- As of 9/30/18, 58% of loans were floating rate net of existing swaps (77% of commercial; 28% of total consumer)
- Added derivative instruments post quarter-end (swaps and floors) for protection against lower interest rates, as reflected in the table
- Investment portfolio effective duration of 5.2[1]
- Short-term borrowings represent approximately 17% of total wholesale funding, or 3% of total funding
- Approximately $11 billion in non-core funding matures beyond one year

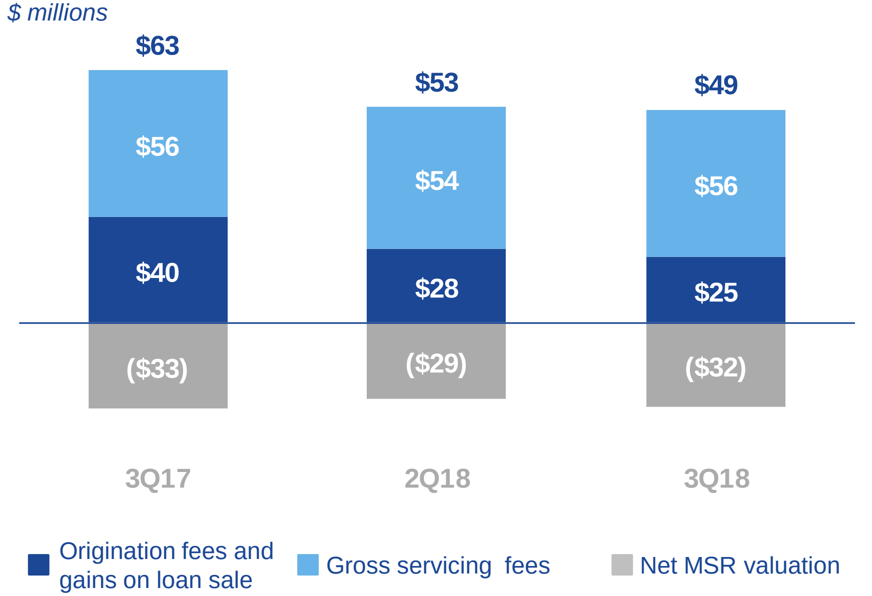
Interest rate sensitivity tables are based on conservative deposit assumptions:

- 70% beta on all IB deposit and sweep balances
- No modeled re-pricing lag on deposits
- Utilizes forecasted balance sheet with incremental DDA runoff assumed

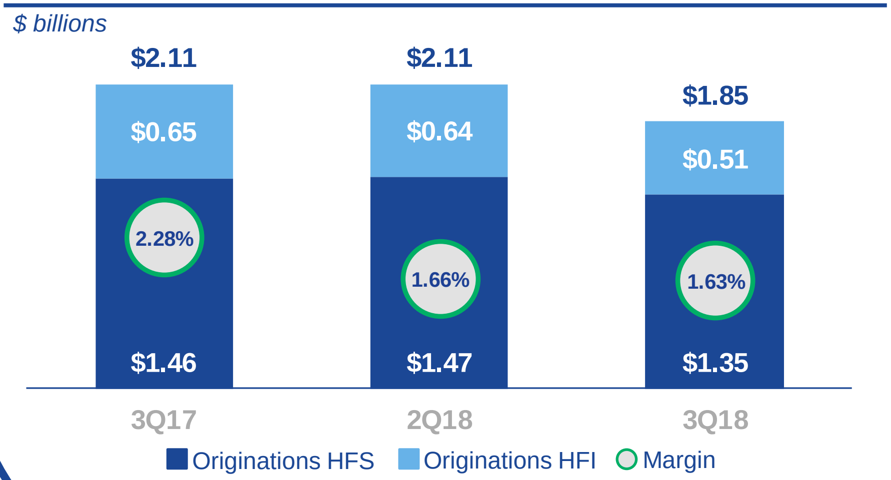
[1] Effective duration of the taxable available for sale portfolio; [2]Re-pricing percentage or "beta" is the estimated change in yield over 12 months as a result of a shock or ramp 100 bps parallel shift in the yield curve
Note: data as of 9/30/18 including all swaps and floors executed prior to 10/23/2018; 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.

Mortgage banking results

Mortgage banking net revenue



Mortgage originations and gain-on-sale margin[1]



- $1.9B in originations, down 12% compared to the year-ago quarter and prior quarter; 76% purchase volume
- 3Q18 mortgage banking drivers:
  - Origination fees and gain on sale revenue down $3MM sequentially
  - Gain on sale margin down 3 bps sequentially
  - $1MM securities loss compared to $4MM loss in the prior quarter (not included in mortgage banking)
- Acquired $3BN servicing portfolio in 3Q18 to be on-boarded in 4Q18 (~$17BN UPB added since 2Q17)

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

NPL rollforward[1]

Commercial

$ millions

	3Q17	4Q17	1Q18	2Q18	3Q18
Beginning NPL amount	$ 485	$ 373	$ 306	$ 322	$ 305
Transfers to nonaccrual status	37	53	100	72	58
Transfers to accrual status	(46)	(27)	-	-	($3)
Transfers to held for sale	(1)	-	($24)	(1)	-
Transfers to held for sale and sold	(6)	(1)	-	-	-
Loan paydowns/payoffs	(74)	(59)	(45)	(43)	(47)
Transfers to OREO	-	-	($2)	-	-
Charge-offs	(33)	(36)	(35)	(54)	(36)
Draws/other extensions of credit	11	3	22	9	1
Ending Commercial NPL	$ 373	$ 306	$ 322	$ 305	$ 278

Consumer

$ millions

	3Q17	4Q17	1Q18	2Q18	3Q18
Beginning NPL amount	$ 129	$ 133	$ 131	$ 130	$ 132
Transfers to nonaccrual status	46	45	43	46	44
Transfers to accrual status	(21)	(22)	(21)	(21)	(25)
Transfers to held for sale	-	-	-	-	-
Transfers to held for sale and sold	-	-	-	-	-
Loan paydowns/payoffs	(7)	(9)	(9)	(10)	(11)
Transfers to OREO	(6)	(3)	(5)	(4)	(4)
Charge-offs	(8)	(13)	(9)	(9)	(11)
Draws/other extensions of credit	-	-	-	-	-
Ending Consumer NPL	$ 133	$ 131	$ 130	$ 132	$ 125

Total NPL

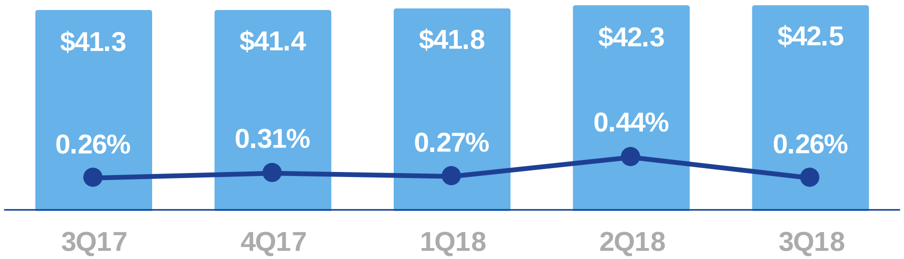
$ millions

	3Q17	4Q17	1Q18	2Q18	3Q18
Total NPL	$ 506	$ 437	$ 452	$ 437	$ 403
Total new nonaccrual loans - HFI	$ 83	$ 98	$ 143	$ 118	$ 102

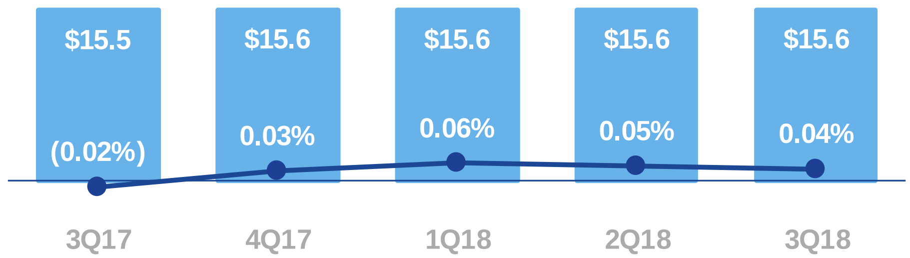
[1]*Loan balances exclude nonaccrual loans HFS*

Balance and credit loss trends[1]

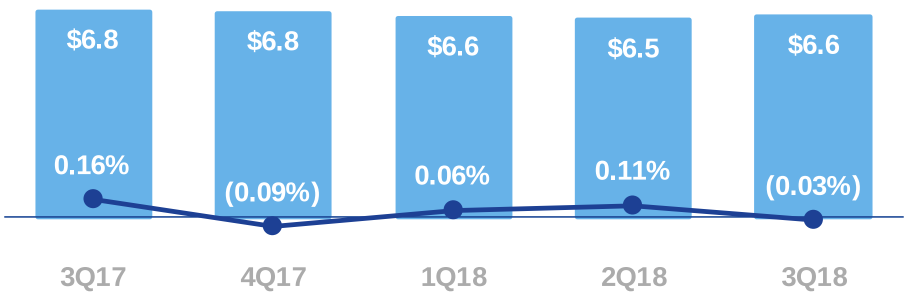
Commercial & industrial



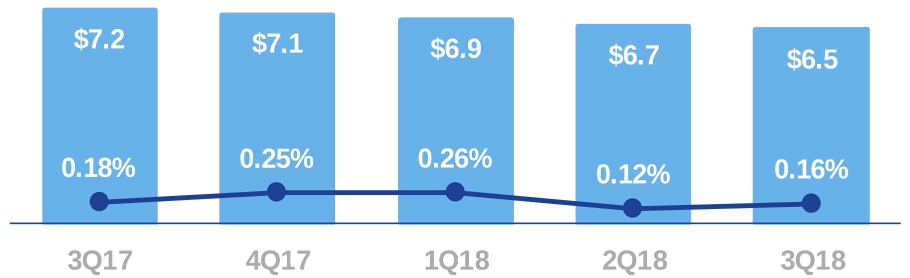
Residential mortgage



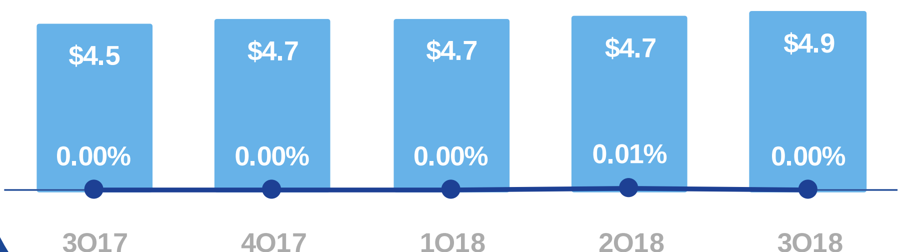
Commercial mortgage



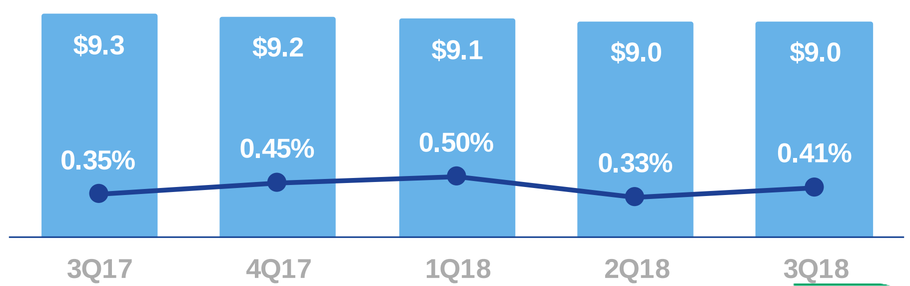
Home equity



Commercial construction



Automobile



Average Portfolio Balance — NCOs as a % of average portfolio loans

[1]All balances are in billions

Regulation G non-GAAP reconciliation

Fifth Third Bancorp and Subsidiaries					
Regulation G Non-GAAP Reconciliation	For the Three Months Ended				
$ and shares in millions	September	June	March	December	September
(unaudited)	2018	2018	2018	2017	2017
Net income attributable to Bancorp (U.S. GAAP) (a)	**$433**	**$586**	**$704**	**$509**	**$1,014**
Net income attributable to Bancorp (U.S. GAAP) (annualized) (b)	**$1,718**	**$2,350**	**$2,855**	**$2,019**	**$4,023**
Net income available to common shareholders (U.S. GAAP) (c)	**$418**	**$563**	**$689**	**$486**	**$999**
Add: Intangible amortization, net of tax	1	1	1	-	-
Tangible net income available to common shareholders	$419	$564	$690	$486	$999
Tangible net income available to common shareholders (annualized) (d)	**$1,662**	**$2,262**	**$2,798**	**$1,928**	**$3,963**
Net income available to common shareholders (annualized) (e)	**$1,658**	**$2,258**	**$2,794**	**$1,928**	**$3,963**
Average Bancorp shareholders' equity (U.S. GAAP) (f)	**$16,145**	**$16,108**	**$16,313**	**$16,493**	**$16,820**
Less: **Average preferred stock (g)**	**(1,331)**	**(1,331)**	**(1,331)**	**(1,331)**	**(1,331)**
Average goodwill	(2,462)	(2,462)	(2,455)	(2,437)	(2,423)
Average intangible assets and other servicing rights	(29)	(30)	(27)	(25)	(18)
Average tangible common equity (h)	**$12,323**	**$12,285**	**$12,500**	**$12,700**	**$13,048**
Adjustments (pre-tax items)					
Vantiv/ Worldpay step-up gain	-	-	(414)	-	-
Litigation reserve charges	-	-	8	-	-
Branch network assessment charge	-	30	8	-	-
Valuation of Visa total return swap	17	10	39	11	47
Gain from GreenSky IPO	-	(16)	-	-	-
Securities (gains) losses, net (including GreenSky)	6	5	11	(1)	-
Contribution for Fifth Third Foundation	-	10	-	15	-
Impairment related to affordable housing investments from TCJA	-	-	-	68	-
One-time employee bonus	-	-	-	15	-
Leveraged lease remeasurement	-	-	-	27	-
Gain on sale of Vantiv/Worldpay shares	-	(205)	-	-	(1,037)
Compensation expense primarily related to staffing review	-	19	-	-	-
Adjustments - after-tax[1] (i)	**$18**	**($116)**	**($275)**	**$88**	**($644)**
Adjustments - tax-related					
Income tax reduction from a remeasurement of the deferred tax liability	-	-	-	(220)	-
Tax expense related to gain on sale of Vantiv shares	-	-	-	20	-
Adjustments - tax-related (j)	**-**	**-**	**-**	**($200)**	**-**
Adjusted net income attributable to Bancorp [(a) + (i) + (j)]	**$451**	**$470**	**$429**	**$397**	**$370**
Adjusted net income attributable to Bancorp (annualized) (k)	**$1,789**	**$1,885**	**$1,740**	**$1,574**	**$1,468**
Adjusted net income available to common shareholders [(c) + (i) + (j)]	**$436**	**$447**	**$414**	**$374**	**$355**
Adjusted net income available to common shareholders (annualized) (l)	**$1,730**	**$1,793**	**$1,679**	**$1,483**	**$1,408**
Average assets (m)	**$141,752**	**$141,529**	**$141,565**	**$141,055**	**$140,992**
Metrics:					
Return on assets (b) / (m)	**1.21%**	**1.66%**	**2.02%**	**1.43%**	**2.85%**
Adjusted return on assets (k) / (m)	**1.26%**	**1.33%**	**1.23%**	**1.12%**	**1.04%**
Return on average common equity (e) / [(f) + (g)]	**11.2%**	**15.3%**	**18.6%**	**12.7%**	**25.6%**
Adjusted return on average common equity (l) / [(f) + (g)]	**11.7%**	**12.1%**	**11.2%**	**9.8%**	**9.1%**
Return on average tangible common equity (d) / (h)	**13.5%**	**18.4%**	**22.4%**	**15.2%**	**30.4%**
Adjusted return on average tangible common equity (l) / (h)	**14.0%**	**14.6%**	**13.4%**	**11.7%**	**10.8%**

See pages 25-27 of the earnings release for a discussion on the use of non-GAAP financial measures

[1]Pre-tax items: for 3Q18, 2Q18, and 1Q18 assume a 21% tax rate, for 4Q17 and prior periods assume a 35% tax rate

Regulation G non-GAAP reconciliation

Fifth Third Bancorp and Subsidiaries

Regulation G Non-GAAP Reconciliation	For the Three Months Ended				
$ and shares in millions	September	June	March	December	September
(unaudited)	2018	2018	2018	2017	2017
Average interest-earning assets (n)	**$128,799**	**$128,167**	**$127,546**	**$126,621**	**$126,443**
Net interest income (U.S. GAAP)	$1,043	$1,020	$996	$956	$970
Add: FTE Adjustment	4	4	3	7	7
Net interest income (FTE) (o)	**$1,047**	**$1,024**	**$999**	**$963**	**$977**
Net interest income (FTE) (annualized) (p)	**$4,154**	**$4,107**	**$4,052**	**$3,821**	**$3,876**
Net interest income (FTE)	$1,047	$1,024	$999	$963	$977
Leveraged lease remeasurement	-	-	-	27	-
Adjusted net interest income (FTE) (q)	**$1,047**	**$1,024**	**$999**	**$990**	**$977**
Adjusted net interest income (FTE) (annualized) (r)	**$4,154**	**$4,107**	**$4,052**	**$3,928**	**$3,876**
Noninterest income (U.S. GAAP) (s)	**$563**	**$743**	**$909**	**$577**	**$1,561**
Valuation of Visa total return swap	17	10	39	11	47
GreenSky IPO gain	-	(16)	-	-	-
Securities (gains) losses, net	6	5	11	(1)	-
Branch network impairment charge	-	30	8	-	-
Vantiv/ Worldpay step-up gain	-	-	(414)	-	-
Gain on sale of Vantiv/Worldpay shares	-	(205)	-	-	(1,037)
Adjusted noninterest income (t)	**$586**	**$567**	**$553**	**$587**	**$571**
Noninterest expense (U.S. GAAP) (u)	**$1,008**	**$1,037**	**$1,046**	**$1,073**	**$975**
Contribution for Fifth Third Foundation	-	(10)	-	(15)	-
One-time employee bonus	-	-	-	(15)	-
Impairment related to affordable housing investments from TCJA	-	-	-	(68)	-
Compensation expense primarily related to staffing review	-	(19)	-	-	-
Litigation reserve increase	-	-	(8)	-	-
Adjusted noninterest expense (v)	**$1,008**	**$1,008**	**$1,038**	**$975**	**$975**
Impairment on affordable housing investments, as reported	(39)	(47)	(48)	(103)	(41)
Impairment related to affordable housing investments from TCJA	-	-	-	68	-
Adjusted noninterest expense ex LIH expense (w)	**$969**	**$961**	**$990**	**$940**	**$934**
Noninterest expense ex LIH expense (x)	**$969**	**$990**	**$998**	**$1,038**	**$934**
Metrics:					
Pre-provision net revenue [(o) + (s) - (u)]	**602**	**730**	**862**	**467**	**1,563**
Adjusted pre-provision net revenue [(q) + (t) - (v)]	**625**	**583**	**514**	**602**	**573**
Net interest margin (FTE) (p) / (n)	**3.23%**	**3.21%**	**3.18%**	**3.02%**	**3.07%**
Adjusted net interest margin (FTE) (r) / (n)	**3.23%**	**3.21%**	**3.18%**	**3.10%**	**3.07%**
Efficiency ratio (FTE) (u) / [(o) + (s)]	**62.6%**	**58.7%**	**54.8%**	**69.7%**	**38.4%**
Adjusted efficiency ratio (v) / [(q) + (t)]	**61.7%**	**63.4%**	**66.9%**	**61.8%**	**63.0%**
Efficiency ratio ex LIH expense (FTE) (x) / [(o) + (s)]	**60.2%**	**56.0%**	**52.3%**	**67.4%**	**36.8%**
Adjusted efficiency ratio ex LIH expense (w) / [(q) + (t)]	**59.3%**	**60.4%**	**63.8%**	**59.6%**	**60.3%**

See pages 25-27 of the earnings release for a discussion on the use of non-GAAP financial measures