FIFTH THIRD BANK

2Q16 Earnings Presentation

July 28, 2016

Refer to earnings release dated July 28, 2016 for further information.

Cautionary statement

This release 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) effects of critical accounting policies and judgments; (12) changes in accounting policies or procedures as may be required by the Financial Accounting Standards Board (FASB) or other regulatory agencies; (13) 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; (14) ability to maintain favorable ratings from rating agencies; (15) fluctuation of Fifth Third's stock price; (16) ability to attract and retain key personnel; (17) ability to receive dividends from its subsidiaries; (18) potentially dilutive effect of future acquisitions on current shareholders' ownership of Fifth Third; (19) effects of accounting or financial results of one or more acquired entities; (20) difficulties from Fifth Third's investment in, relationship with, and nature of the operations of Vantiv, LLC; (21) loss of income from any sale or potential sale of businesses (22) difficulties in separating the operations of any branches or other assets divested; (23) inability to achieve expected benefits from branch consolidations and planned sales within desired timeframes, if at all; (24) ability to secure confidential information and deliver products and services through the use of computer systems and telecommunications networks; and (25) 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.

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Second Quarter 2016 Highlights

- **Stable NII and NIM; continued benefit from steady and cautious interest rate risk management strategy**
- **Solid noninterest income growth despite market volatility**
  - Adjusted[1]: up 4% sequentially
  - Strong corporate banking activity
- **Tightly controlled operational expenses**
  - Reported noninterest expenses down $3 million sequentially
  - Adjusted[1] expenses flat sequentially
- **Strategic investments on-track**
- **Credit conditions benign overall and in-line with expectations**

Earnings Per Share

Reported $0.40

Included ($0.01) negative impact from certain items[2]

Net Income to Common

$310 million

LCR

110%

[1]Non-GAAP measure: see Reg G reconciliation on page 23 of this presentation and use of non-GAAP measures on page 33 of the earnings release
[2]See page 4 of this presentation for impact of certain items

2Q16 in review

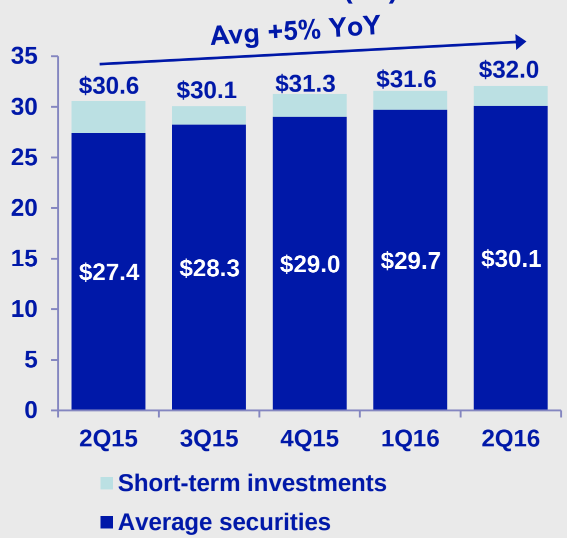
($ in millions)	2Q16	Seq. Δ	YOY Δ
Average Balances			
Total loans & leases[1]	**$93,931**	**1%**	**2%**
Core deposits	**$98,973**	**-**	**(2%)**
Income Statement Data			
Net interest income (taxable equivalent)	$908	-	2%
Provision for loan and lease losses	91	(24%)	15%
Noninterest income	599	(6%)	8%
Noninterest expense	983	-	4%
Net income attributable to Bancorp	**$333**	**2%**	**6%**
Net income available to common shareholders	**$310**	**(1%)**	**6%**
Financial Ratios			
Earnings per share, diluted	**0.40**	**-**	**11%**
Net interest margin	**2.88%**	**(3bps)**	**(2bps)**
Efficiency ratio	**65.3%**	**150bps**	**(10bps)**
Return on average assets	**0.94%**	**1bps**	**4bps**
Return on average common equity	**8.2%**	**(10bps)**	**10bps**
Return on average tangible common equity[2]	**9.7%**	**(20bps)**	**-**
Tangible book value per share[2]	**$ 16.93**	**4%**	**16%**

- **Significant pre-tax items in 2Q16 results**
  ($0.01 negative after-tax EPS impact):
  - **$50MM pre-tax (~$33MM after-tax) charge related to the Visa total return swap**
  - **$19MM pre-tax (~$12MM after-tax) positive valuation adjustment on the Vantiv warrant**
  - **$11MM pre-tax (~$7MM after-tax) gain on sale of Pennsylvania branches**
  - **$11MM pre-tax (~$7MM after-tax) gain on sale of the agented bankcard loan portfolio**
  - **$9MM pre-tax (~$6MM after-tax) expense due to retirement eligibility changes**
- **Core businesses showed solid results given challenging market conditions**
  - **Strong corporate banking activity offset market volatility**
  - **Mortgage origination volumes up 53% QoQ**
- **Credit trends**
  - **NCO ratio of 37 bps; flat YoY and 5 bps decrease QoQ**
  - **NPA ratio of 86 bps; down 2 bps sequentially**

[1] Excludes loans held-for-sale
[2] Non-GAAP measure: see Reg G reconciliation on page 22 of this presentation and use of non-GAAP measures on page 33 of the earnings release

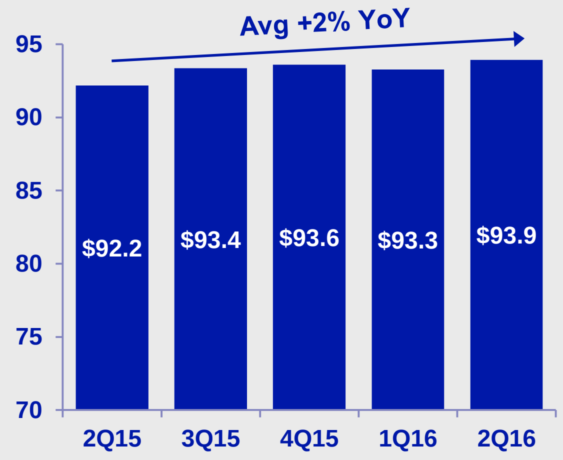
Balance sheet

Average securities and short-term investments ($B)



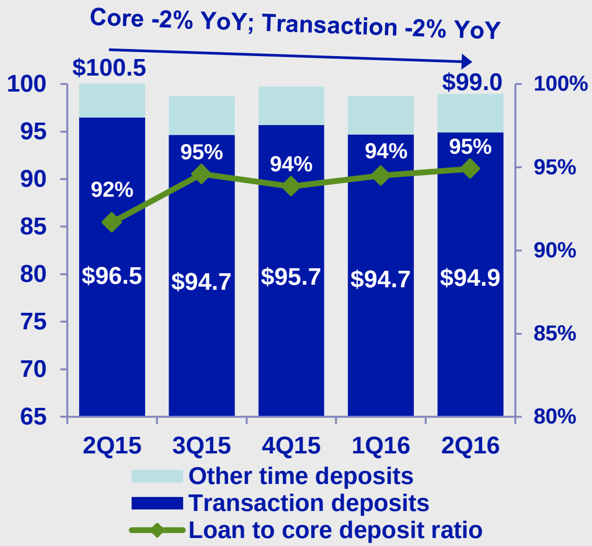
- Average securities up $2.7B year-over-year driven by:
  - LCR requirement additions
  - Positioning to maintain steady and cautious interest rate risk strategy
- Average securities portfolio / total assets of 21.1% compared to 19.6% in 2Q15

HFI Loan balances ($B)



- Average commercial loans up 2% sequentially; up 4% year-over-year
  - C&I up 2%, CRE up 2% sequentially
  - C&I up 3%, CRE up 7% YoY
- Average consumer loans down 1% sequentially; down 1% year-over-year
  - Automobile loans decreased 4% sequentially and 9% YoY

Average core deposit balances ($B)



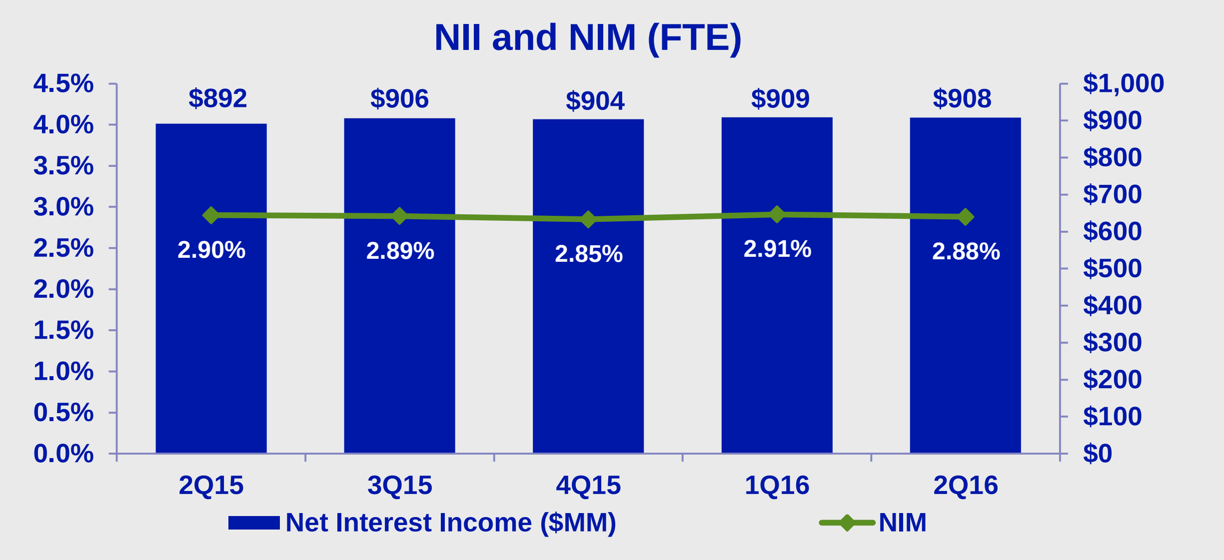
- Average transaction deposits up $249MM sequentially, driven by higher demand & money market deposits, partially offset by lower interest checking
  - Excl. St. Louis and Pennsylvania deposits sold, core deposits up 1% sequentially
- Average loan to core deposit ratio of 95%
- LCR of 110% at 2Q16

Outlook: 2% FY 2016 loan growth (ex. HFS)

Continuing to maintain pricing discipline

Note: Numbers may not sum due to rounding.

Net interest income



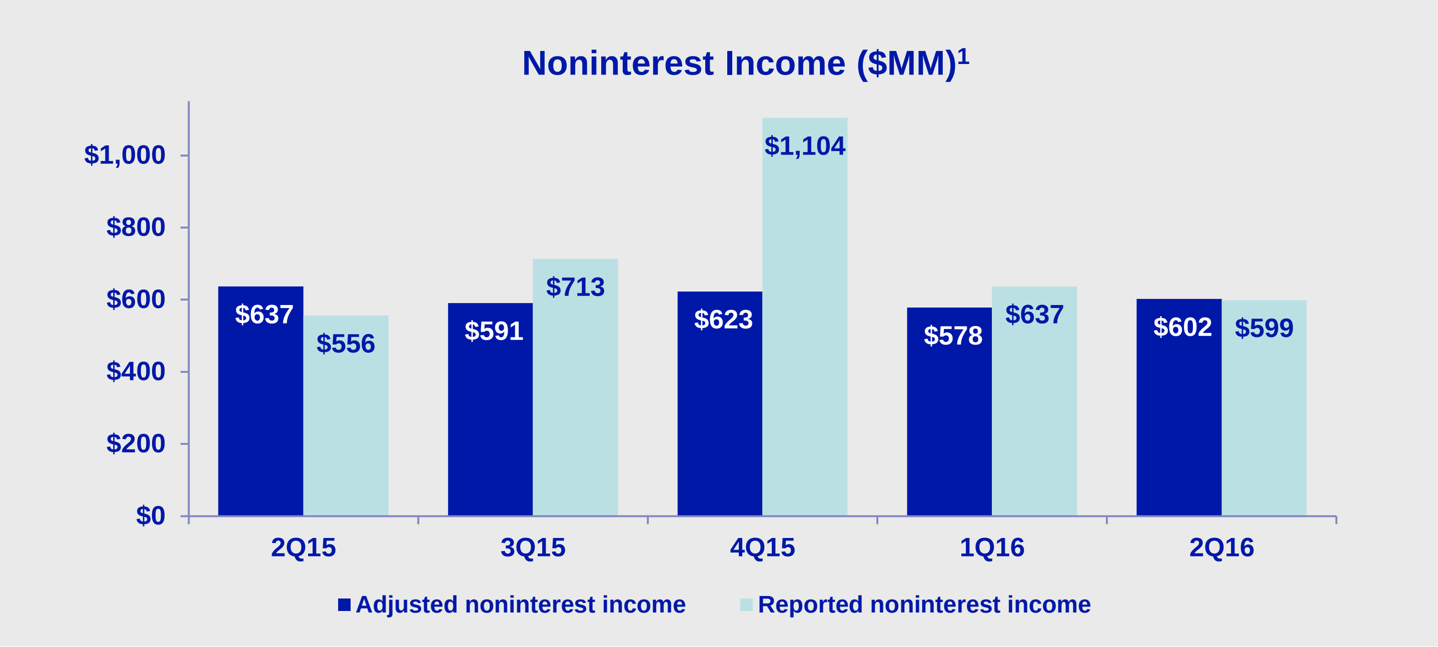
- **Sequential comparisons:**
  - NII & NIM decrease impacted by the full quarter impact of $750 million unsecured senior debt and $750 million subordinated debt ($1.5B total) issued in 1Q16
  - Decline in NII also the result of lower average consumer loan balances, partially offset from growth in commercial loans and securities

- **Year-over-year comparisons:**
  - NII increase from higher investment securities and loan balances, as well as short-term market rate improvements from the Dec 2015 Fed funds rate increase
  - NIM decrease driven by increased long-term debt balances, lower commercial loan yields, and reduced cash flow hedges, partially offset by lower cash balances held at the Fed and Dec 2015 Fed funds rate increase

Outlook: FY NII up 2% and NIM down 2 - 3 bps from 2015; Q3 NIM to decline 2 - 4 bps, driven by higher wholesale funding costs and day count

Now assumes no rate increases in 2016

Noninterest income

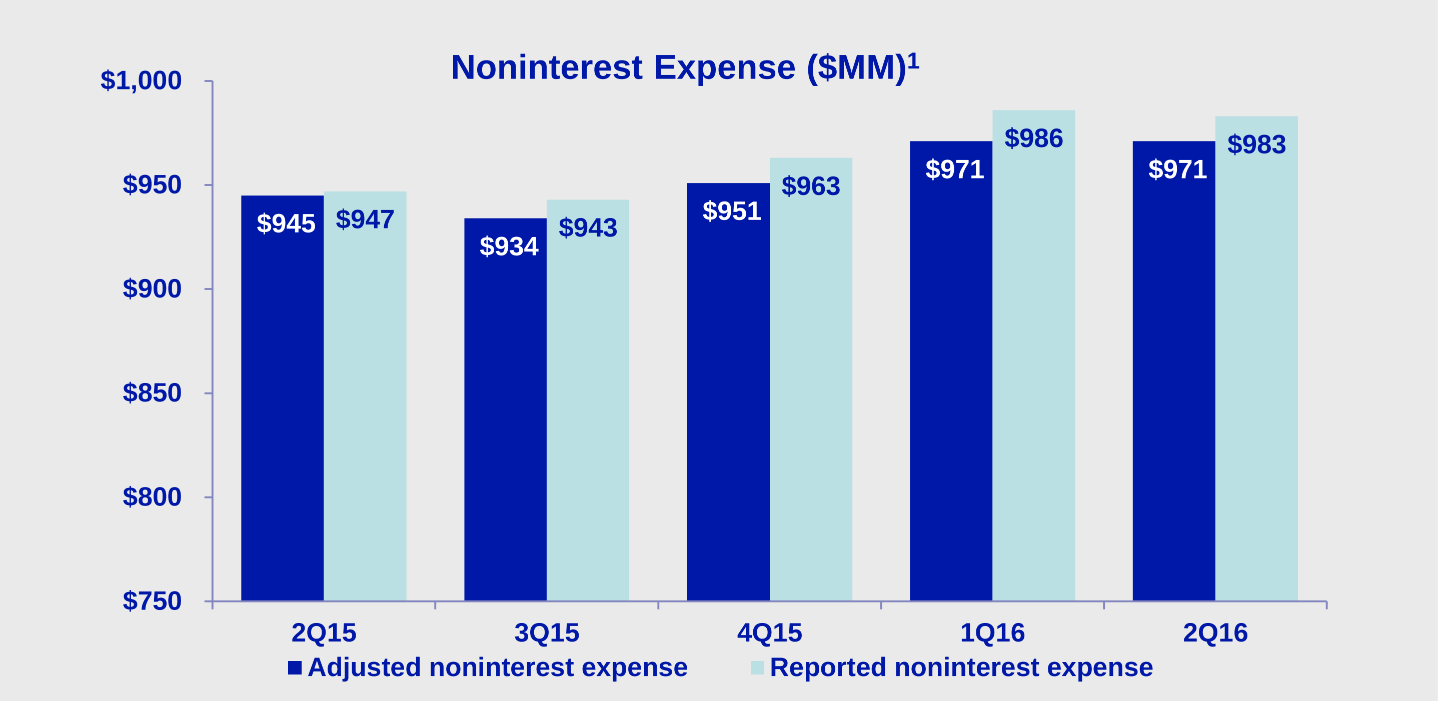


- **Sequentially, adjusted noninterest income up $24 million, or 4 percent, primarily due to increases in:**
  - **Corporate banking revenue from higher syndication revenue and institutional sales revenue**
- **Year-over-year adjusted noninterest income down $35 million, or 5 percent, primarily due to:**
  - **Decreases in mortgage banking net revenue due to a significant MSR valuation gain in 2Q15**

Outlook: 5% annual fee growth[2]

[1] Adjusted noninterest income items are detailed on page 23 of this presentation. Also see use of non-GAAP measures on page 33 of the earnings release.
[2] 2015 excludes a $655MM benefit from gains on Vantiv share sales, gain on Vantiv warrant actions, and Vantiv warrant valuation adjustments. 2016 excludes a $66MM benefit from Vantiv warrant valuation adjustments and a $50MM detriment from the Visa total return swap adjustment in 2Q16.

Noninterest expense



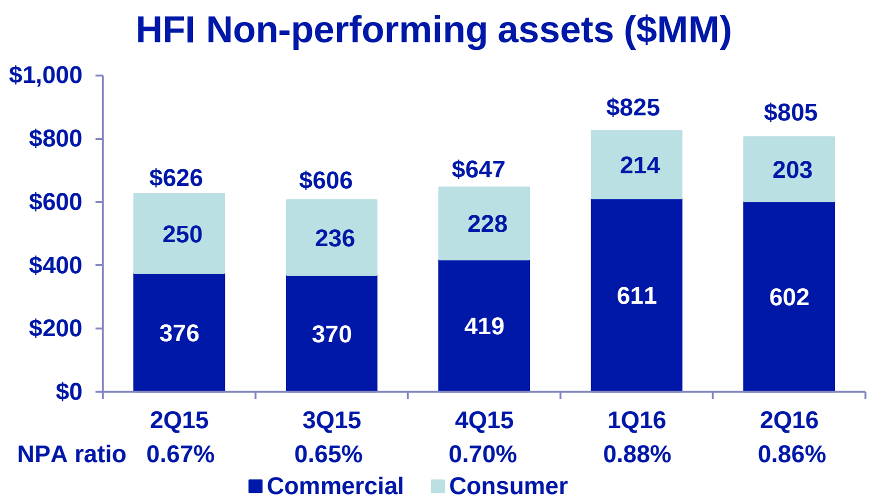
- Adjusted expenses flat sequentially, primarily due to:
  - Seasonal decrease in FICA and unemployment tax
  - $9 million in compensation-related expenses due to retirement eligibility changes
- Adjusted expenses up 3% YoY:
  - Year-over-year growth primarily due to personnel additions in risk and compliance and information technology

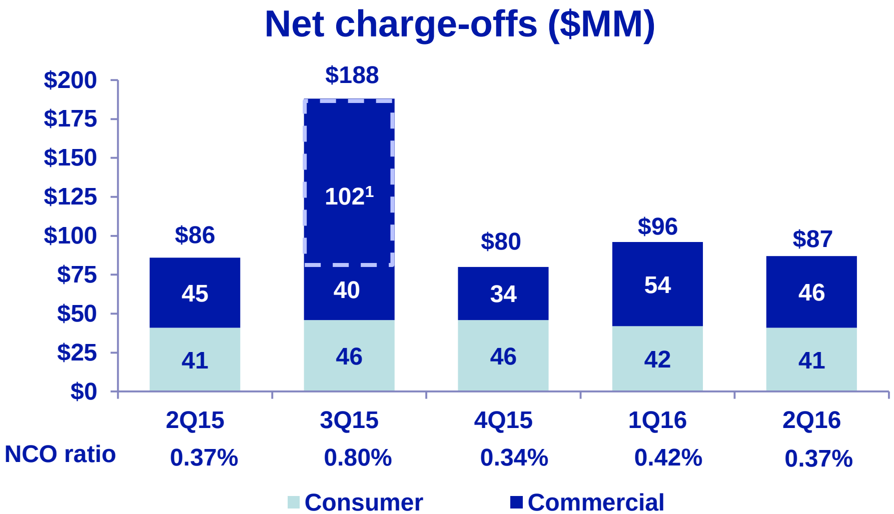
Outlook: 4% annual growth

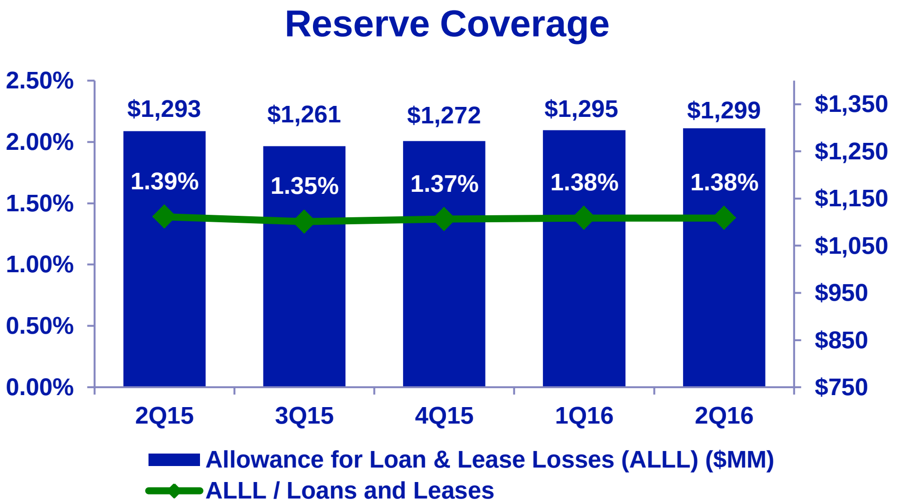
Note: Provision for unfunded commitments was an expense of $7MM in 2Q16, $6MM in 1Q16, $4M in 4Q15, $2M in 3Q15, and $2M in 2Q15
[1] Adjusted noninterest expense items are detailed on page 23 of this presentation. Also see use of non-GAAP measures on page 33 of the earnings release.

Credit quality overview

- 2Q16 charge-offs down 5 bps from 1Q16
  - Includes $7MM decrease in C&I loan NCOs
  - Energy loan NCO rate of 0.48% lowest since 3Q15
- 2Q16 portfolio NPA decrease of $20MM from 1Q16
  - Energy loan NPAs up $1MM sequentially, which was more than offset by improvement in remaining Commercial portfolio
- 2Q16 reserve of 1.38% flat sequentially







Outlook: NCOs range-bound around recently observed levels (ex. student loan credit from 3Q15) with some quarterly variability; provision reflective of loan growth

[1] *Charge-off related to restructuring of a student loan backed commercial credit originally extended in 2007*

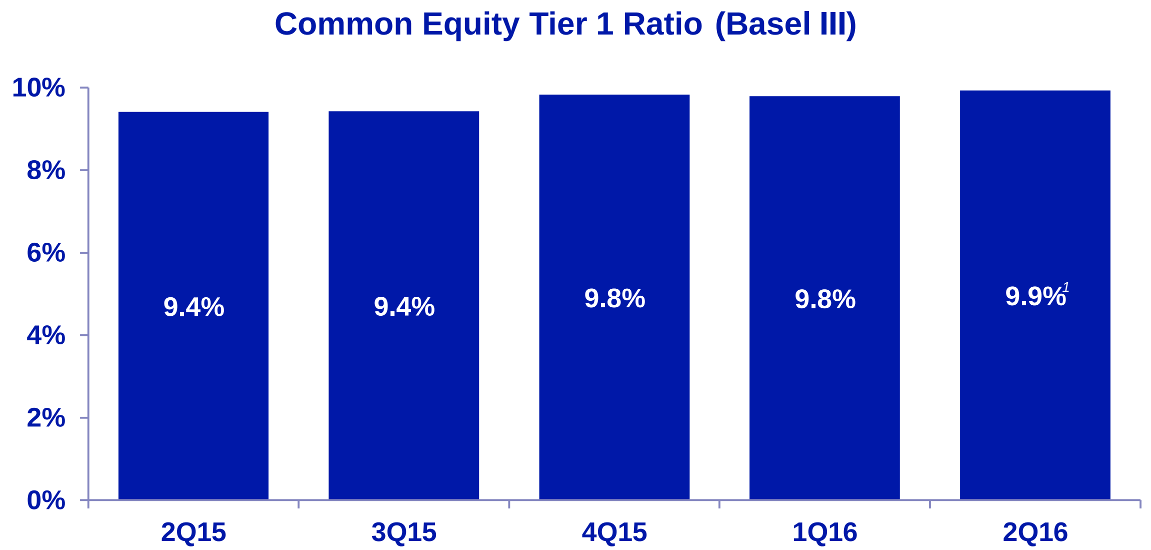
Limited UK and other European exposure

(amounts in $MMs)	Sovereigns		Financial Institutions		Non-Financial Entities		Total	
	Total Exposure	Funded Exposure	Total Exposure[1]	Funded Exposure	Total Exposure	Funded Exposure	Total Exposure	Funded Exposure
United Kingdom	-	-	70	67	702	334	772	401
Peripheral Europe [2]	-	-	262	190	120	46	382	236
Other Eurozone [3]	-	-	391	169	1,698	908	2,089	1,077
Other Europe [4]	-	-	66	5	118	41	184	46
Total Europe	-	-	789	431	2,638	1,329	3,427	1,760

- **Fifth Third has been closely monitoring Brexit situation, engaging in direct client conversations to understand potential impact of Brexit on clients' underlying businesses**
- **Portfolio well diversified, primarily global public businesses with solid credit quality (probability of default rating in-line with overall Commercial portfolio)**
- **Exposure primarily related to trade finance and financing activities of U.S. companies with foreign parent or overseas activities of U.S. customers**
- **Direct UK exposure represents 6.4% of CET1[5]**
- **No sovereign exposures**
- **$1.8B in funded European exposure represents less than 2% of total loan portfolio**

Note: Data above includes the Bancorp's exposure to all European domiciled and U.S. subsidiaries of European businesses as well as European financial institutions.
[1]Total exposure includes funded and unfunded commitments, net of collateral; funded exposure excludes unfunded exposure
[2]Peripheral Europe includes Greece, Ireland, Italy, Portugal and Spain
[3]Eurozone includes countries participating in the European common currency (Euro)
[4]Other Europe includes European countries not part of the Euro (primarily Switzerland and Norway)
[5]Current period regulatory capital data is estimated.

Strong capital position



Capital Update

- CET1 remained strong at 9.9%, up 13 bps sequentially and 52 bps from 2Q15
- Share repurchase activity:
  - April 11 – retired 1.87MM shares due to completion of the March 1, 2016 ASR
  - June 14 – retired 1.44MM shares through open market repurchases totaling $26 million

CCAR 2016 capital plan included the following components:

- Increase in the common dividend to $0.14 in 4Q16
- Repurchase of common shares in an amount up to $660 million, including $84 million related to share issuances under employee benefit plans
- The additional ability to repurchase shares in the amount of any realized after-tax gains from the sale of Vantiv stock, if executed
- The additional ability to repurchase shares in the amount of any realized after-tax gains from the sale of any portion of the tax receivable agreement with Vantiv, if executed

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

Continued monetization of Vantiv

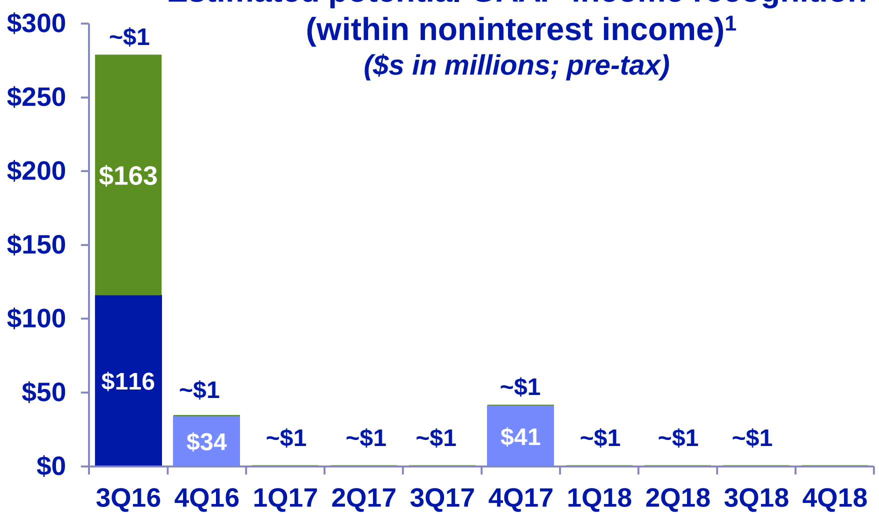
~$800MM expected gross cash flows from existing TRA

$331MM 3Q16 termination and settlement of estimated $331MM gross cash flows expected to be payable to Fifth Third from 2019 – 2035 in exchange for a $116MM payment; $116MM pre-tax gain expected to be realized by Fifth Third in 3Q16

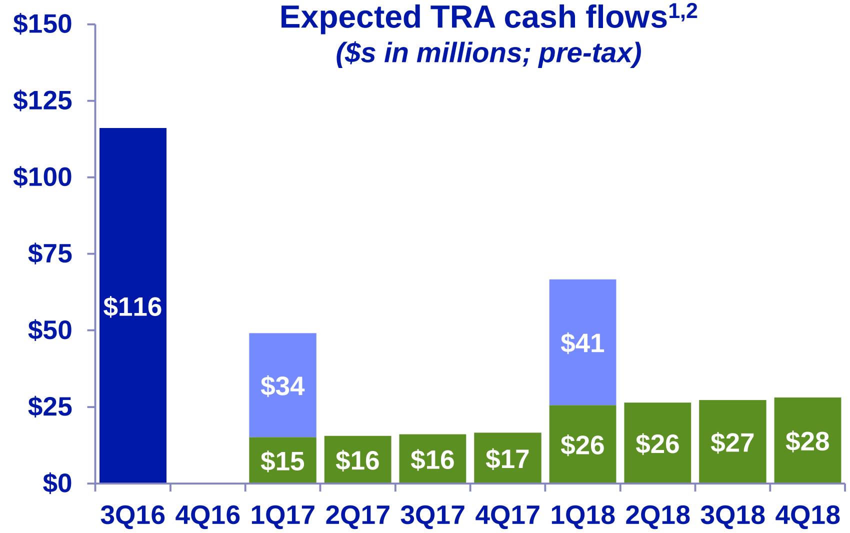
$75MM Existing annual TRA payments expected to be recognized in 4Q16 and 4Q17 are not impacted

$394MM Agreement to terminate and settle estimated $394MM remaining gross cash flows expected to be payable to Fifth Third from 2019-2035 in exchange for expected payments from exercises of quarterly options[1] starting in 1Q17 through 4Q18 totaling $171MM pre-tax; expected to result in 3Q16 $163MM pre-tax gain and corresponding receivable on Fifth Third's balance sheet

Estimated potential GAAP income recognition (within noninterest income)[1]
($s in millions; pre-tax)



Expected TRA cash flows[1,2]
($s in millions; pre-tax)



Continue to have additional potential TRA gross cash flows, based on additional share sales, of approximately $1 billion[3]

[1]Options can either be executed by Vantiv or Fifth Third and generate payments to Fifth Third. Projections assume put/call options are exercised every quarter.
[2]Fifth Third received a "non-objection" from the Federal Reserve for the ability to repurchase shares in the amount of any realized after-tax gains from the termination and settlement of any portion of the tax receivable agreement with Vantiv. This excludes the estimated existing annual TRA payment of $34 million in 1Q17 and $41 million in 1Q18.
[3]Based on the analysis performed by Vantiv, Inc. disclosed in its first quarter Form 10-Q.

Fifth Third: current outlook

Category	As of July 28, 2016
• Average loans & leases (excl. HFS)	**FY16:** average total loan growth of 2%
• Net interest income[1]	**FY16:** 2% growth with no rate increases
• Net interest margin[1]	**FY16:** down 2-3 bps; **3Q16** down 2-4 bps from Q2
• Noninterest income[2]	**FY16:** 5% growth
• Noninterest expense	**FY16:** 4% growth
• Effective tax rate[1]	**FY16:** 25% - 26% range; **3Q16** ~28% due to Vantiv TRA
• Net charge-offs	**FY16:** range-bound with quarterly variability
• Loan loss provision	**FY16:** to be reflective of loan growth

Outlook as of July 28, 2016;
please see cautionary statement on slide 2 for risk factors related to forward-looking statements

[1] Presented on a fully-taxable equivalent basis.

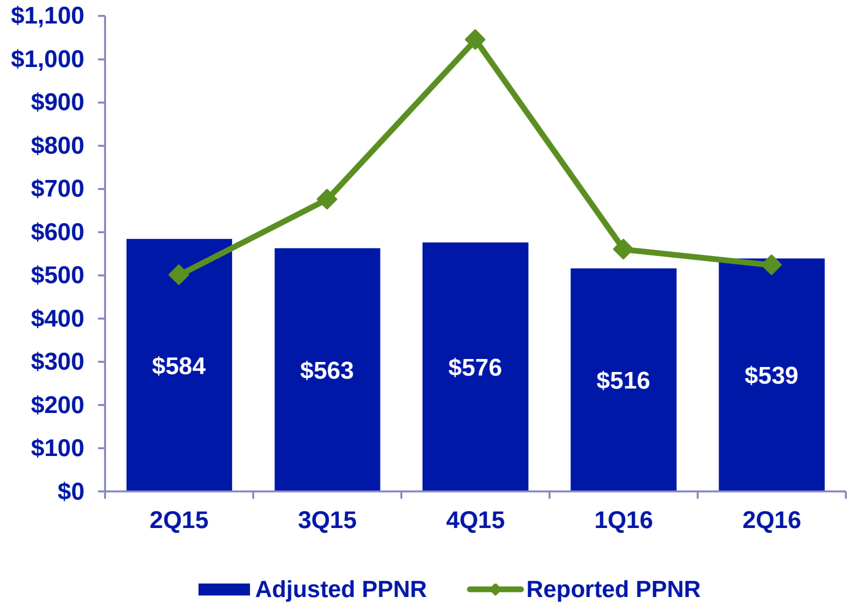
[2] 2015 excludes a $655MM benefit from gains on Vantiv share sales, gain on Vantiv warrant actions, and Vantiv warrant valuation adjustments. 2016 excludes a $66MM benefit from Vantiv warrant valuation adjustments and a $50MM detriment from the Visa total return swap adjustment in 2Q16.

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

Pre-tax pre-provision earnings and efficiency ratio trend[1]

PPNR trend

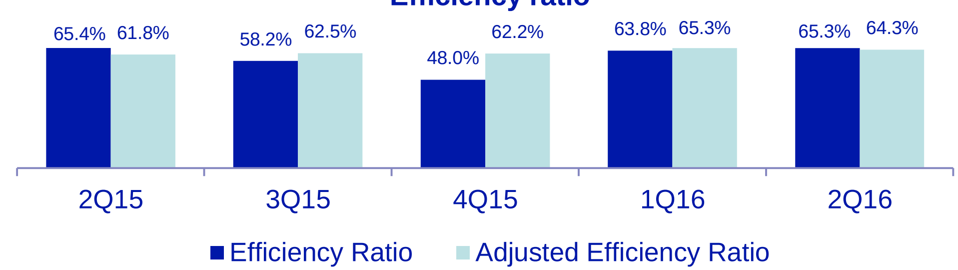


PPNR reconciliation

($ in millions)	2Q15	3Q15	4Q15	1Q16	2Q16
Net interest income (FTE)	$892	$906	$904	$909	$908
Add: Noninterest income	556	713	1,104	637	599
Less: Noninterest expense	947	943	963	986	983
Pre-provision net revenue	$501	$676	$1,045	$560	$524
Adjustments to remove (benefit) / detriment[2]:					
In noninterest income:					
Gain on sale of Vantiv shares	-	-	(331)	-	-
Gain on Vantiv warrant actions	-	-	(89)	-	-
Vantiv TRA settlement payment	-	-	(49)	-	-
Vantiv warrant valuation	(14)	(130)	(21)	(47)	(19)
Gain on sale of certain branches	-	-	-	(8)	(11)
Branch and land valuation adjustments	97	-	-	-	-
Gain on sale of the agented bankcard loan portfolio	-	-	-	-	(11)
Valuation of 2009 Visa total return swap	2	8	10	(1)	50
Securities (gains) / losses	(4)	-	(1)	(3)	(6)
In noninterest expense:					
Contribution to Fifth Third Foundation	-	-	10	-	-
Severance expense	2	3	2	15	3
Retirement eligibility changes	-	-	-	-	9
Executive Retirements	-	6	-	-	-
Adjusted PPNR	$584	$563	$576	$516	$539

- **Adjusted PPNR up 4% sequentially**
  - **$15MM increase in corporate banking revenue**
- **Adjusted PPNR down 8% YoY**
  - **2Q15 results included $57MM MSR valuation adjustment**
  - **Processing revenue up 6%; Corporate banking revenue up 4%**

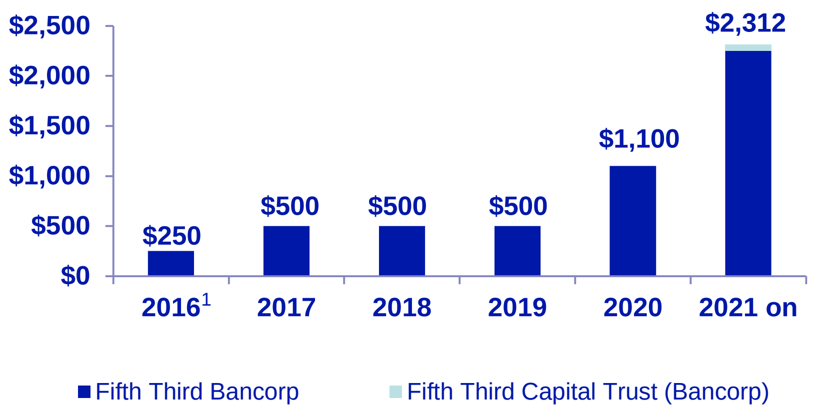
Efficiency ratio



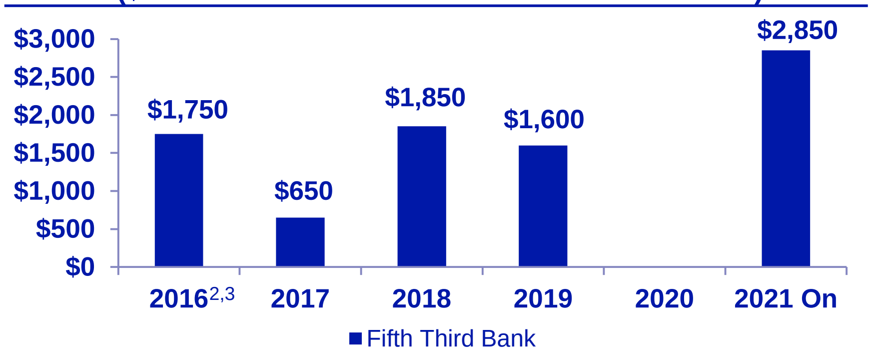
[1] Non-GAAP measures: see Reg G reconciliation on page 23 of this presentation and use of non-GAAP measures on page 33 of the earnings release
[2] Prior quarters include similar adjustments.

Strong liquidity profile

Holding company unsecured debt maturities ($MM)



Bank unsecured debt maturities
($MM – excl. Retail Brokered & Institutional CDs)



- Available and contingent borrowing capacity (2Q16):
  - FHLB ~$10.5B available, ~$14.4B total
  - Federal Reserve ~$25.7B

[1] $1B matured in 1Q16

[2] $700MM matured in 1Q16

[3]$350MM of Institutional CD maturities removed causing change in maturity amount from 1Q16 disclosure

Holding Company:

- Bancorp LCR of 110% at 06/30/2016
- Holding Company cash at 06/30/16: $2.4B
- 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 discretionary actions

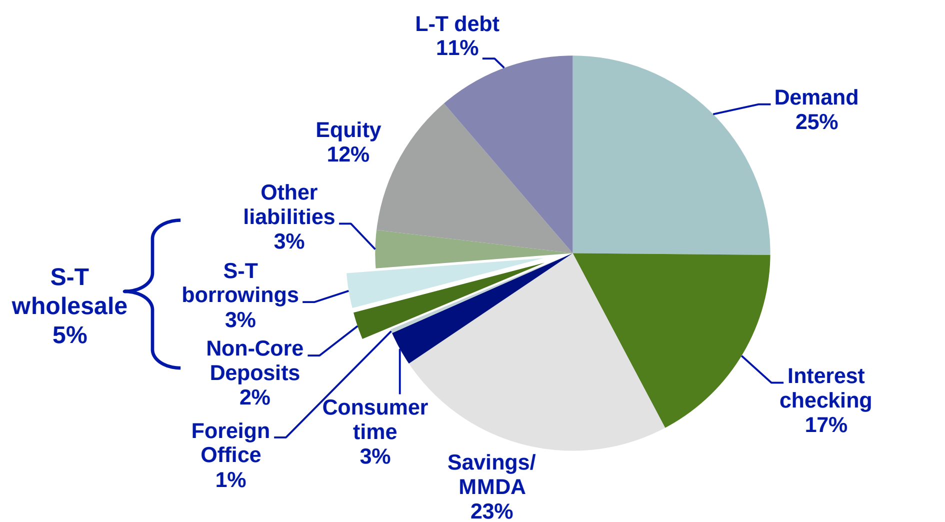
Bank Entity:

- No outstanding debt matured in 2Q16. During the quarter the Bank issued $1.25B of senior long term debt.

2016 Funding Plans:

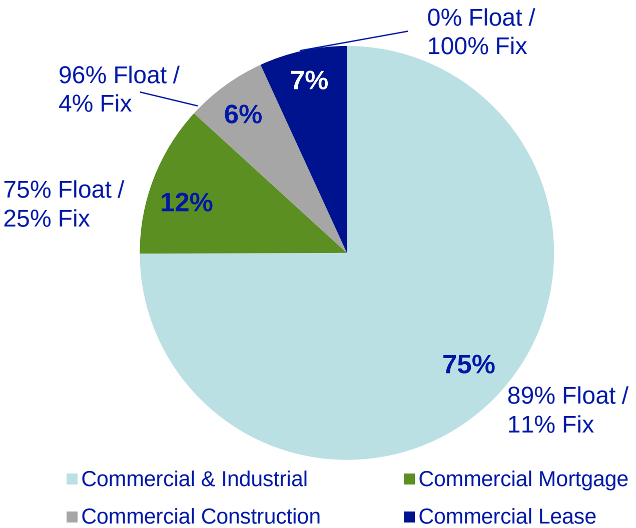
- Due to the Moody's LGF methodology, we intend to replace all debt maturing this calendar year ($3.7B in total) in order to maintain our current senior debt ratings
  - As of 2Q16, $2.75B of the $3.7B in 2016 maturities has been replaced
  - It is likely that most of this replacement funding will take place at the Bank Entity due to the solid liquidity position at the Holding Company and FDIC savings on debt issued at the Bank

Heavily core funded

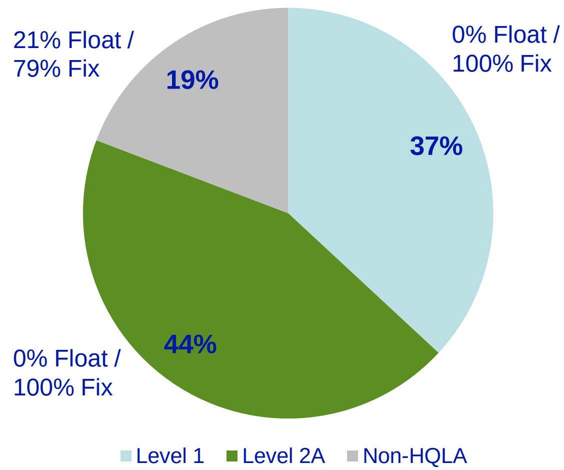


Portfolio compositions

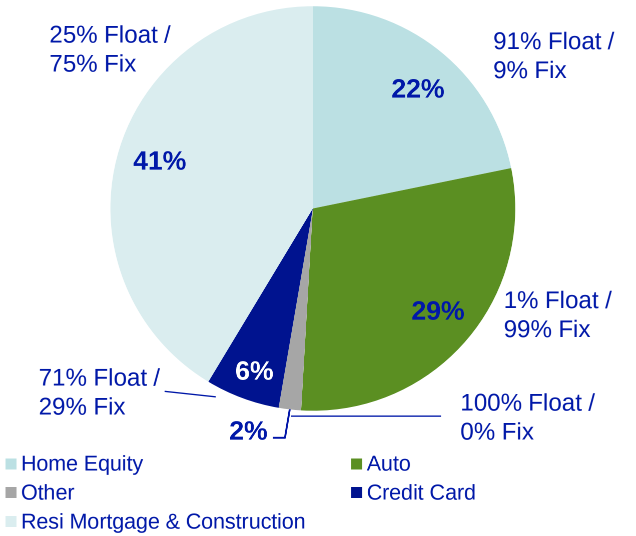
EOP Commercial Loans[1]



Bancorp Investment Portfolio (BV)



EOP Consumer Loans[1]



Portfolio Characteristics

Commercial:

Fixed: $10.4B[1]

Float: $47.7B[1]

- 1M Libor based: 68%
- 3M Libor based: 8%
- Prime based: 5%

Weighted Avg. Life: 1.75 years

Investments:

51% allocation to bullet/locked-out cash flow securities

Investment portfolio yield: 3.16%

Duration: 4.2 years

Net unrealized pre-tax gain: $1.35B

Consumer:

Fixed: $23.4B[1]

Float: $13.3B[1]

- Prime based: 24%

Weighted Avg. Life: 3.37 years

Avg. duration of Auto book: 1.29 years

[1] *Includes HFS Loans & Leases*

Interest rate risk management

- **NII benefits from asset re-pricings in a rising rate environment**
  - **64% of total loans are floating rate (82% of commercial and 36% of consumer)**
  - **Investment portfolio duration of 4.2 years**
  - **Short-term wholesale funding represents approximately 17% of total wholesale funding, or 3% of total funding**
  - **Approximately $11B 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 $2.5B (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

	Percent Change in NII (FTE)		ALCO Policy Limits	
Change in Interest Rates	12 Months	13 to 24 Months	12 Months	13 to 24 Months
+200 bps Ramp	**3.07%**	**11.51%**	**(4.00%)**	**(6.00%)**
+100 bps Ramp	**1.68%**	**6.92%**	**-**	**-**
-50 bps Ramp	**(4.03%)**	**(7.08%)**	**-**	**-**

ESTIMATED EVE SENSITIVITY PROFILE

Change in Interest Rates (bps)	Change in EVE	ALCO Policy Limit
+200 bps Shock	**(1.76%)**	**(12.00%)**
+100 bps Shock	**0.03%**	
+25 bps Shock	**0.30%**	
-50 bps Shock	**(1.35%)**	

ESTIMATED NII SENSITIVITY with DEMAND DEPOSIT BALANCE CHANGES

	Percent Change in NII (FTE)			
	$1B Balance Decrease		$1B Balance Increase	
Change in Interest Rates	12 Months	13 to 24 Months	12 Months	13 to 24 Months
+200 bps Ramp	**2.79%**	**10.96%**	**3.34%**	**12.07%**
+100 bps Ramp	**1.55%**	**6.64%**	**1.82%**	**7.19%**

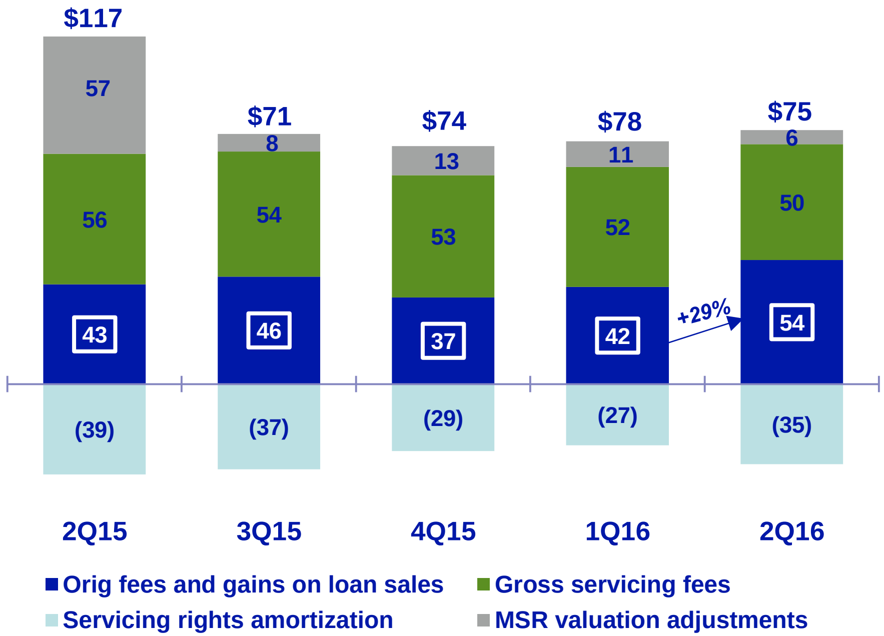
ESTIMATED NII SENSITIVITY with DEPOSIT BETA CHANGES

	Percent Change in NII (FTE)			
	Betas 25% Higher		Betas 25% Lower	
Change in Interest Rates	12 Months	13 to 24 Months	12 Months	13 to 24 Months
+200 bps Ramp	**(0.06%)**	**5.25%**	**6.20%**	**17.77%**
+100 bps Ramp	**0.12%**	**3.79%**	**3.25%**	**10.05%**

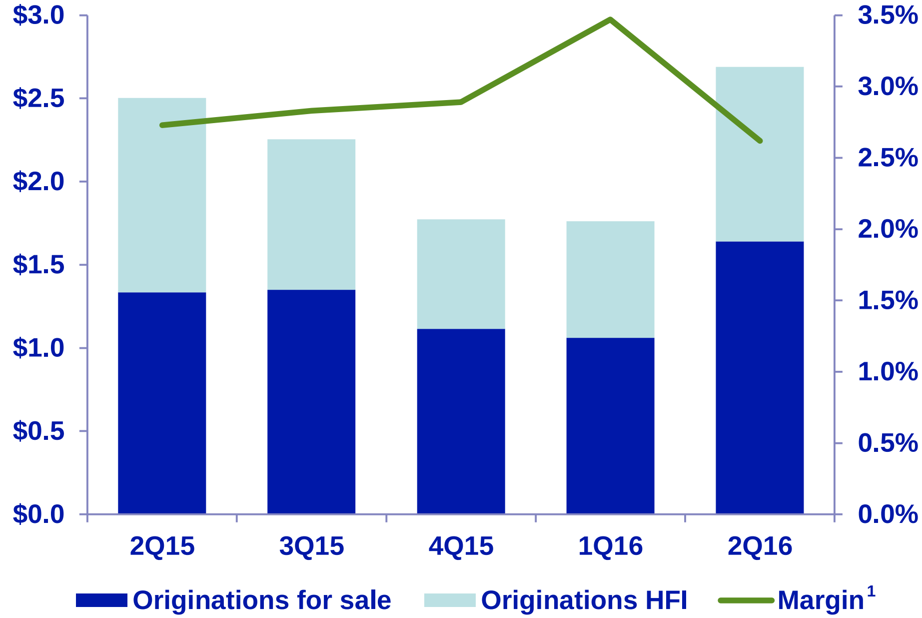
1. *Actual results may vary from these simulated results due to differences between forecasted and actual balance sheet composition, timing, magnitude, and frequency of interest rate changes, as well as other changes in market conditions and management strategies.*
2. *Re-pricing percentage or "beta" 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

Mortgage Banking Net Revenue ($MM)



Mortgage originations ($B) and gain on sale margin[1]



- $2.7B in originations; 54% purchase volume
- 2Q16 mortgage drivers:
  - Origination fees and gain on sale revenue up $12MM, or 29%, sequentially
  - Gain on sale margin down 85 bps sequentially
    - Retaining only jumbos and ARMs on balance sheet
  - MSR valuation adjustments of positive $6MM; servicing rights amortization of ($35MM)
  - $50MM in gross servicing fees
- YoY decline in mortgage banking revenue driven primarily by 2Q15 MSR valuation adjustment; revenue up 15% excluding MSR valuation adjustments

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

NPL rollforward

NPL HFI Rollforward

Commercial

	2Q15	3Q15	4Q15	1Q16	2Q16
Beginning NPL amount	$ 325	$ 287	$ 286	$ 341	$ 543
Transfers to nonaccrual status	66	195	165	306	104
Transfers to accrual status	(3)	(2)	(3)	(3)	(6)
Transfers from held for sale	-	-	-	-	-
Transfers to held for sale	-	-	(12)	(3)	-
Loans sold from portfolio	(3)	(1)	(2)	(6)	(2)
Loan paydowns/payoffs	(44)	(46)	(37)	(39)	(52)
Transfers to OREO	(10)	-	(13)	(1)	(3)
Charge-offs	(49)	(149)	(46)	(60)	(51)
Draws/other extensions of credit	5	2	3	8	6
Ending Commercial NPL	$ 287	$ 286	$ 341	$ 543	$ 539

Consumer

	2Q15	3Q15	4Q15	1Q16	2Q16
Beginning NPL amount	$ 201	$ 188	$ 172	$ 165	$ 158
Transfers to nonaccrual status	55	55	56	55	56
Transfers to accrual status	(26)	(30)	(28)	(33)	(31)
Transfers from held for sale	-	-	-	-	-
Transfers to held for sale	-	(1)	-	-	-
Loans sold from portfolio	-	-	-	-	-
Loan paydowns/payoffs	(14)	(11)	(10)	(9)	(11)
Transfers to OREO	(10)	(11)	(9)	(6)	(7)
Charge-offs	(18)	(18)	(16)	(14)	(11)
Draws/other extensions of credit	-	-	-	-	-
Ending Consumer NPL	$ 188	$ 172	$ 165	$ 158	$ 154
Total NPL	$ 475	$ 458	$ 506	$ 701	$ 693
Total new nonaccrual loans - HFI	$ 121	$ 250	$ 221	$ 361	$ 160

Credit trends

Commercial & Industrial

C&I ($ in millions)	2Q15	3Q15	4Q15	1Q16	2Q16
EOP Balance*	$42,800	$42,948	$42,131	$43,433	$43,558
Avg Loans*	$42,550	$43,149	$43,154	$43,089	$43,876
90+ days delinquent	$2	$3	$7	$3	$2
as % of loans	NM	0.01%	0.02%	0.01%	NM
NPAs*	$193	$183	$272	$472	$477
as % of loans	0.45%	0.43%	0.65%	1.09%	1.10%
Net charge-offs	$34	$128	$30	$46	$39
as % of loans	0.32%	1.17%	0.28%	0.43%	0.36%

Residential Mortgage

Residential mortgage ($ in millions)	2Q15	3Q15	4Q15	1Q16	2Q16
EOP Balance*	$12,933	$13,392	$13,716	$13,895	$14,307
Avg Loans*	$12,831	$13,144	$13,504	$13,788	$14,046
90+ days delinquent	$43	$40	$40	$44	$38
as % of loans	0.33%	0.30%	0.29%	0.32%	0.27%
NPAs*	$101	$91	$86	$77	$69
as % of loans	0.78%	0.68%	0.63%	0.55%	0.48%
Net charge-offs	$5	$3	$3	$2	$2
as % of loans	0.16%	0.10%	0.08%	0.07%	0.06%

Commercial Real Estate

Commercial mortgage ($ in millions)	2Q15	3Q15	4Q15	1Q16	2Q16
EOP Balance*	$7,150	$7,061	$6,957	$6,864	$6,875
Avg Loans*	$7,148	$7,023	$7,032	$6,886	$6,831
NPAs*	$166	$165	$138	$126	$114
as % of loans	2.31%	2.34%	1.98%	1.84%	1.66%
Net charge-offs	$11	$11	$3	$6	$6
as % of loans	0.62%	0.66%	0.19%	0.35%	0.38%

Commercial construction ($ in millions)	2Q15	3Q15	4Q15	1Q16	2Q16
EOP Balance*	$2,709	$3,101	$3,214	$3,428	$3,706
Avg Loans*	$2,549	$2,965	$3,141	$3,297	$3,551
NPAs*	$14	$19	$8	$8	$7
as % of loans	0.51%	0.61%	0.25%	0.23%	0.19%
Net charge-offs	-	$3	-	-	-
as % of loans	0.00%	0.43%	0.00%	(0.06%)	0.00%

Home Equity & Automobile

Home equity ($ in millions)	2Q15	3Q15	4Q15	1Q16	2Q16
EOP Balance*	$8,547	$8,427	$8,301	$8,112	$7,988
90+ days delinquent	-	-	-	-	-
as % of loans	NM	NM	NM	NM	NM
Net charge-offs	$9	$9	$9	$8	$6
as % of loans	0.41%	0.42%	0.39%	0.36%	0.30%

Automobile ($ in millions)	2Q15	3Q15	4Q15	1Q16	2Q16
EOP Balance*	$11,909	$11,826	$11,493	$11,128	$10,671
90+ days delinquent	$8	$8	$10	$8	$7
as % of loans	0.07%	0.07%	0.09%	0.07%	0.07%
Net charge-offs	$4	$7	$9	$9	$8
as % of loans	0.14%	0.23%	0.31%	0.32%	0.26%

** 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				
	June 2016	March 2016	December 2015	September 2015	June 2015
Net interest income (U.S. GAAP)	902	903	899	901	887
Add: Noninterest income	599	637	1,104	713	556
Less: Noninterest expense	(983)	(986)	(963)	(943)	(947)
Pre-provision net revenue	518	554	1,040	671	496
Net income available to common shareholders (U.S. GAAP)	310	312	634	366	292
Add: Intangible amortization, net of tax	-	-	-	-	-
Tangible net income available to common shareholders	310	312	634	366	292
Tangible net income available to common shareholders (annualized) (a)	1,247	1,255	2,515	1,452	1,171
Average Bancorp shareholders' equity (U.S. GAAP)	16,584	16,376	15,982	15,815	15,841
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)	(12)	(13)	(14)	(15)
Average tangible common equity (b)	12,826	12,617	12,222	12,054	12,079
Total Bancorp shareholders' equity (U.S. GAAP)	16,726	16,323	15,839	15,826	15,605
Less: Preferred stock	(1,331)	(1,331)	(1,331)	(1,331)	(1,331)
Goodwill	(2,416)	(2,416)	(2,416)	(2,416)	(2,416)
Intangible assets and other servicing rights	(11)	(12)	(13)	(13)	(14)
Tangible common equity, including unrealized gains / losses (c)	12,968	12,564	12,079	12,066	11,844
Less: Accumulated other comprehensive income	(889)	(684)	(197)	(522)	(291)
Tangible common equity, excluding unrealized gains / losses (d)	12,079	11,880	11,882	11,544	11,553
Total assets (U.S. GAAP)	143,625	142,430	141,048	141,883	141,628
Less: Goodwill	(2,416)	(2,416)	(2,416)	(2,416)	(2,416)
Intangible assets and other servicing rights	(11)	(12)	(13)	(13)	(14)
Tangible assets, including unrealized gains / losses (e)	141,198	140,002	138,619	139,454	139,198
Less: Accumulated other comprehensive income / loss, before tax	(1,368)	(1,052)	(303)	(803)	(448)
Tangible assets, excluding unrealized gains / losses (f)	139,830	138,950	138,316	138,651	138,750
Common shares outstanding (g)	766	770	785	795	810
Ratios:					
Return on average tangible common equity (a) / (b)	9.7%	9.9%	20.6%	12.0%	9.7%
Tangible common equity (excluding unrealized gains/losses) (d) / (f)	8.64%	8.55%	8.59%	8.33%	8.33%
Tangible common equity (including unrealized gains/losses) (c) / (e)	9.18%	8.97%	8.71%	8.65%	8.51%
Tangible book value per share (c) / (g)	$16.93	$16.32	$15.39	$15.18	$14.62

See page 33 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				
	June 2016	March 2016	December 2015	September 2015	June 2015
Basel III Final Rule - Transitional to fully phased-in					
CET 1 capital (transitional)	$12,112	$11,914	$11,917	$11,574	$11,582
Less: Adjustments to CET 1 capital from transitional to fully phased-in (1)	(4)	(5)	(8)	(11)	(12)
CET 1 capital (fully phased-in) (a)	12,108	11,909	11,909	11,563	11,570
Risk-weighted assets (transitional)	121,824	121,432	121,290	123,148	122,986
Add: Adjustments to risk-weighted assets from transitional to fully phased-in (2)	932	1,027	1,178	1,136	1,280
Risk-weighted assets (fully phased-in) (b)	$122,756	$122,459	$122,468	$124,284	$124,266
Estimated CET 1 capital ratio under Basel III Final Rule (fully phased-in) (a) / (b)	9.86%	9.72%	9.72%	9.30%	9.31%

(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.

	For the Three Months Ended				
	June 2016	March 2016	December 2015	September 2015	June 2015
Net interest income (FTE) (c)	**$908**	**$909**	**$904**	**$906**	**$892**
Noninterest income excluding certain items					
Noninterest income (U.S. GAAP)	$599	$637	$1,104	$713	$556
Gain on sale of Vantiv shares	-	-	(331)	-	-
Gain on Vantiv warrant actions	-	-	(89)	-	-
Vantiv TRA settlement payment	-	-	(49)	-	-
Vantiv warrant valuation	(19)	(47)	(21)	(130)	(14)
Gain on sale of certain branches	(11)	(8)	-	-	-
Gain on sale of the non-strategic agented bankcard loan portfolio	(11)	-	-	-	-
Branch and land valuation adjustments	-	-	-	-	97
Valuation of 2009 Visa total return swap	50	(1)	10	8	2
Securities (gains) / losses	(6)	(3)	(1)	-	(4)
Adjusted noninterest income (d)	**$602**	**$578**	**$623**	**$591**	**$637**
Noninterest expense excluding certain items					
Noninterest expense (U.S. GAAP)	$983	$986	$963	$943	$947
Contribution for Fifth Third Foundation	-	-	(10)	-	-
Severance expense	(3)	(15)	(2)	(3)	(2)
Retirement eligibility changes	(9)	-	-	-	-
Executive retirements	-	-	-	(6)	-
Adjusted noninterest expense (e)	**$971**	**$971**	**$951**	**$934**	**$945**
Adjusted efficiency ratio (e) / [(c) + (d)]	**64.3%**	**65.3%**	**62.2%**	**62.5%**	**61.8%**
Adjusted PPNR (c) + (d) - (e)	**$539**	**$516**	**$576**	**$563**	**$584**

See page 33 of the earnings release for a discussion on the use of non-GAAP financial measures.