



## corporate profile

Fifth Third Bancorp is a diversified financial services company headquartered in Cincinnati, Ohio. The Company had \$142 billion in assets and operates 1,295 full-service Banking Centers, including 99 Bank Mart® locations, most open seven days a week, inside select grocery stores and 2,650 ATMs in Ohio, Kentucky, Indiana, Michigan, Illinois, Florida, Tennessee, West Virginia, Pennsylvania, Missouri, Georgia and North Carolina. Fifth Third operates four main businesses: Commercial Banking, Branch Banking, Consumer Lending, and Investment Advisors. Fifth Third is among the largest money managers in the Midwest and, as of September 30, 2015, had \$297 billion in assets under care, of which it managed \$25 billion for individuals, corporations and not-for-profit organizations. Investor information and press releases can be viewed at [www.53.com](http://www.53.com). Fifth Third's common stock is traded on the NASDAQ® Global Select Market under the symbol "FITB." Fifth Third Bank was established in 1858. Member FDIC.

## headlines

### FORTUNE 500 Company

Fifth Third ranked #416 on Fortune's annual listing of the largest U.S. corporations based on revenues, profits, assets, stockholders' equity, market value, earnings per share and total return to investors.

June 4, 2015

### BARRON'S 500 Company

Fifth Third Bank ranked #479 on the Barron's 500 ranking, which judges companies based on sales growth and cash-flow returns on investment. The Barron's 500 is an exclusive ranking of the 500 largest publicly traded companies in the U.S. and Canada, as measured by sales in the latest fiscal year.

May 2, 2015

### Top 500 Banking Brands

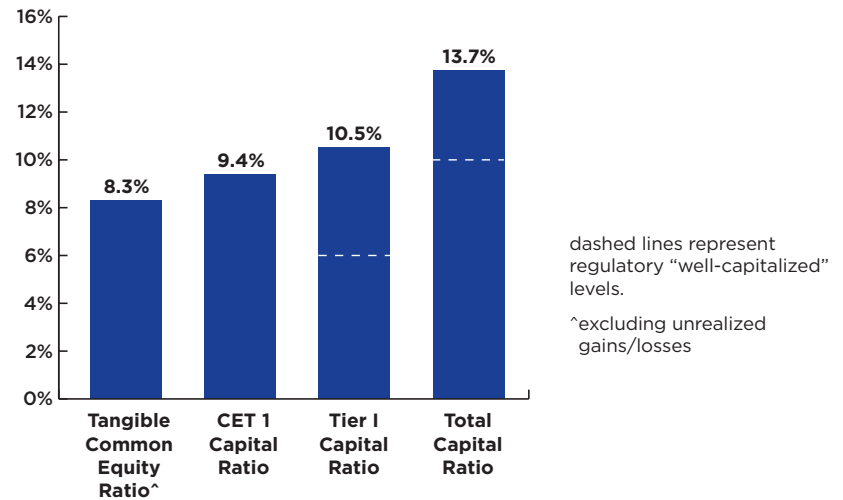
Brand Finance, an independent global brand valuation consultancy, recently ranked Fifth Third Bank #111 on its list of the Top 500 Most Valuable Banking Brands in the world. The Top 500 was based on intangible asset valuations by Brand Finance. Fifth Third Bank received a rating of AA- for "very strong."

February 2015

## capital

Today, it is important that you know your banking company is strong and well-capitalized. Fifth Third is both. Throughout its history, Fifth Third has represented a source of strength and stability. Our capital levels significantly exceed all regulatory "well-capitalized" levels as well as our own target levels.

### Fifth Third Bancorp 9/30/2015 capital ratios



## credit agency ratings\*

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

\*As an investor, you should be aware that a security rating is not a recommendation to buy, sell or hold securities, that it may be subject to revision or withdrawal at any time by the assigning rating organization and that each rating should be evaluated independently of any other rating.

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



	NINE MONTHS (ENDED SEPTEMBER 30)			CALENDAR YEAR				
	2015	2014	Change %	2014	2013	2012	2011	2010
<b>Key Performance Ratios</b>								
Return on Average Assets	1.01%	1.12%	(10) %	1.12 %	1.48 %	1.34 %	1.15 %	0.67 %
Return on Average Common Equity	9.3	10.0	(7)	10.0	13.1	11.6	9.0	5.0
Net Interest Margin (FTE)	2.88	3.16	(9)	3.10	3.32	3.55	3.66	3.66
Efficiency (FTE)	61.8	61.6	-	61.1	58.2	61.7	62.3	60.7
<b>Earnings (\$ in millions) and Per Share Data</b>								
Net Income Available to Common Shareholders	\$1,004	\$1,052	(5) %	\$ 1,414	\$ 1,799	\$ 1,541	\$ 1,094	\$ 503
Earnings Per Share, Basic	1.24	1.25	(1)	1.68	2.05	1.69	1.20	0.63
Earnings Per Share, Diluted	1.22	1.23	(1)	1.66	2.02	1.66	1.18	0.63
Cash Dividends Per Common Share	0.39	0.38	3	0.51	0.47	0.36	0.28	0.04
Book Value Per Share	18.22	16.87	8	17.35	15.85	15.10	13.92	13.06
Common Shares Outstanding (\$000)	795,439	834,262	(5)	824,047	855,306	882,152	919,804	796,273
<b>Income Statement Highlights (\$ in millions)</b>								
Net Interest Income (FTE)	\$2,650	\$2,712	(2) %	\$ 3,600	\$ 3,581	\$ 3,613	\$ 3,575	\$ 3,622
Total noninterest income	1,900	1,820	4	2,473	3,227	2,999	2,455	2,729
Total noninterest expense	2,814	2,792	1	3,709	3,961	4,081	3,758	3,855
<b>Average Balances (\$ in millions)</b>								
Loans and Leases, including held-for-sale	\$92,919	\$90,973	2 %	\$ 91,127	\$ 89,093	\$ 84,822	\$ 80,214	\$ 79,232
Core Deposits	99,151	92,511	7	93,477	86,675	82,422	78,652	76,188
Bancorp Shareholders' Equity	15,826	15,170	4	15,290	14,302	13,701	12,851	13,737
<b>Asset Quality Ratios</b>								
Net Charge-Offs/Avg. Loans and Leases	0.53%	0.57%	(7) %	0.64 %	0.58 %	0.85 %	1.49 %	3.02 %
Nonperforming Assets/Loans, Leases and Other Assets, including OREO	0.65	0.88	(26)	0.82	1.10	1.49	2.23	2.79
ALLL/Loans and Leases	1.35	1.56	(13)	1.47	1.79	2.16	2.78	3.88
	NINE MONTHS (ENDED SEPTEMBER 30)			CALENDAR YEAR				
	2015	2014	Change %	2014	2013	2012	2011	2010
<b>Market Performance FITB (NASDAQ)</b>								
Market Close Price Per Share:								
High	\$21.71	\$23.39	(7) %	\$ 23.39	\$ 21.04	\$ 16.16	\$ 15.75	\$ 15.95
Low	\$17.22	\$19.52	(12)	17.74	15.35	12.04	9.13	9.81
End of Period	\$18.91	\$20.02	(6)	20.38	21.03	15.20	12.72	14.68
Market Capitalization (\$ in millions)	15,042	16,702	(10)	16,790	17,987	13,409	11,700	11,689

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

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