



FIFTH THIRD BANCORP

Barclays Emerging Payments Forum 2017

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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.

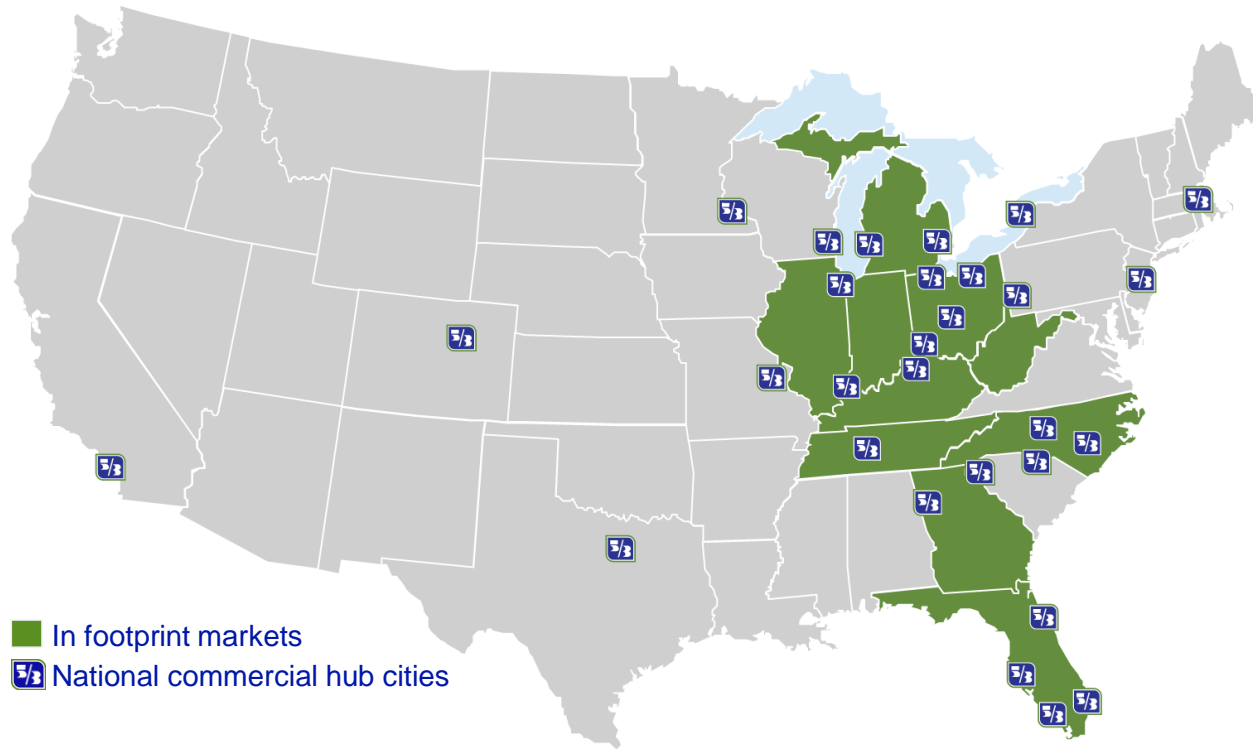
There are a number of important factors that could cause future results to differ materially from historical performance and these forward-looking statements. Factors that might cause such a difference include, but are not limited to: (1) general economic or real estate market conditions, either nationally 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); adjusted noninterest income excluding mortgage banking net revenue; 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.

Well-positioned franchise and focused footprint



4Q16 Bancorp Overview

- \$142B Total Assets (#13)¹
- \$93B Total Loans²
 - 61% Commercial
 - 39% Consumer
- \$101B Core Deposits
- \$31B AUM
- 128% LCR
- CET 1: 10.4%

#2 - Most Trusted Companies for Retail Banking⁵

#3 - Banking Industry Customer Satisfaction Rating⁶

#4 - Mobile Deposit Customer Experience Rankings⁷

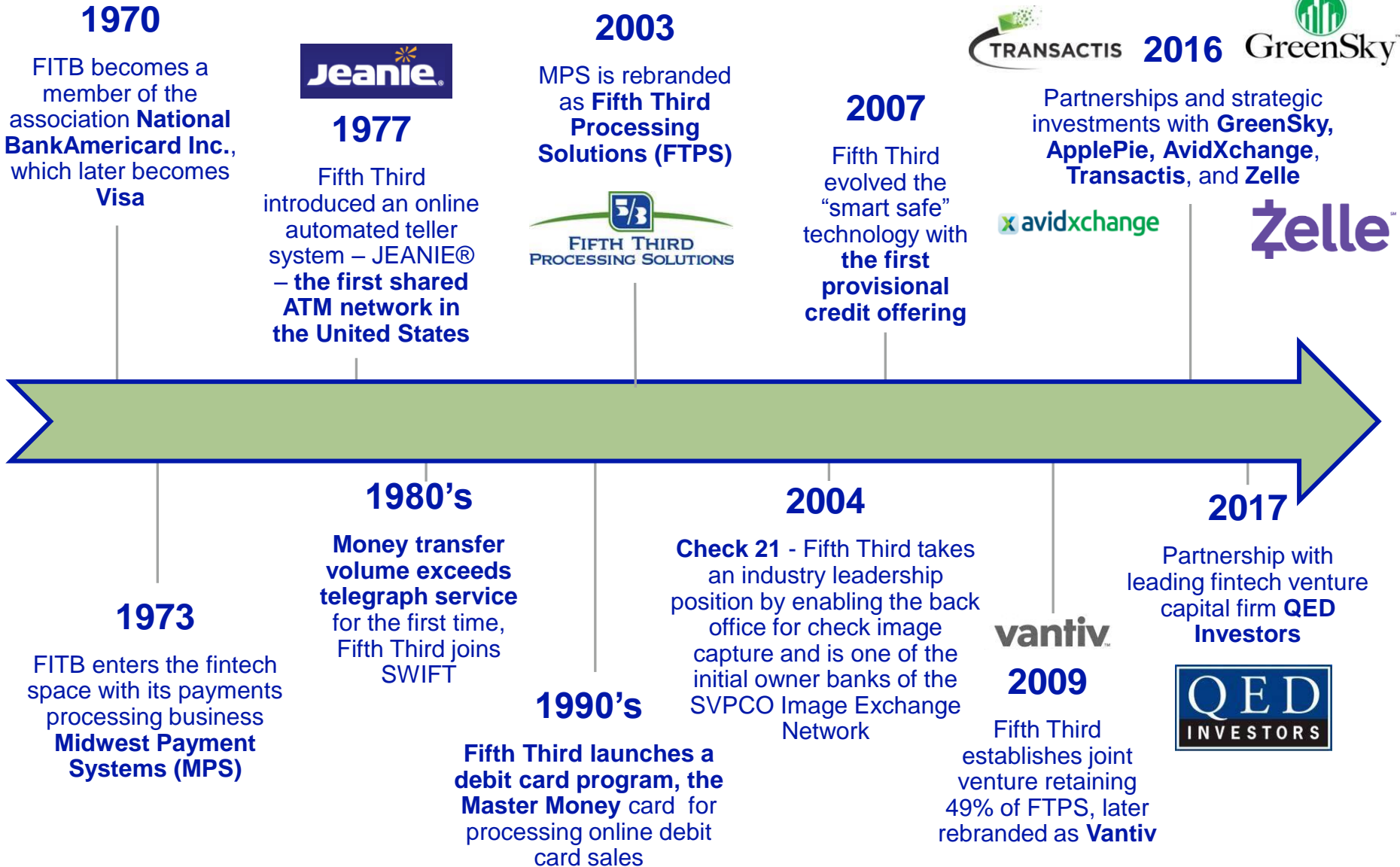
Top 5 deposit share in 11 of our 15 largest markets⁸

Franchise Rankings

- #9 Commercial & Industrial Lending¹**
- #9 Retail Bank³**
- #10 Equipment Finance⁴**

¹SNL Financial; regulatory filing as of 4Q16, ²2016 10-K; EOP loans including loans HFS, ³Oliver Wyman 2016 Survey of Consumers, ⁴The 2015 Monitor Top Bank 50 & Technology Issue, ⁵Ponemon Institute 12th annual Privacy Trust Study for Retail Banking, ⁶University of Michigan American Customer Satisfaction (ASCI) Index, ⁷Mitek 2016 Mobile Deposits Benchmark Report, and ⁸FDIC 2016 Summary of Deposits; ranking by MSA

Fintech is in our DNA



The Payments ecosystem continues to evolve



Customers

- Heightened expectations for simplicity, speed, and control
- Migration from point-of-origination to point-of-need

Competitors

- Fintech start-ups
- Non-financial intermediaries
- Incumbent tech investments

Technology

- Mobility
- Real-time payments
- Value-added data and analytics
- Crypto currency (e.g., bitcoin)

Regulation and risk

- Heightened risks around cyber threats and fraud losses
- Control & automation needs
- Geopolitical dynamics

Our Payments business is important.....

Industry leader

#4 Currency processing¹

#5 Retail lock box¹

#5 Check processing¹

#7 ACH processing¹

#7 Active cards¹

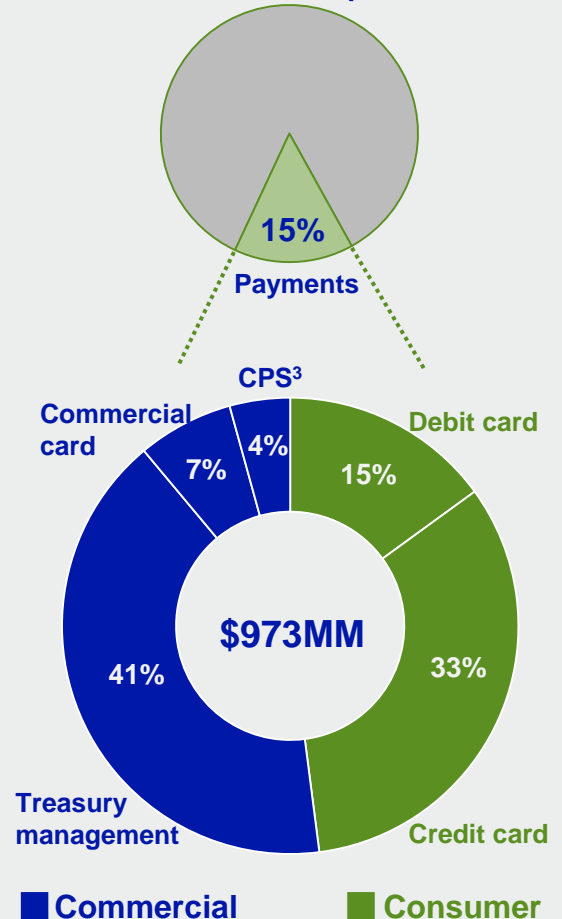
#9 U.S. MasterCard credit card issuer²

Operating at scale

- **Significant volumes**
 - \$32 billion annual spend
 - 680 million annual transactions processed
- **Full range of products**
 - Consumer payments
 - Credit, debit, prepaid, bill pay, payment alerts, P2P (Zelle)
 - Commercial payments
 - Payables, receivables, liquidity management solutions

Generating significant shareholder value

2016 Total Bancorp revenue



¹2016 EY Cash Management Survey; data for January 2016; currency processing as of full year 2015, ²The Nilson Report – February 2016; data full year 2015, ³Currency Processing Solutions

.....and part of our NorthStar initiatives

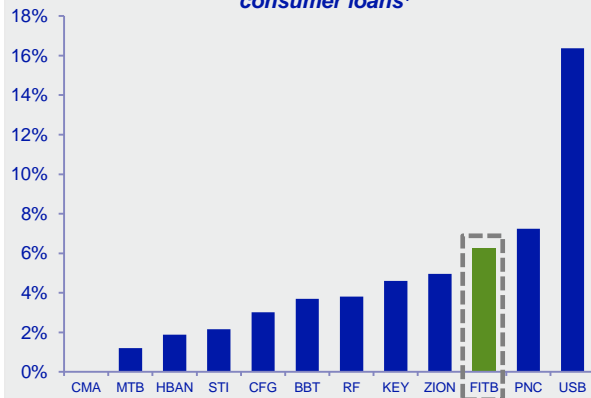
	Consumer	Payments	Commercial	Wealth & Asset
1 Optimizing the balance sheet	Consumer households Omni-channel capabilities <hr/> Personal lending GreenSky partnership	Credit card Advanced analytics capabilities	Commercial relationships Middle market, industry verticals, specialty lending expansion	
2 Driving fee income growth	Mortgage LOS replacement & channel expansion	Wholesale payments Industry-focused commerce solutions	Capital markets FRM '2020'; Advisory <hr/> Insurance P&C, employee benefits	Wealth advisory Expanding distribution (M&A, digital) & retirement offerings
3 Strategic expense management	Strategic expense programs Real Estate: Branch network optimization, corporate facilities IT & Ops: Intelligent automation, workforce management, network infrastructure & sourcing optimization Credit: End-to-end credit process redesign			
4 Positive operating leverage from the core	Exiting assets that do not meet our risk-return profile <hr/> Continuous focus on core operating leverage and prior years' initiatives			

Building momentum: consumer cards

- Our portfolio is larger compared to bank peers, but with room to grow from a small base
- Balance growth has lagged peers in recent years
 - Significant opportunity for growth
- Early results for new card offerings launched in October 2016 are positive
 - Additional products will be launched in next 12 months
- We are coupling improved value propositions with investments in advanced analytics

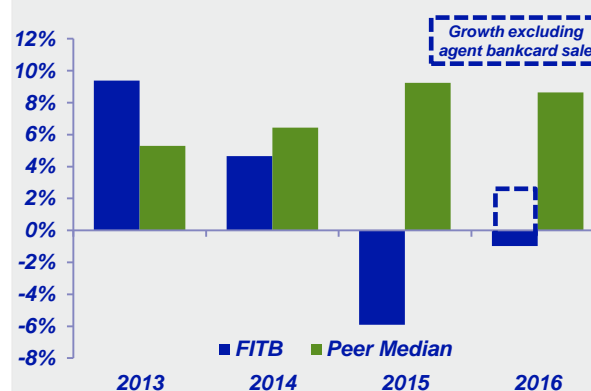
Card balances exceed most of our peers

Credit card balances as a percentage of total consumer loans¹



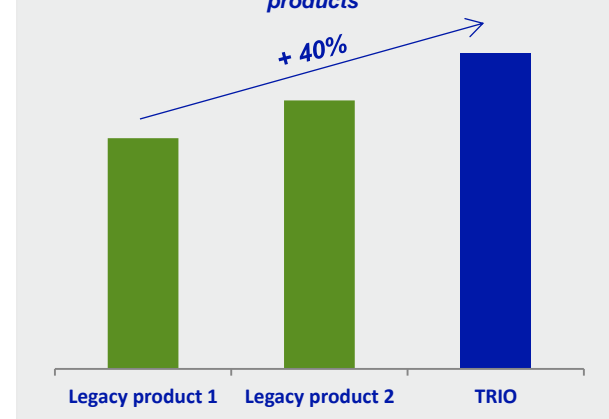
Opportunity exists as recent balance growth has lagged peers

Year-over-year credit card growth¹



New product propositions driving increased activity levels

Average monthly spend compared to legacy products



¹SNL Financial; company filings

Building momentum: commercial payments

- Industry-focused solutions are a key part of our commercial payments strategy
 - Advance us beyond core payment processing to solving client business challenges
 - Generate new revenue streams and enhance volumes & retention from existing relationships
- Partnerships and investments with fintech companies accelerate our path to market
- QED Investors partnership creates pipeline to future opportunities



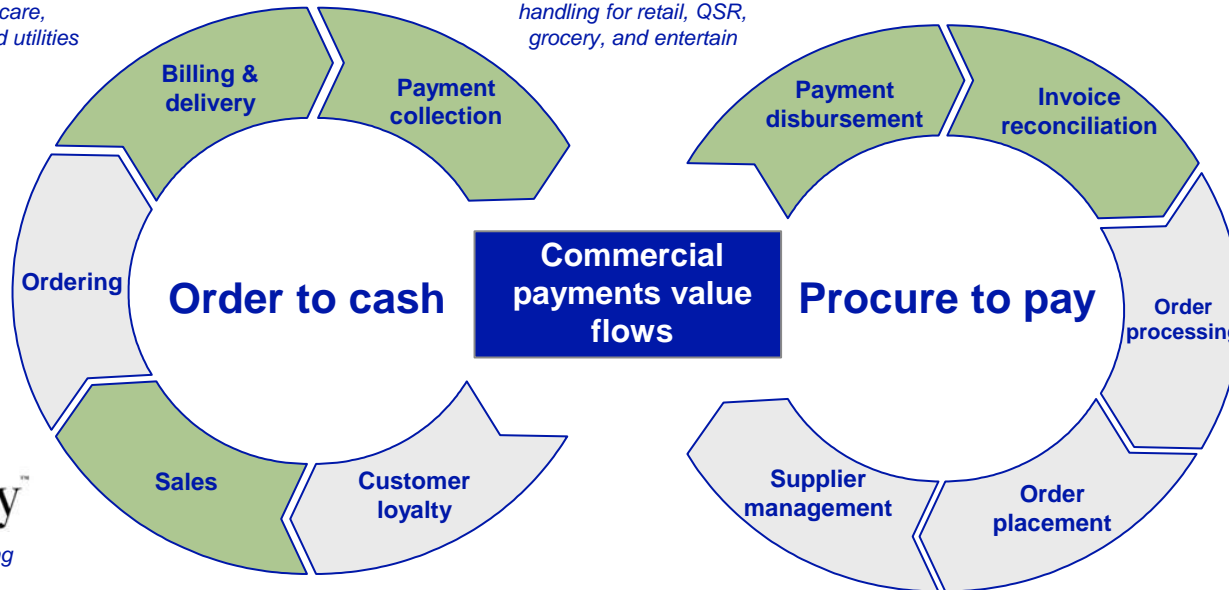
Award-winning digital invoice and payment collection solution for healthcare, media, telecomm, and utilities



Automated store cash handling for retail, QSR, grocery, and entertain



Award-winning accounts payable and payments automation for B2B sectors



POS consumer financing solution for home improvement, healthcare, and large-ticket retail

Fintech is in our DNA

**The payments business is an important component
of NorthStar**

We have positive momentum

Appendix



Fourth quarter 2016 highlights

- **Adjusted¹ NII of \$925 million, up \$12 million sequentially; adjusted¹ NIM of 2.91%, up 3 bps sequentially**
 - Reported NII decreased \$4 million vs. 3Q16; NIM (FTE) decreased 2 bps to 2.86%¹ vs. 3Q16
- **Adjusted¹ noninterest income up 2% vs. 3Q16**
 - Reported noninterest income down 26% vs. 3Q16 primarily driven by Vantiv-related items
- **Tightly-managed operating expenses; adjusted¹ noninterest expenses down 2% vs. 3Q16**
 - Reported noninterest expenses down 1% vs. 3Q16
- **Improving charge-offs and criticized assets; commercial full year NCO ratio at 15 year low**
- **Executing on North Star initiatives**
- **Overall solid credit quality in-line with expectations**

Full year 2016

**Diluted EPS
\$1.93**

**Net Income
\$1.6 billion**

Fourth quarter 2016

**Diluted EPS
\$0.49**

Included \$0.01 net positive impact for certain items²

**Net income
\$395 million**

¹Non-GAAP measure: See Reg G reconciliation on pages 19 and 20 of this presentation and use of non-GAAP measures on page 32 of the 4Q16 earnings release

²See page 113 of the presentation for impact of certain items

4Q16 in review

(\$ millions)

Average Balances

	4Q16	Seq. Δ	YOY Δ
Loans & leases (ex. HFS)	\$92,964	(1%)	(1%)
Core deposits	\$100,949	2%	1%

Income Statement Data

Net interest income	\$903	-	-
Taxable equivalent adjustment	6	-	20%
Net interest income (taxable equivalent) ²	909	-	1%
Provision for loan and lease losses	54	(33%)	(41%)
Noninterest income	620	(26%)	(44%)
Noninterest expense	960	(1%)	-
Net income attributable to Bancorp	\$395	(23%)	(40%)
Net income available to common shareholders	\$372	(26%)	(41%)

Financial Ratios

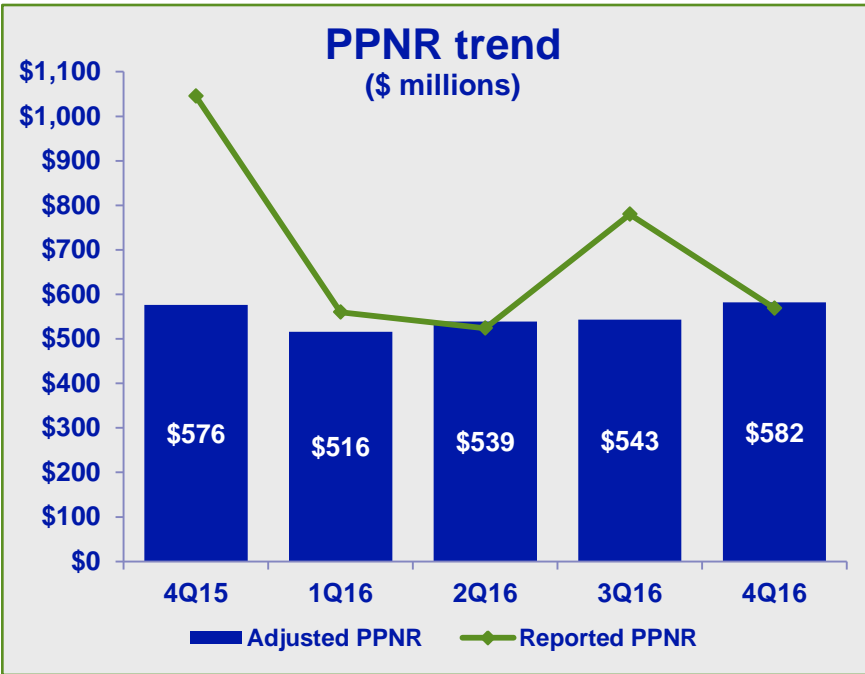
Earnings per share, diluted	0.49	(25%)	(38%)
Net interest margin (FTE) ¹	2.86%	(2bps)	1bp
Efficiency ratio (FTE) ¹	62.8%	730bps	1480bps
Return on average assets	1.11%	(33bps)	(72bps)
Return on average common equity	9.7%	(310bps)	(750bps)
Return on average tangible common equity ¹	11.6%	(360bps)	(900bps)
Tangible book value per share ¹	\$16.60	(4%)	8%

- Pre-tax items included in 4Q16 results had a net positive \$0.01 EPS impact:
 - A \$16 million pre-tax (~\$10 million after-tax²) reduction to net interest income for refunds offered to certain card customers
 - A \$9 million pre-tax (~\$6 million after-tax²) gain from the net exercise of the Vantiv warrant
 - A \$6 million pre-tax (~\$4 million after-tax²) benefit related to the valuation of the Visa total return swap
 - A \$6 million tax benefit from the early adoption of an accounting standard
- Credit trends
 - NCO ratio of 31 bps; down 14 bps vs. 3Q16
 - Portfolio NPA ratio of 80 bps; up 5 bps vs. 3Q16

¹Non-GAAP measure: See Reg G reconciliation on pages 19 and 20 of this presentation and use of non-GAAP measures on page 32 of the 4Q16 earnings release

²Assumes a 35% tax rate

PPNR and efficiency ratio trends¹

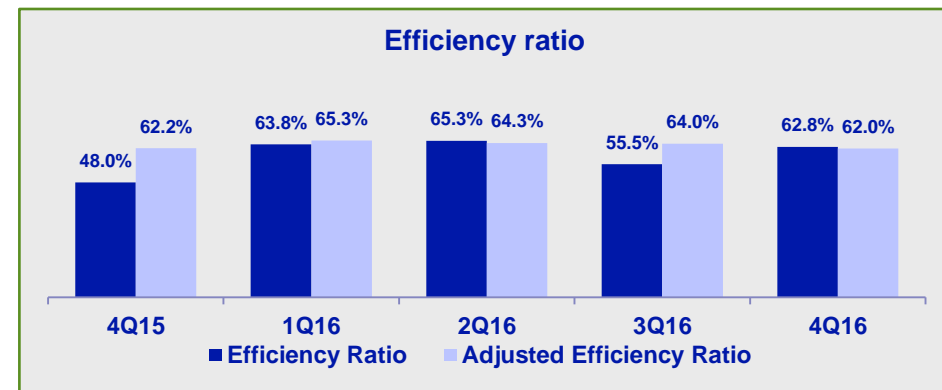


PPNR reconciliation

(\$ in millions)

	4Q15	1Q16	2Q16	3Q16	4Q16
Net interest income (FTE)	\$904	\$909	\$908	\$913	\$909
Add: Noninterest income	1,104	637	599	840	620
Less: Noninterest expense	963	986	983	973	960
Pre-provision net revenue	\$1,045	\$560	\$524	\$780	\$569
<u>Adjustments to remove (benefit) / detriment²:</u>					
<u>In net interest income:</u>					
Bankcard refunds	-	-	-	-	16
<u>In noninterest income:</u>					
Gain on sale of Vantiv shares	(331)	-	-	-	-
Gain on Vantiv warrant actions	(89)	-	-	-	(9)
Vantiv TRA settlement payment	(49)	-	-	-	-
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	10	(1)	50	12	(6)
Transfer of nonconforming investments under Volcker to HFS	-	-	-	9	-
Vantiv warrant valuation	(21)	(47)	(19)	2	-
Gain on sale of certain branches	-	(8)	(11)	-	-
Gain on sale of the agented bankcard loan portfolio	-	-	(11)	-	-
Securities (gains) / losses	(1)	(3)	(6)	(4)	3
<u>In noninterest expense:</u>					
Contribution to Fifth Third Foundation	10	-	-	3	5
Severance expense	2	15	3	4	4
Retirement eligibility changes	-	-	9	-	-
Adjusted PPNR	\$576	\$516	\$539	\$543	\$582

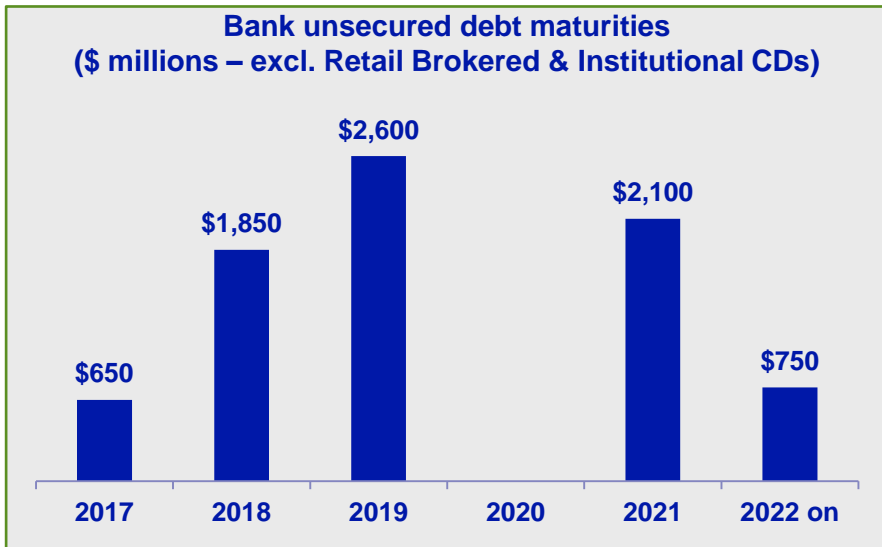
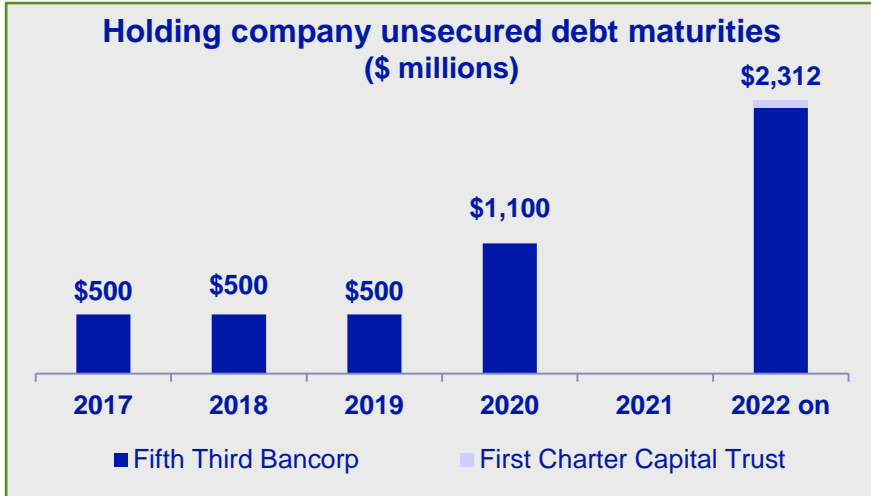
- Adjusted PPNR up 7% vs. 3Q16 driven by:
 - Improvements in NII, noninterest income and noninterest expense resulted in ~200 bps decline in adjusted efficiency ratio
- Adjusted PPNR up 1% YoY
 - Improvement in NII and flat expenses, partially offset by lower noninterest income resulted in ~20 bps decline in adjusted efficiency ratio



¹Non-GAAP measures: See Reg G reconciliation on pages 19 and 20 of this presentation and use of non-GAAP measures on page 32 of the 4Q16 earnings release

²Prior quarters include similar adjustments

Strong liquidity profile



- Available and contingent borrowing capacity (4Q16):
 - FHLB ~\$10.8B available, ~\$14.7B total
 - Federal Reserve ~\$31.5B

Holding Company:

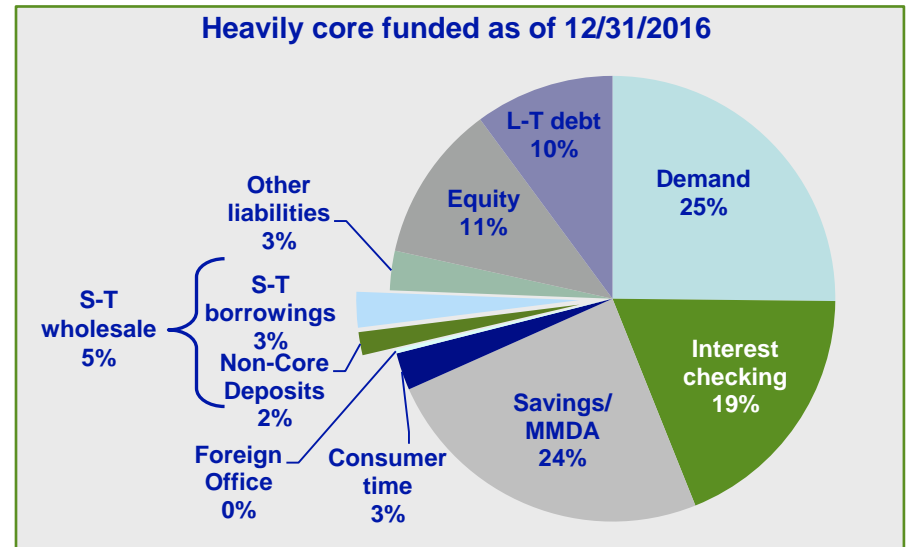
- Modified LCR of 128%
- Holding Company cash at 12/31/16: \$2.4B
- Cash currently sufficient to satisfy all fixed obligations in a stressed environment for ~24 months (debt maturities, common and preferred dividends, interest and other expenses) without accessing capital markets, relying on dividends from subsidiaries or any other actions
- \$500MM maturity in 1Q17

Bank Entity:

- \$250MM of debt matured in 4Q16
- The Bank did not issue any additional debt in 4Q16

2017 Funding Plans:

- The \$650MM debt maturity at the Bank will take place 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



Balance sheet positioning

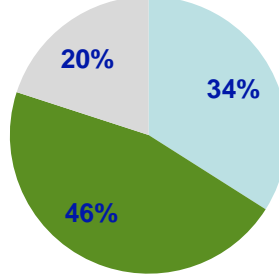
\$127.1B; \$68.6B Fixed, \$58.5B Floating

Key Characteristics

Balance Sheet Mix

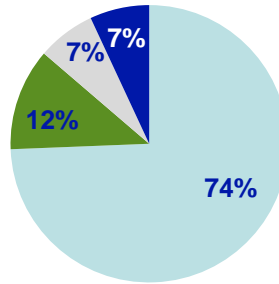
Investment Portfolio

- 50% allocation to bullet/locked-out cash flow securities
- Investment portfolio yield: 3.17%
- Duration: 4.9 years
- Net unrealized pre-tax gain: \$159MM
- 99% AFS



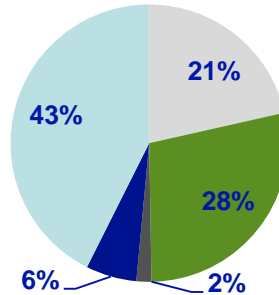
Commercial Loans^{1,2}

- Fixed: \$14.0B^{1,2}
- Float: \$42.5B^{1,2}
- 1ML based: 62% (of total commercial)
- 3ML based: 8% (of total commercial)
- Prime based: 4% (of total commercial)
- Weighted avg. life: 1.65 years



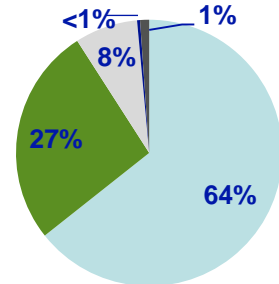
Consumer Loans¹

- Fixed: \$25.1B¹
- Float: \$11.3B¹
- 12ML based: 3% (of total consumer)
- Prime based: 24% (of total consumer)
- Weighted avg. life: 3.76 years
- Auto weighted avg. life: 1.39 years



Long-term Debt³

- Fixed: \$10.3B³
- Float: \$4.0B³
- 1ML based: <1% (of total long term debt)
- 3ML based: 28% (of total long term debt)
- Weighted avg. life: 4.38 years



Level 1	100% Fix / 0% Float
Level 2A	100% Fix / 0% Float
Non-HQLA /Other	78% Fix / 28% Float
C&I	20% Fix / 80% Float
Commercial Mortgage	24% Fix / 76% Float
Commercial Construction	2% Fix / 98% Float
Commercial Lease	100% Fix / 0% Float
Resi Mtg & Construction	88% Fix / 12% Float
Auto	99% Fix / 1% Float
Home Equity	8% Fix / 92% Float
Credit Card	30% Fix / 70% Float
Other	100% Fix / 0% Float
Senior Debt	76% Fix / 24% Float
Sub Debt	55% Fix / 45% Float
Auto Securiz. Proceeds	97% Fix / 3% Float
TRUPS	0% Fix / 100% Float
Other	100% Fix / 0% Float

Data as of 12/31/16

¹Includes HFS Loans & Leases

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

³Fifth Third had \$3.46B 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**
 - 58% of total loans are floating rate considering impacts of interest rate swaps (75% of total commercial and 31% of total consumer)
 - Investment portfolio duration of 4.9 years
 - Short-term borrowings represent approximately 18% of total wholesale funding, or 3% of total funding
 - Approximately \$12 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 Interest Rates (bps)	% Change in NII (FTE)		ALCO Policy Limits	
	12	13-24	12	13-24
	Months	Months	Months	Months
+200 Ramp over 12 months	1.88%	6.78%	(4.00%)	(6.00%)
+100 Ramp over 12 months	1.13%	4.32%	-	-
-75 Ramp over 6 months	(5.77%)	(10.62%)	-	-

Estimated EVE Sensitivity Profile and ALCO Policy Limits

Change in Interest Rates (bps)	Change in EVE	ALCO Policy Limit
+200 Shock	(4.96%)	(12.00%)
+100 Shock	(2.00%)	-
+25 Shock	(0.36%)	-
-75 Shock	(0.14%)	-

Estimated NII Sensitivity with Demand Deposit Balance Changes

Change in Interest Rates (bps)	% Change in NII (FTE)			
	\$1B Balance Decrease		\$1B Balance Increase	
	12	13-24	12	13-24
	Months	Months	Months	Months
+200 Ramp over 12 months	1.61%	6.24%	2.15%	7.31%
+100 Ramp over 12 months	1.00%	4.05%	1.27%	4.58%

Estimated NII Sensitivity with Deposit Beta Changes

Change in Interest Rates (bps)	% Change in NII (FTE)			
	Betas 25% Higher		Betas 25% Lower	
	12	13-24	12	13-24
	Months	Months	Months	Months
+200 Ramp over 12 months	(1.56%)	(0.10%)	5.32%	13.66%
+100 Ramp over 12 months	(0.59%)	0.88%	2.85%	7.76%

Data as of 12/31/16

¹Actual 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.

²Re-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

Credit trends

Commercial & Industrial

(\$ in millions)	C&I				
	4Q15	1Q16	2Q16	3Q16	4Q16
EOP Balance*	\$42,131	\$43,433	\$43,558	\$42,727	\$41,676
Avg Balance*	\$43,154	\$43,089	\$43,876	\$43,116	\$42,548
90+ days delinquent	\$7	\$3	\$2	\$7	\$4
as % of loans	0.02%	0.01%	NM	0.02%	0.01%
NPAs*	\$272	\$473	\$477	\$419	\$488
as % of loans	0.65%	1.09%	1.10%	0.98%	1.17%
Net charge-offs	\$30	\$46	\$39	\$61	\$25
as % of loans	0.28%	0.43%	0.36%	0.56%	0.24%

Residential Mortgage

(\$ in millions)	Residential mortgage				
	4Q15	1Q16	2Q16	3Q16	4Q16
EOP Balance*	\$13,716	\$13,895	\$14,307	\$14,643	\$15,051
Avg Balance*	\$13,504	\$13,788	\$14,046	\$14,455	\$14,854
90+ days delinquent	\$40	\$44	\$38	\$43	\$49
as % of loans	0.29%	0.32%	0.27%	0.29%	0.33%
NPAs*	\$86	\$77	\$69	\$58	\$53
as % of loans	0.63%	0.55%	0.48%	0.40%	0.35%
Net charge-offs	\$3	\$2	\$2	\$2	\$2
as % of loans	0.08%	0.07%	0.06%	0.07%	0.06%

Commercial Real Estate

(\$ in millions)	Commercial mortgage				
	4Q15	1Q16	2Q16	3Q16	4Q16
EOP Balance*	\$6,957	\$6,864	\$6,875	\$6,856	\$6,899
Avg Balance*	\$7,032	\$6,886	\$6,831	\$6,888	\$6,957
NPAs*	\$138	\$126	\$114	\$86	\$72
as % of loans	1.98%	1.84%	1.66%	1.25%	1.04%
Net charge-offs	\$3	\$6	\$6	\$2	\$2
as % of loans	0.19%	0.35%	0.38%	0.08%	0.11%

Home Equity & Automobile

(\$ in millions)	Home equity				
	4Q15	1Q16	2Q16	3Q16	4Q16
EOP Balance*	\$8,301	\$8,112	\$7,988	\$7,864	\$7,695
Avg Balance*	\$8,360	\$8,217	\$8,054	\$7,918	\$7,779
90+ days delinquent	-	-	-	-	-
as % of loans	NM	NM	NM	NM	NM
Net charge-offs	\$9	\$8	\$6	\$7	\$6
as % of loans	0.39%	0.36%	0.30%	0.32%	0.35%

(\$ in millions)	Commercial construction				
	4Q15	1Q16	2Q16	3Q16	4Q16
EOP Balance*	\$3,214	\$3,428	\$3,706	\$3,905	\$3,903
Avg Balance*	\$3,141	\$3,297	\$3,551	\$3,848	\$3,890
NPAs*	\$8	\$8	\$7	\$5	-
as % of loans	0.25%	0.23%	0.19%	0.13%	0.00%
Net charge-offs	-	-	-	-	-
as % of loans	0.00%	(0.06%)	0.00%	0.00%	0.00%

(\$ in millions)	Automobile				
	4Q15	1Q16	2Q16	3Q16	4Q16
EOP Balance*	\$11,493	\$11,128	\$10,671	\$10,349	\$9,983
Avg Balance*	\$11,670	\$11,283	\$10,887	\$10,508	\$10,162
90+ days delinquent	\$10	\$8	\$7	\$8	\$9
as % of loans	0.09%	0.07%	0.07%	0.08%	0.09%
Net charge-offs	\$9	\$9	\$8	\$9	\$11
as % of loans	0.31%	0.32%	0.26%	0.35%	0.40%

* 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				
	December 2016	September 2016	June 2016	March 2016	December 2015
Net interest income (U.S. GAAP)	\$903	\$907	\$902	\$903	\$899
Add: Noninterest income	620	840	599	637	1,104
Less: Noninterest expense	(960)	(973)	(983)	(986)	(963)
Pre-provision net revenue	\$563	\$774	\$518	\$554	\$1,040
Net income available to common shareholders (U.S. GAAP)	\$372	\$501	\$305	\$311	\$634
Add: Intangible amortization, net of tax	-	-	-	-	-
Tangible net income available to common shareholders	\$372	\$501	\$305	\$311	\$634
Tangible net income available to common shareholders (annualized) (a)	\$1,480	\$1,993	\$1,227	\$1,251	\$2,515
Average Bancorp shareholders' equity (U.S. GAAP)	\$16,545	\$16,883	\$16,584	\$16,376	\$15,982
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	(10)	(10)	(11)	(12)	(13)
Average tangible common equity (b)	\$12,788	\$13,126	\$12,826	\$12,617	\$12,222
Total Bancorp shareholders' equity (U.S. GAAP)	\$16,205	\$16,776	\$16,726	\$16,323	\$15,839
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	(10)	(10)	(11)	(12)	(13)
Tangible common equity, including unrealized gains / losses (c)	\$12,448	\$13,019	\$12,968	\$12,564	\$12,079
Less: Accumulated other comprehensive income	(59)	(755)	(889)	(684)	(197)
Tangible common equity, excluding unrealized gains / losses (d)	\$12,389	\$12,264	\$12,079	\$11,880	\$11,882
Total assets (U.S. GAAP)	\$142,177	\$143,279	\$143,625	\$142,430	\$141,048
Less: Goodwill	(2,416)	(2,416)	(2,416)	(2,416)	(2,416)
Intangible assets and other servicing rights	(10)	(10)	(11)	(12)	(13)
Tangible assets, including unrealized gains / losses (e)	\$139,751	\$140,853	\$141,198	\$140,002	\$138,619
Less: Accumulated other comprehensive income / loss, before tax	(91)	(1,162)	(1,368)	(1,052)	(303)
Tangible assets, excluding unrealized gains / losses (f)	\$139,660	\$139,691	\$139,830	\$138,950	\$138,316
Common shares outstanding (g)	750	756	766	770	785
Ratios:					
Return on average tangible common equity (a) / (b)	11.6%	15.2%	9.6%	9.9%	20.6%
Tangible common equity (excluding unrealized gains/losses) (d) / (f)	8.87%	8.78%	8.64%	8.55%	8.59%
Tangible common equity (including unrealized gains/losses) (c) / (e)	8.91%	9.24%	9.18%	8.97%	8.71%
Tangible book value per share (c) / (g)	\$16.60	\$17.22	\$16.93	\$16.32	\$15.39

See page 32 of the 4Q16 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				
	December 2016	September 2016	June 2016	March 2016	December 2015
Net interest income (U.S. GAAP)	\$903	\$907	\$902	\$903	\$899
Add: FTE adjustment	6	6	6	6	5
Net interest income on an FTE basis (c)	\$909	\$913	\$908	\$909	\$904
Net interest income on an FTE basis (annualized) (d)	\$3,616	\$3,632	\$3,652	\$3,656	\$3,587
Net interest income on an FTE basis excluding certain items					
Net interest income on an FTE basis	\$909	\$913	\$908	\$909	\$904
Add: Bankcard refunds	16	-	-	-	-
Adjusted net interest income on an FTE basis (e)	\$925	\$913	\$908	\$909	\$904
Adjusted net interest income on an FTE basis (annualized) (f)	\$3,680	\$3,632	\$3,652	\$3,656	\$3,587
Noninterest income excluding certain items					
Noninterest income (U.S. GAAP) (g)	\$620	\$840	\$599	\$637	\$1,104
Gain on sale of Vantiv shares	-	-	-	-	(331)
Gain on Vantiv warrant actions	(9)	-	-	-	(89)
Vantiv TRA-related transactions	-	(280)	-	-	(49)
Gain from the sale of a non-branch facility	-	(11)	-	-	-
Branch / land impairment charge	-	28	-	-	-
Valuation of 2009 Visa total return swap	(6)	12	50	(1)	10
Transfer of certain nonconforming investments under Volcker to held-for-sale	-	9	-	-	-
Vantiv warrant valuation	-	2	(19)	(47)	(21)
Gain on sale of certain branches	-	-	(11)	(8)	-
Gain on sale of the non-strategic agented bankcard loan portfolio	-	-	(11)	-	-
Gain from sales of troubled debt restructurings	-	-	-	-	-
Impairment associated with aircraft leases	-	-	-	-	-
Securities (gains) / losses	3	(4)	(6)	(3)	(1)
Adjusted noninterest income (h)	\$608	\$596	\$602	\$578	\$623
Mortgage banking net revenue	65	66	75	78	74
Adjusted noninterest income, excluding mortgage banking net revenue	\$543	\$530	\$527	\$500	\$549
Noninterest expense excluding certain items					
Noninterest expense (U.S. GAAP) (i)	\$960	\$973	\$983	\$986	\$963
Contribution for Fifth Third Foundation	(5)	(3)	-	-	(10)
Severance expense	(4)	(4)	(3)	(15)	(2)
Retirement eligibility changes	-	-	(9)	-	-
Executive retirements	-	-	-	-	-
Adjusted noninterest expense (j)	\$951	\$966	\$971	\$971	\$951
Average interest-earning assets (k)	\$126,548	\$126,092	\$126,847	\$125,651	\$125,843
Net interest margin (d) / (k)	2.86%	2.88%	2.88%	2.91%	2.85%
Adjusted net interest margin (f) / (k)	2.91%	2.88%	2.88%	2.91%	2.85%
Efficiency ratio (i) / [(c) + (g)]	62.8%	55.5%	65.3%	63.8%	48.0%
Adjusted efficiency ratio (j) / [(e) + (h)]	62.0%	64.0%	64.3%	65.3%	62.2%
PPNR (FTE) (c) + (g) - (i)	\$569	\$780	\$524	\$560	\$1,045
Adjusted PPNR (e) + (h) - (j)	\$582	\$543	\$539	\$516	\$576

See page 32 of the 4Q16 earnings release for a discussion on the use of non-GAAP financial measures