

## corporate profile

Fifth Third Bancorp is a diversified financial services company headquartered in Cincinnati, Ohio. As of December 31, 2015, the Company had \$141 billion in assets and operates 1,254 full-service Banking Centers, including 95 Bank Mart® locations, most open seven days a week, inside select grocery stores and 2,593 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 also has an 18.3% interest in Vantiv Holding, LLC. Fifth Third is among the largest money managers in the Midwest and, as of December 31, 2015, had \$297 billion in assets under care, of which it managed \$26 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

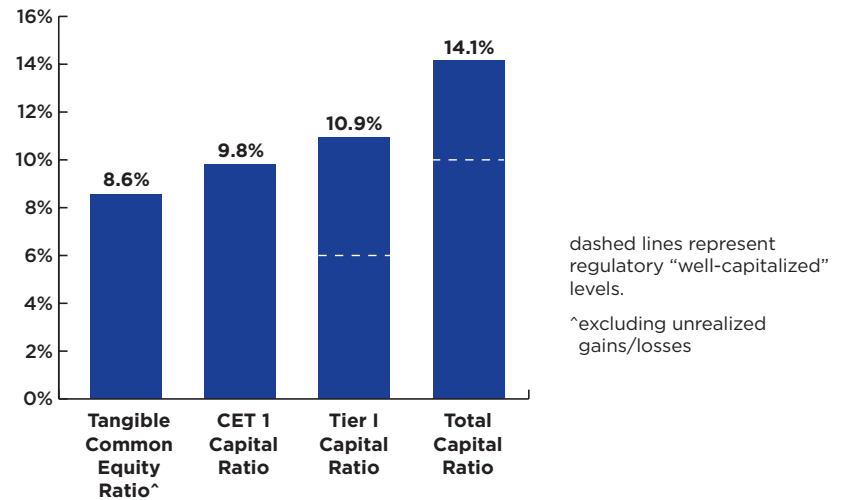
Brand Finance, an independent global brand valuation consultancy, recently ranked Fifth Third Bank #111 on its list of the Top 500 Most Valuable Banking Brands in the world. The Top 500 was based on intangible asset valuations by Brand Finance. Fifth Third Bank received a rating of AA- for "very strong."

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 12/31/2015 capital ratios



## credit agency ratings\*

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



	TWELVE MONTHS (ENDED DECEMBER 31)			CALENDAR YEAR				
	2015	2014	Change %	2015	2014	2013	2012	2011
<b>Key Performance Ratios</b>								
Return on Average Assets	1.22%	1.12%	9%	1.22%	1.12%	1.48%	1.34%	1.15%
Return on Average Common Equity	11.3	10.0	13	11.3	10.0	13.1	11.6	9.0
Net Interest Margin (FTE)	2.88	3.10	(7)	2.88	3.10	3.32	3.55	3.66
Efficiency (FTE)	57.6	61.1	(6)	57.6	61.1	58.2	61.7	62.3
<b>Earnings (\$ in millions) and Per Share Data</b>								
Net Income Available to Common Shareholders	\$1,637	\$1,414	16%	\$1,637	\$1,414	\$1,799	\$1,541	\$1,094
Earnings Per Share, Basic	2.03	1.68	21	2.03	1.68	2.05	1.69	1.20
Earnings Per Share, Diluted	2.01	1.66	21	2.01	1.66	2.02	1.66	1.18
Cash Dividends Per Common Share	0.52	0.51	2	0.52	0.51	0.47	0.36	0.28
Book Value Per Share	18.48	17.35	7	18.48	17.35	15.85	15.10	13.92
Common Shares Outstanding (\$000)	785,080	824,047	(5)	785,080	824,047	855,306	882,152	919,804
<b>Income Statement Highlights (\$ in millions)</b>								
Net Interest Income (FTE)	\$3,554	\$3,600	(1%)	\$3,554	\$3,600	\$3,581	\$3,613	\$3,575
Total Noninterest Income	3,003	2,473	21	3,003	2,473	3,227	2,999	2,455
Total Noninterest Expense	3,775	3,709	2	3,775	3,709	3,961	4,081	3,758
<b>Average Balances (\$ in millions)</b>								
Loans and Leases, including Held-for-Sale	\$93,339	\$91,127	2%	\$93,339	\$91,127	\$89,093	\$84,822	\$80,214
Core Deposits	99,295	93,477	6	99,295	93,477	86,675	82,422	78,652
Bancorp Shareholders' Equity	15,865	15,290	4	15,865	15,290	14,302	13,701	12,851
<b>Asset Quality Ratios</b>								
Net Charge-Offs/Avg. Loans and Leases	0.48%	0.64%	(25%)	0.48%	0.64%	0.58%	0.85%	1.49%
Nonperforming Assets/Loans, Leases and Other Assets, including OREO	0.70	0.82	(15)	0.70	0.82	1.10	1.49	2.23
ALLL/Loans and Leases	1.37	1.47	(7)	1.37	1.47	1.79	2.16	2.78
<b>Market Performance FITB (NASDAQ)</b>								
Market Close Price Per Share:								
High	\$21.71	\$23.39	(7%)	\$21.71	\$23.39	\$21.04	\$16.16	\$15.75
Low	17.22	17.74	(3)	17.22	17.74	15.35	12.04	9.13
End of Period	20.10	20.38	(1)	20.10	20.38	21.03	15.20	12.72
Market Capitalization (\$ in millions)	15,780	16,790	(6)	15,780	16,790	17,987	13,409	11,700

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.S3.com, and at the SEC's website located at www.sec.gov.