



4Q15 Earnings Presentation

January 21, 2016

Refer to earnings release dated January 21, 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 conditions and the economy weaken and become less favorable than expected, particularly in the real estate market, either nationally or in the states in which Fifth Third, one or more acquired entities and/or the combined company do business; (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.

4Q15 in review



(\$ in millions)

Average Balances

	4Q15	Seq. Δ	YOY Δ
Total loans & leases ¹	\$93,594	\$221	\$2,553
Core deposits	\$99,728	\$1,011	\$3,378

Income Statement Data

Net interest income (taxable equivalent)	\$904	-	2%
Provision for loan and lease losses	91	(42%)	(8%)
Noninterest income	1,104	55%	69%
Noninterest expense	963	2%	5%
Net income attributable to Bancorp	\$657	72%	71%
Net income available to common shareholders	\$634	73%	75%

Financial Ratios

Earnings per share, diluted	0.79	76%	84%
Net interest margin	2.85%	(4bps)	(11bps)
Efficiency ratio	48.0%	(1020bps)	(1160bps)
Return on average assets	1.83%	76bps	70bps
Return on average common equity	17.2%	720bps	720bps
Return on average tangible common equity ²	20.6%	860bps	850bps
Tangible book value per share ²	\$ 15.39	1%	7%

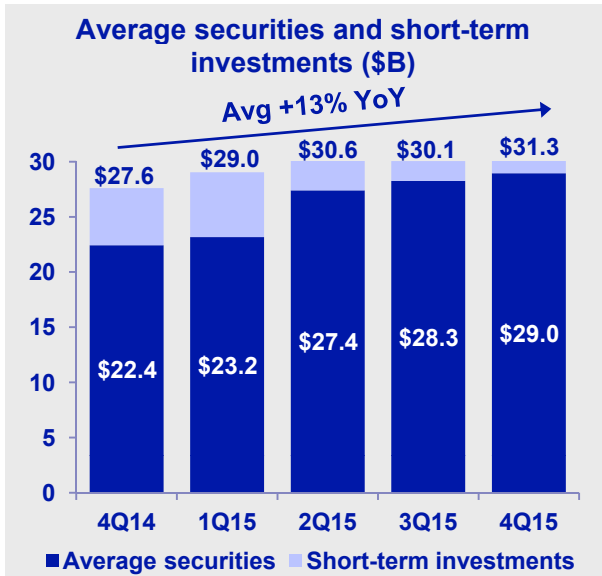
- Significant pre-tax items in 4Q15 results (~\$0.38 positive after-tax EPS impact):
 - \$331MM gain on sale of Vantiv shares
 - \$89MM gain on Vantiv warrant actions
 - \$49MM payment received from Vantiv to terminate a portion of its tax receivable agreement
 - \$21MM positive valuation adjustment on the Vantiv warrant
 - (\$10MM) charge related to the valuation of the Visa total return swap
 - (\$10MM) contribution to Fifth Third Foundation
- Core business trends in line with expectations and market activity; loan growth impacted by payoffs
- Credit trends
 - NCO ratio 34 bps of loans and leases as of 4Q15 decreased from 80 bps in 3Q15
 - NPAs up \$51MM compared with 3Q15; NPA ratio 70 bps
- CET1 increased to 9.8% in 4Q15 from 9.4% in 3Q15; tangible book value per share² up 7% from 4Q14
- Share count decreased by 10MM shares in 4Q15 compared to 3Q15

Note: The percentages in all of the tables in this presentation are calculated on actual dollar amounts and not the rounded dollar amounts.

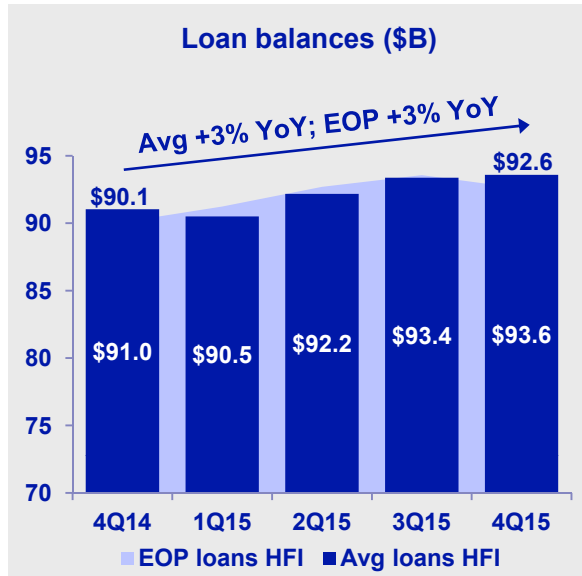
¹ Excludes loans held-for-sale

² Non-GAAP measure; see Reg. G reconciliation in appendix

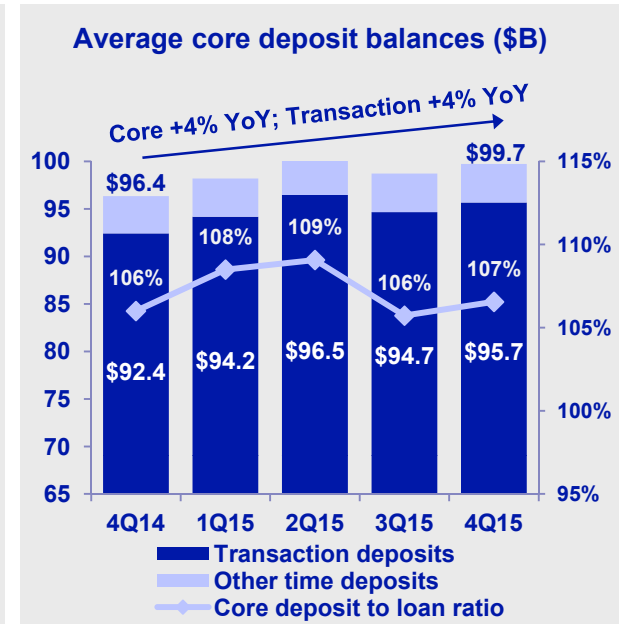
Balance sheet



- Average securities up \$6.6B from 4Q14 driven by LCR requirements and positioning to maintain balanced interest rate exposures
- Securities portfolio / total assets of 20.9% in 4Q15, up from 16.5% a year ago



- Average commercial loans HFI flat sequentially and up 5% year-over-year
 - Year-over-year growth primarily driven by C&I and commercial construction
- Average consumer loans HFI flat sequentially and were down 1% year-over-year
- Lower utilization and higher payoffs impacted QoQ balances; commodity outstandings decreased to \$306MM



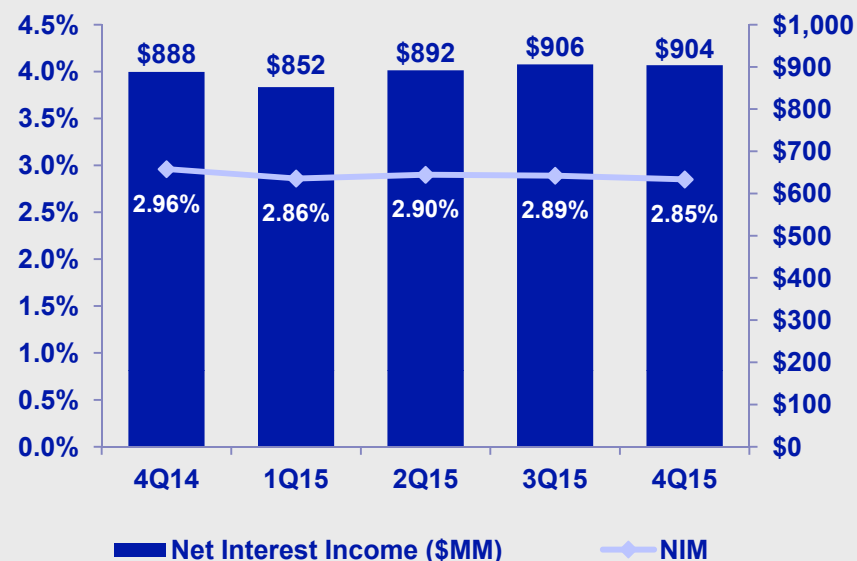
- Average transaction deposits up \$1.0B sequentially with increases in demand deposit and money market account balances, partially offset by lower interest checking and savings account balances
 - Consumer average transaction deposits up 2% year-over-year
 - Commercial average transaction deposits up 5% year-over-year
- Average core deposit to loan ratio of 107%
- LCR of ~115% at 4Q15

Note: Numbers may not sum due to rounding.

Net interest income



NII and NIM (FTE)



Yield Analysis

	4Q14	3Q15	4Q15	Seq. Δ (bps)	YoY Δ (bps)
Commercial and industrial loans	3.21%	3.11%	3.12%	1	(9)
Commercial mortgage loans	3.28%	3.17%	3.11%	(6)	(17)
Commercial construction loans	3.30%	3.13%	3.18%	5	(12)
Commercial leases	2.96%	2.72%	2.68%	(4)	(28)
Residential mortgage loans	3.80%	3.63%	3.62%	(1)	(18)
Home equity	3.68%	3.61%	3.57%	(4)	(11)
Automobile loans	2.73%	2.62%	2.67%	5	(6)
Credit card	10.08%	10.38%	10.17%	(21)	9
Other consumer loans and leases	31.97%	6.81%	6.95%	14	(2,502)
Total loans and leases	3.58%	3.36%	3.36%	-	(22)
Taxable securities	3.28%	3.23%	3.16%	(7)	(12)
Tax exempt securities	4.42%	5.20%	5.69%	49	127
Other short-term investments	0.26%	0.23%	0.28%	5	2
Total interest-earning assets	3.38%	3.29%	3.26%	(3)	(12)
Total interest-bearing liabilities	0.61%	0.58%	0.61%	3	-
Net interest spread	2.77%	2.71%	2.65%	(6)	(12)

- Net interest income down \$2MM from 3Q15, as expected
 - NII decrease driven by the full quarter impact of \$2.4 billion of wholesale debt issuances in the third quarter, the \$750 million auto securitization completed in November, and commercial loan yield compression, partially offset by residential mortgage loan growth
 - NIM decreased 4 bps from the previous quarter, primarily driven by the impact of debt issuances and the auto securitization, slower prepayments reducing net discount accretion on the investment portfolio, and an increased short-term cash position during the quarter
- Year-over-year NII increased \$16MM and NIM decreased 11 bps
 - NII increase driven by the impact of higher investment securities balances, partially offset by a \$22MM decline due to the changes to the Bancorp's deposit advance product that were effective January 1, 2015
 - NIM decrease primarily driven by a 7 bp impact due to the changes to the deposit advance product and loan repricing

Noninterest income

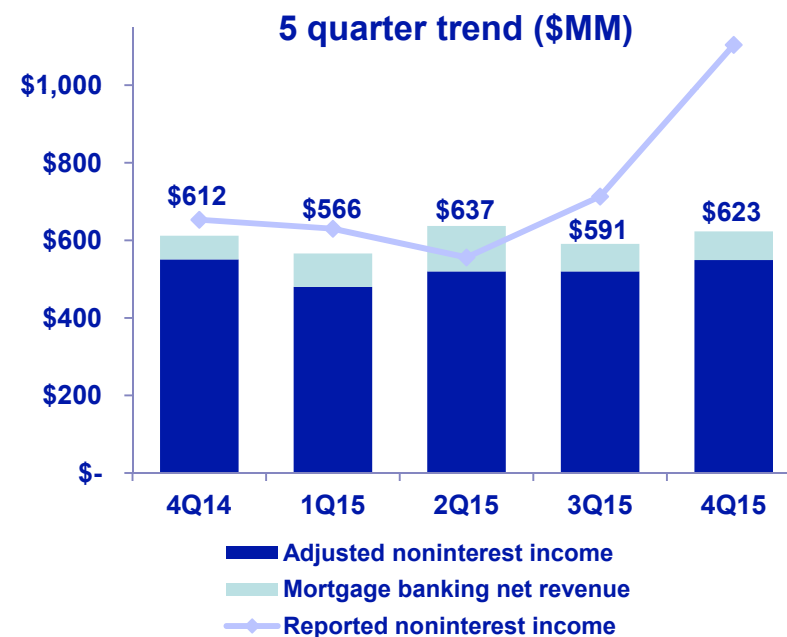


Components of noninterest income

(\$ in millions)

	4Q14	3Q15	4Q15	Seq. Δ	YOY Δ
Service charges on deposits	\$142	\$145	\$144	(1%)	1%
Corporate banking revenue	120	104	104	-	(13%)
Mortgage banking net revenue	61	71	74	4%	21%
Investment advisory revenue	100	103	102	(1%)	2%
Card and processing revenue	76	77	77	-	1%
Other noninterest income	150	213	602	NM	NM
Securities gains, net	4	-	1	-	(75%)
Total noninterest income	\$653	\$713	\$1,104	55%	69%
Gain on sale of Vantiv shares	-	-	(331)		
Gain on Vantiv warrant actions	-	-	(89)		
Vantiv TRA settlement payment	-	-	(49)		
Vantiv warrant valuation	(56)	(130)	(21)		
Valuation of Visa total return swap	19	8	10		
Securities (gains) / losses	(4)	-	(1)		
Adjusted noninterest income	\$612	\$591	\$623	5%	2%

- 4Q15 impacted by Vantiv transaction gains described on page 3 of this presentation
- Adjusted noninterest income up 5% QoQ, 2% YoY
- Service charges on deposits sequential decrease was partially related to changes in consumer service charges due to a more simplified checking product line up
- Corporate banking fees impacted by year-end volatility in capital markets



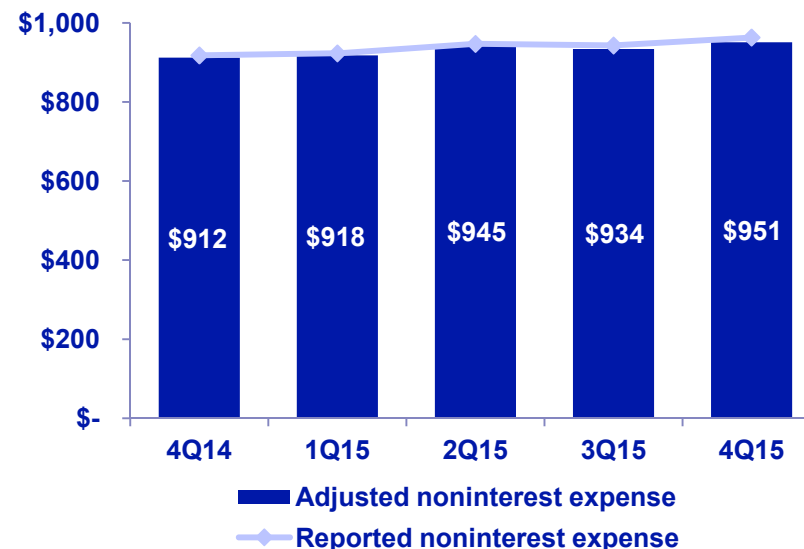
Noninterest expense

Components of noninterest expense

	4Q14	3Q15	4Q15	Seq. Δ	YOY Δ
<i>(\$ in millions)</i>					
Salaries, wages and incentives	\$366	\$387	\$386	-	5%
Employee benefits	79	72	74	3%	(6%)
Net occupancy expense	77	77	83	8%	8%
Technology & communications	54	56	59	5%	9%
Equipment expense	30	31	32	3%	7%
Card and processing expense	36	40	40	-	11%
Other noninterest expense	276	280	289	3%	5%
Noninterest expense	\$918	\$943	\$963	2%	5%
Contribution to Fifth Third Foundation	-	-	(10)		
Severance	(6)	(3)	(2)		
Executive Retirements	-	(6)	-		
Adjusted noninterest expense	\$912	\$934	\$951	2%	4%

- Expenses were up 2% sequentially, primarily due to a \$10MM contribution to the Fifth Third Foundation and higher lease expense due to expenses related to retail market exits
- Expenses were up 5% YoY due to higher compensation, technology, and other expenses

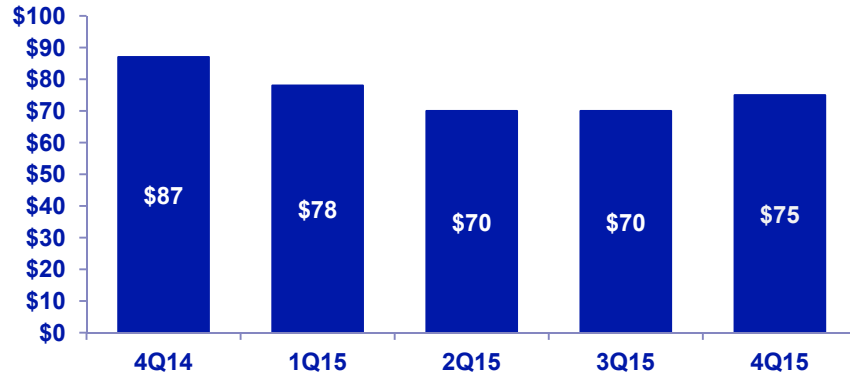
5 quarter trend (\$MM)



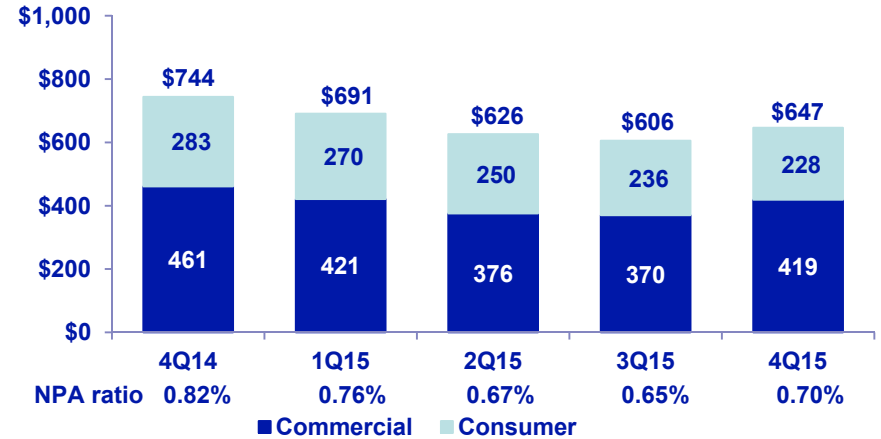
Note: Provision for unfunded commitments was an expense of \$4M in 4Q15, an expense of \$2M in 3Q15, an expense of \$2M in 2Q15, a benefit of \$4M in 1Q15, and an expense of \$1M in 4Q14.

Credit quality overview

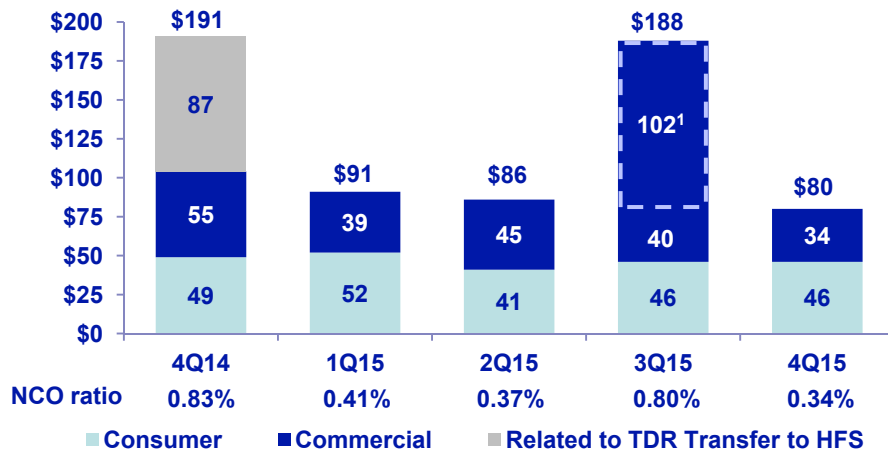
Accruing 90+ Days Past Due (\$MM)



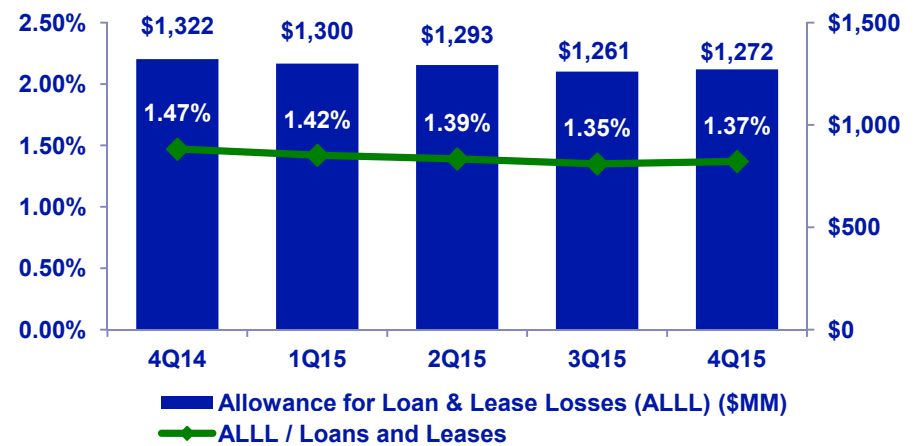
HFI Nonperforming assets (\$MM)



Net charge-offs (\$MM)



Reserve Coverage



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

Select Commercial Portfolios



CRE

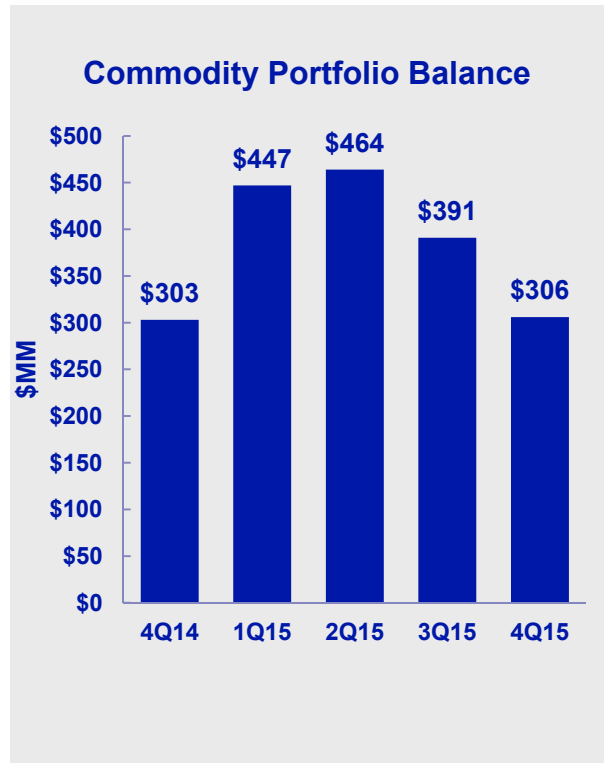
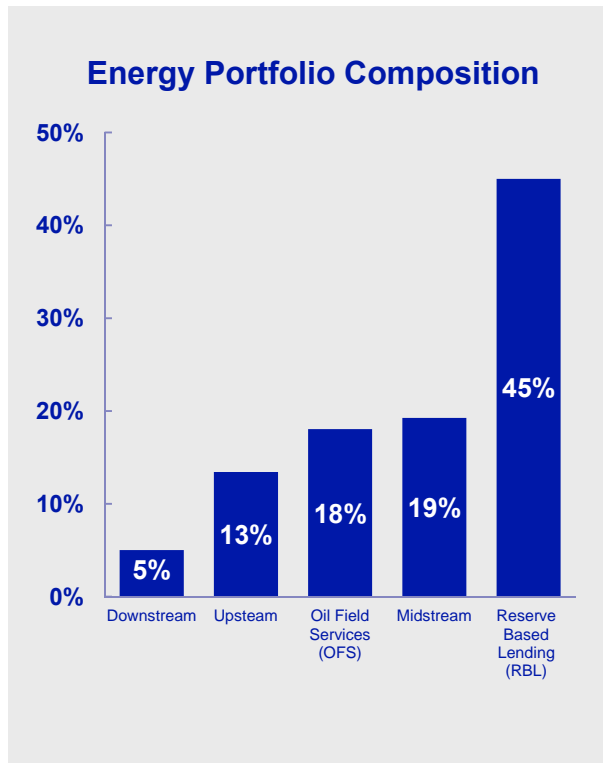
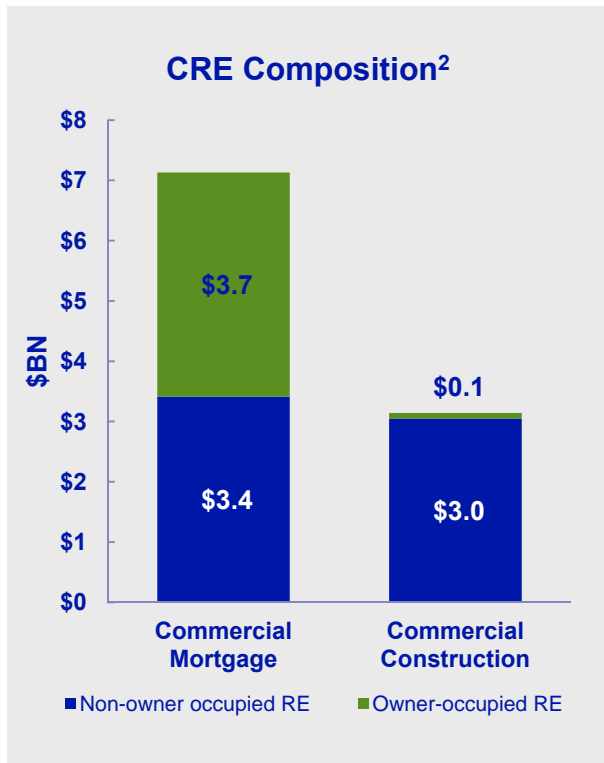
Size: \$10.2BN
 % of Total Loans: 11%
 % of Total Capital¹: 59%

Energy

Size: \$1.7BN
 % of Total Loans: 2%
 % of Total Capital¹: 10%

Commodities Traders

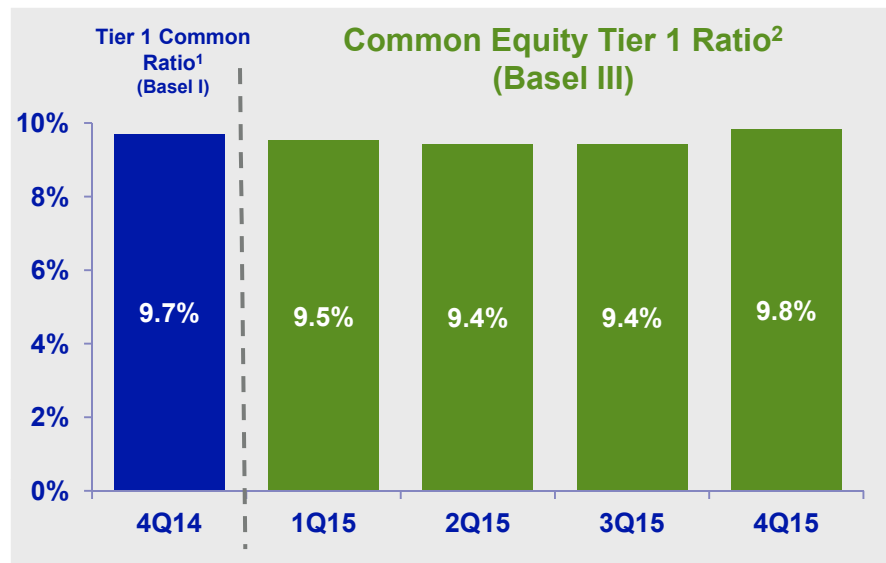
Size: \$306MM
 % of Total Loans: 0.3%
 % of Total Capital¹: 2%



¹ Percentage of total Risk-based capital

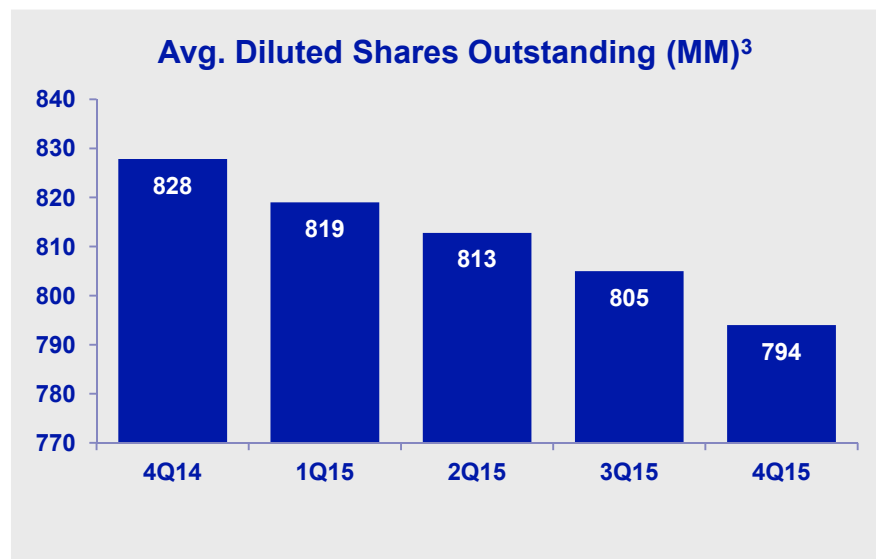
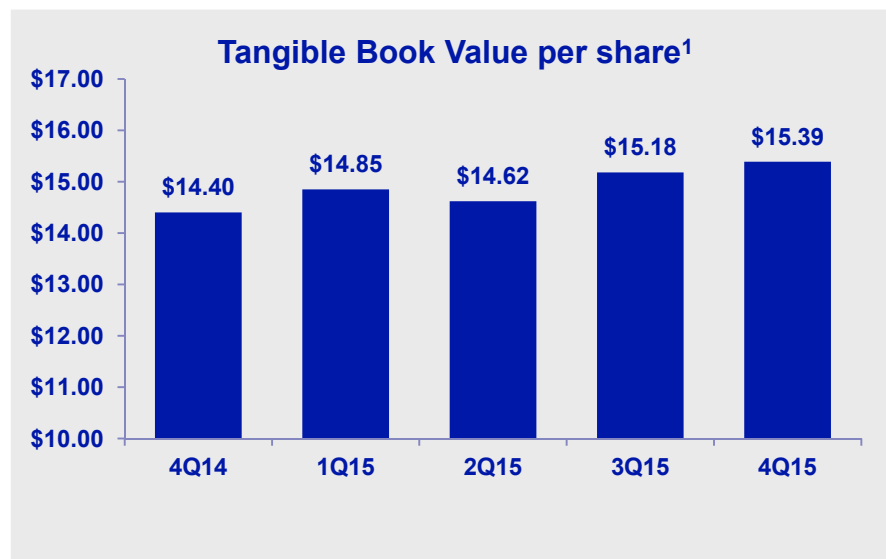
² Average HFI Loans

Strong capital position



Capital Actions

- CET1 up strongly QoQ in 4Q15 to 9.8% after Vantiv-related share repurchases
- Announced two \$150MM share repurchase transactions in 3Q15; the second was completed on October 23, 2015 retiring a total of 7.9MM shares
- Announced additional \$215MM share repurchase on December 14, 2015, retiring 9.2MM shares
 - Completed on January 14, 2016, retiring an additional 1.8MM shares



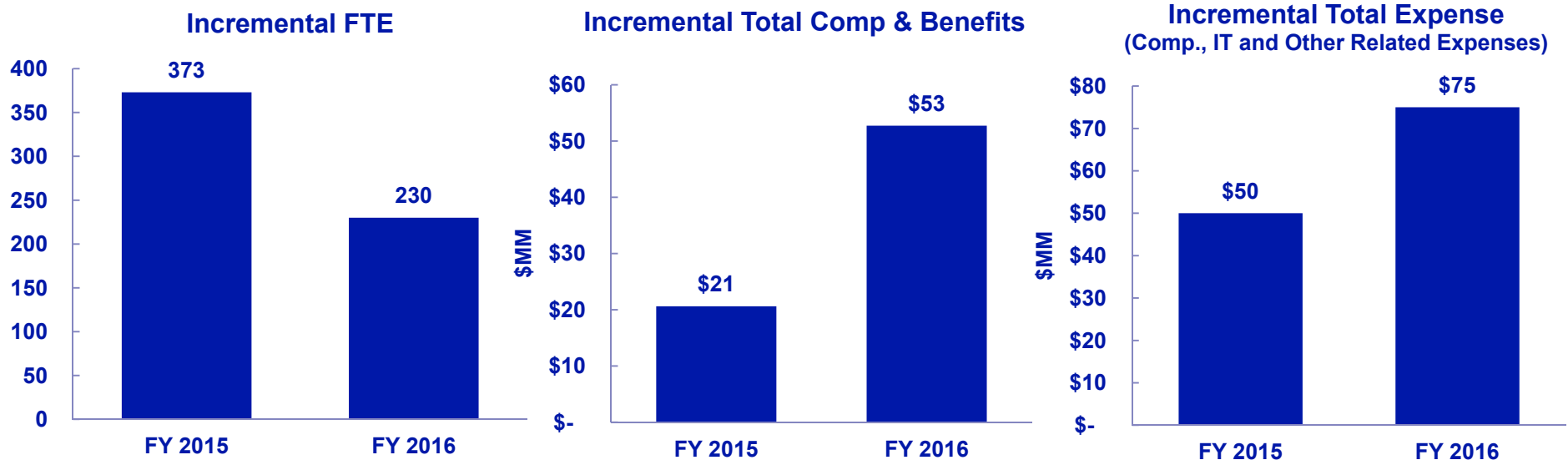
¹ Non-GAAP measure; See Reg. G reconciliation in appendix.

² Represents Basel III common equity tier 1 ratio under the final capital rule, subject to phase-in periods. Fifth Third made a one-time permanent election to not include AOCI in common equity tier 1 capital in the March 31, 2015 regulatory filings.

³ EOP share impact of 14.7MM for 3Q15 and 12.4MM for 4Q15; Average share impact of 9.6MM for 3Q15, 11.0MM for 4Q15 and 8.9MM for 1Q16

Incremental Risk & Compliance Expense

- While we added 373 employees in risk and compliance, we reduced the total employee count in other areas by 464 in 2015, resulting in a net decrease of 91
- In 2016, total compensation in all other areas, which includes ongoing inflationary increases, merit adjustments, and performance based compensation, is expected to remain flat excluding any one-time items
- Total incremental increase in expenses in risk and compliance in 2016 is 2% of our 2015 expense base
- Risk and compliance expenses are expected to peak in 2016, assuming no new regulatory changes



Select Strategic Investments



Integrated Customer Experience & Branch Digitization

- Building omni-channel infrastructure to combine physical (ATM, branch), virtual (call center, remote specialist) and digital (mobile, website) channels to accelerate revenue growth and improve customer service quality
- Emerging proof points include highly rated app, increased online application and customer acquisition related to website upgrade
- Branch digitization expected to achieve significant efficiency, reduce error rates and increase customer satisfaction
- Creating further potential for enhanced network optimization

Pretax Impact on Earnings

Total Investment: \$73MM

- 2016: (\$16MM)
- 2017: (\$11MM)
- 2018: \$12MM
- Full run-rate benefit: \$44MM

Mortgage & Home Equity Loan Operating System

- Improved omni-channel customer experience in origination, fulfillment and servicing
- Achieves best-in-class cost to originate and service by streamlining and simplifying processes, leading to productivity gains
- Significantly improves sales force productivity

Pretax Impact on Earnings

Total Investment: \$20MM

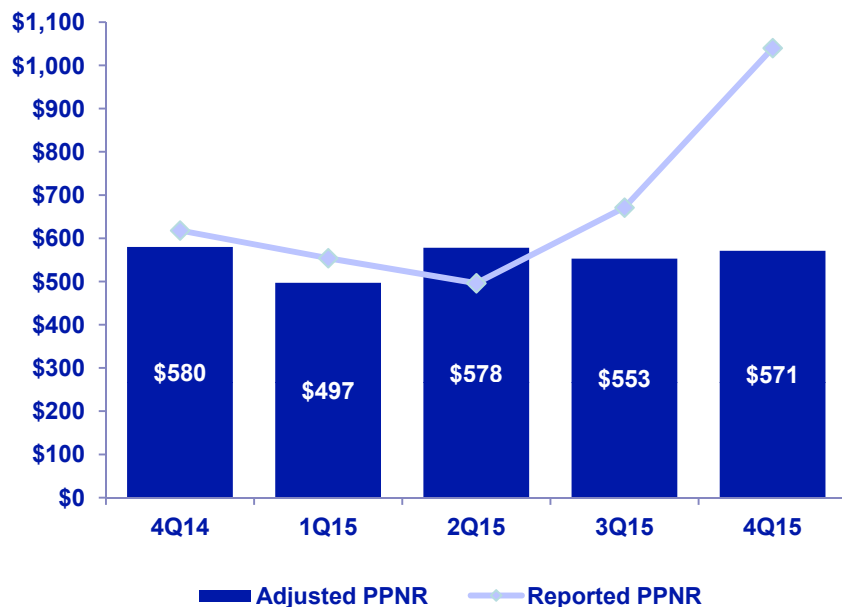
- 2016: (\$5MM)
- 2017: (\$8MM)
- 2018: \$3MM
- Full run-rate benefit: \$12MM

Appendix



Pre-tax pre-provision earnings¹

PPNR trend



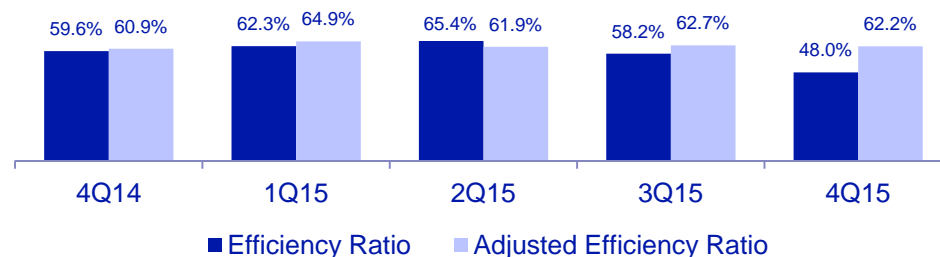
PPNR reconciliation

(\$ in millions)	4Q14	1Q15	2Q15	3Q15	4Q15
Income before income taxes (U.S. GAAP) (a)	\$519	\$485	\$417	\$515	\$949
Add: Provision expense (U.S. GAAP) (b)	99	69	79	156	91
PPNR (a) + (b)	\$618	\$554	\$496	\$671	\$1,040
<u>Adjustments to remove (benefit) / detriment²:</u>					
<u>In noninterest income:</u>					
Gain on sale of Vantiv shares	-	-	-	-	(331)
Gain on Vantiv warrant actions	-	-	-	-	(89)
Vantiv TRA settlement payment	-	-	-	-	(49)
Vantiv warrant valuation	(56)	(70)	(14)	(130)	(21)
Branch and land valuation adjustments	-	-	97	-	-
Gain from sales of troubled debt restructurings	-	(37)	-	-	-
Impairment associated with aircraft leases	-	30	-	-	-
Valuation of 2009 Visa total return swap	19	17	2	8	10
Securities (gains) / losses	(4)	(4)	(4)	-	(1)
<u>In noninterest expense:</u>					
Contribution to Fifth Third Foundation	-	4	-	-	10
Severance expense	6	1	2	3	2
Litigation reserve charges	(3)	2	(1)	(5)	-
Executive Retirements	-	-	-	6	-
Adjusted PPNR	\$580	\$497	\$578	\$553	\$571

PPNR increased 55% sequentially, reflecting the impact of \$469MM in net benefit in 4Q15 primarily related to Vantiv

- Excluding those items, adjusted PPNR increased 3% sequentially

Efficiency ratio

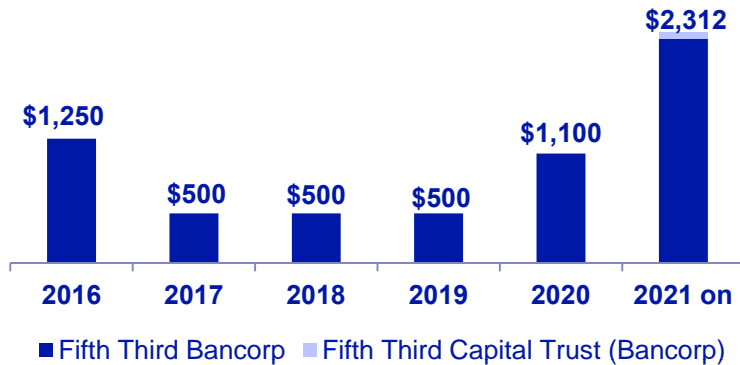


¹ Non-GAAP measure; see Reg. G reconciliation in appendix.

² Prior quarters include similar adjustments.

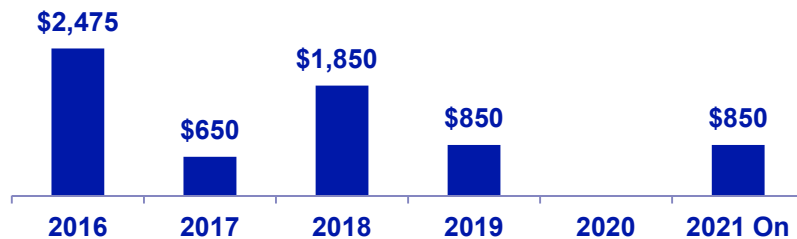
Strong Liquidity Profile

Holding company unsecured debt maturities (\$MM)

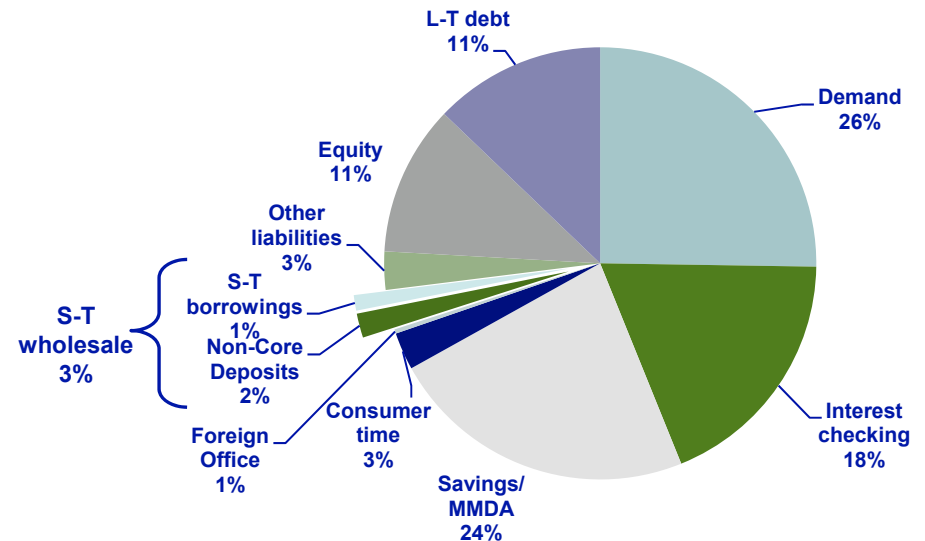


- Bancorp LCR of ~115% at 12/31/15
- Holding Company cash at 12/31/15: \$3.0B
- Cash currently sufficient to satisfy all fixed obligations in a stressed environment for ~21 months (debt maturities, common and preferred dividends, interest and other expenses) without accessing capital markets; relying on dividends from subsidiaries or any other discretionary actions

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



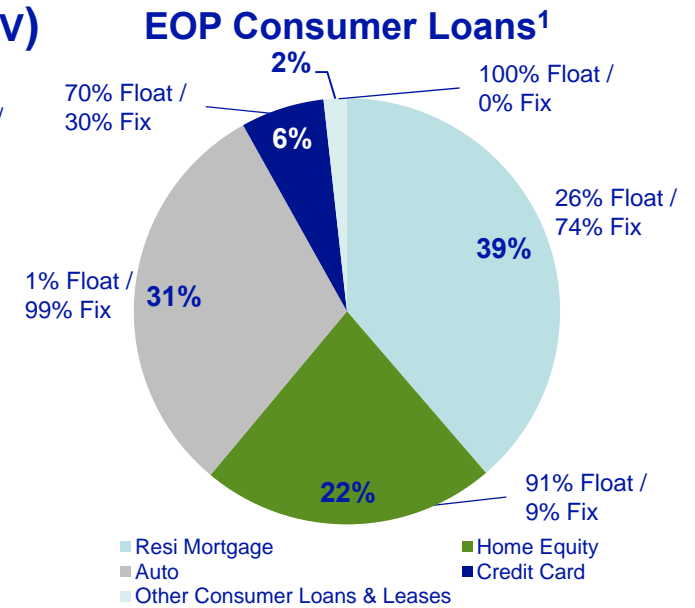
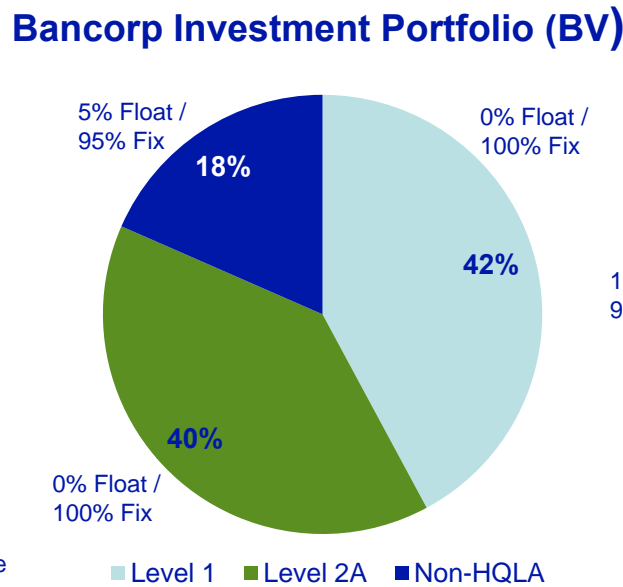
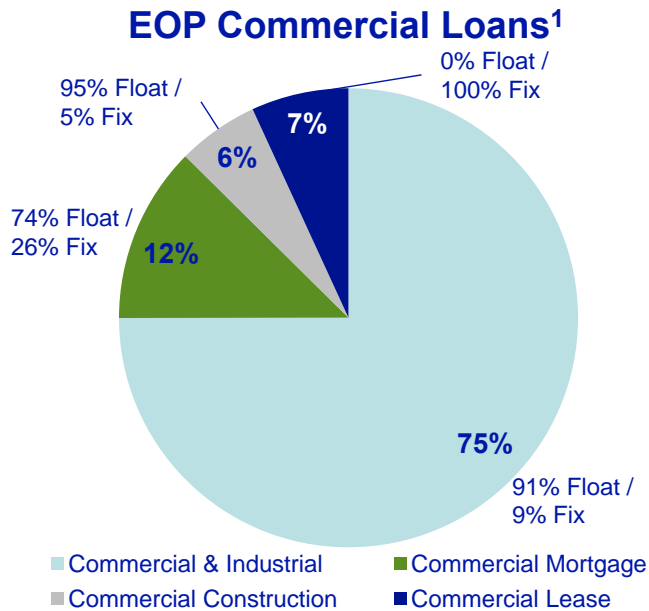
Heavily core funded



• Available and contingent borrowing capacity (4Q15):

- FHLB ~\$12.6B available, ~\$14.3B total
- Federal Reserve ~\$26.0B

Portfolio Compositions



Portfolio Characteristics

Commercial:

Fixed: \$9.7BN¹

Float: \$46.5BN¹

- 1M Libor based: 68%
- 3M Libor based: 9%
- Prime based: 5%

Weighted Avg. Life: 1.76

Investments:

52% allocation to bullet/locked-out cash flow securities

Investment portfolio yield: 3.16%

Duration: 5.2 years

Net unrealized pre-tax gain: \$365MM

December 31, 2015 LCR: ~115%

Consumer:

Fixed: \$23.5BN¹

Float: \$13.7BN¹

- Prime based: 25%

Weighted Avg. Life: 3.65

Avg. duration of Auto book: 1.3 Yrs

¹ Includes HFS Loans & Leases

Interest Rate Risk Management



Well-positioned for rising rates

- **NII benefits from asset re-pricings in a rising rate environment**
 - 64% of total loans are floating rate (83% of commercial and 37% of consumer)
 - Investment portfolio duration of approximately 5 years
 - Short-term wholesale funding represents approximately less than 1% of total funding
 - Approximately \$10.2BN 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 \$2.5BN (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

Change in Interest Rates	Percent Change in NII (FTE)		ALCO Policy Limits	
	12 Months	13 to 24 Months	12 Months	13 to 24 Months
	+200 bps Ramp	2.05%	5.93%	(4.00%)
+100 bps Ramp	1.12%	3.87%	-	-
-25 bps Ramp	(1.39%)	(2.49%)	-	-

ESTIMATED EVE SENSITIVITY PROFILE

Change in Interest Rates	Change in EVE	ALCO Policy Limit
+200 bps Shock	(5.21%)	(12.00%)
+100 bps Shock	(2.30%)	
+25 bps Shock	(0.44%)	
-25 bps Shock	0.32%	

ESTIMATED NII SENSITIVITY with DEMAND DEPOSIT BALANCE CHANGES

Change in Interest Rates	Percent Change in NII (FTE)			
	\$1B Balance Decrease		\$1B Balance Increase	
	12 Months	13 to 24 Months	12 Months	13 to 24 Months
+200 bps Ramp	1.77%	5.37%	2.33%	6.49%
+100 bps Ramp	0.98%	3.59%	1.26%	4.14%

ESTIMATED NII SENSITIVITY with DEPOSIT BETA CHANGES

Change in Interest Rates	Percent Change in NII (FTE)			
	Betas 25% Higher		Betas 25% Lower	
	12 Months	13 to 24 Months	12 Months	13 to 24 Months
+200 bps Ramp	(1.07%)	(0.30%)	5.16%	12.16%
+100 bps Ramp	(0.44%)	0.75%	2.68%	6.98%

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

NPL rollforward



NPL HFI Rollforward					
Commercial					
	4Q14	1Q15	2Q15	3Q15	4Q15
Beginning NPL amount	\$ 385	\$ 367	\$ 325	\$ 287	\$ 286
Transfers to nonperforming	99	80	66	195	165
Transfers to performing	(1)	(1)	(3)	(2)	(3)
Transfers from held for sale	-	-	-	-	-
Transfers to held for sale	-	-	-	-	(12)
Loans sold from portfolio	(5)	(5)	(3)	(1)	(2)
Loan paydowns/payoffs	(45)	(62)	(44)	(46)	(37)
Transfers to OREO	(7)	(9)	(10)	-	(13)
Charge-offs	(62)	(45)	(49)	(149)	(46)
Draws/other extensions of credit	3	-	5	2	3
Ending Commercial NPL	\$ 367	\$ 325	\$ 287	\$ 286	\$ 341
Consumer					
	4Q14	1Q15	2Q15	3Q15	4Q15
Beginning NPL amount	\$ 235	\$ 212	\$ 201	\$ 188	\$ 172
Transfers to nonperforming	86	54	55	55	56
Transfers to performing	(33)	(23)	(26)	(30)	(28)
Transfers from held for sale	-	5	-	-	-
Transfers to held for sale	(24)	-	-	(1)	-
Loans sold from portfolio	-	-	-	-	-
Loan paydowns/payoffs	(5)	(8)	(14)	(11)	(10)
Transfers to OREO	(20)	(17)	(10)	(11)	(9)
Charge-offs	(27)	(22)	(18)	(18)	(16)
Draws/other extensions of credit	-	-	-	-	-
Ending Consumer NPL	\$ 212	\$ 201	\$ 188	\$ 172	\$ 165
Total NPL	\$ 579	\$ 526	\$ 475	\$ 458	\$ 506
Total new nonaccrual loans - HFI	\$ 185	\$ 134	\$ 121	\$ 250	\$ 221

Credit Trends



Commercial & Industrial

	C&I				
(\$ in millions)	4Q14	1Q15	2Q15	3Q15	4Q15
EOP Balance*	\$40,765	\$42,052	\$42,800	\$42,948	\$42,131
Avg Loans*	\$41,277	\$41,426	\$42,550	\$43,149	\$43,154
90+ days delinquent	-	\$2	\$2	\$3	\$7
as % of loans	NM	NM	NM	0.01%	0.02%
NPAs*	\$246	\$216	\$193	\$183	\$272
as % of loans	0.60%	0.58%	0.45%	0.43%	0.65%
Net charge-offs	\$44	\$38	\$34	\$128	\$30
as % of loans	0.43%	0.38%	0.32%	1.17%	0.28%

Residential Mortgage

	Residential mortgage				
(\$ in millions)	4Q14	1Q15	2Q15	3Q15	4Q15
EOP Balance*	\$12,389	\$12,569	\$12,933	\$13,392	\$13,716
Avg Loans*	\$13,046	\$12,433	\$12,831	\$13,144	\$13,504
90+ days delinquent	\$56	\$48	\$43	\$40	\$40
as % of loans	0.44%	0.38%	0.33%	0.30%	0.29%
NPAs*	\$126	\$113	\$101	\$91	\$86
as % of loans	1.01%	0.91%	0.78%	0.68%	0.63%
Net charge-offs	\$94	\$6	\$5	\$3	\$3
as % of loans	2.87%	0.19%	0.16%	0.10%	0.08%

Commercial Real Estate

	Commercial mortgage				
(\$ in millions)	4Q14	1Q15	2Q15	3Q15	4Q15
EOP Balance*	\$7,399	\$7,209	\$7,150	\$7,061	\$6,957
Avg Loans*	\$7,480	\$7,241	\$7,148	\$7,023	\$7,032
NPAs*	\$195	\$186	\$166	\$165	\$138
as % of loans	2.62%	2.56%	2.31%	2.34%	1.98%
Net charge-offs	\$10	\$1	\$11	\$11	\$3
as % of loans	0.53%	0.05%	0.62%	0.66%	0.19%

Home Equity & Automobile

	Home equity				
(\$ in millions)	4Q14	1Q15	2Q15	3Q15	4Q15
EOP Balance*	\$8,886	\$8,714	\$8,547	\$8,427	\$8,301
90+ days delinquent	-	-	-	-	-
as % of loans	NM	NM	NM	NM	NM
Net charge-offs	\$11	\$14	\$9	\$9	\$9
as % of loans	0.47%	0.61%	0.41%	0.42%	0.39%

	Commercial construction				
(\$ in millions)	4Q14	1Q15	2Q15	3Q15	4Q15
EOP Balance*	\$2,069	\$2,302	\$2,709	\$3,101	\$3,214
Avg Loans*	\$1,909	\$2,197	\$2,549	\$2,965	\$3,141
NPAs*	\$16	\$16	\$14	\$19	\$8
as % of loans	0.75%	0.67%	0.51%	0.61%	0.25%
Net charge-offs	-	-	-	\$3	-
as % of loans	(0.01%)	(0.06%)	0.00%	0.43%	0.00%

	Automobile				
(\$ in millions)	4Q14	1Q15	2Q15	3Q15	4Q15
EOP Balance*	\$12,037	\$11,873	\$11,909	\$11,826	\$11,493
90+ days delinquent	\$8	\$7	\$8	\$8	\$10
as % of loans	0.07%	0.06%	0.07%	0.07%	0.09%
Net charge-offs	\$7	\$8	\$4	\$7	\$9
as % of loans	0.22%	0.28%	0.14%	0.23%	0.31%

* 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 2015	September 2015	June 2015	March 2015	December 2014
Income before income taxes (U.S. GAAP)	949	515	417	485	519
Add: Provision expense (U.S. GAAP)	91	156	79	69	99
Pre-provision net revenue	1,040	671	496	554	618
Net income available to common shareholders (U.S. GAAP)	634	366	292	346	362
Add: Intangible amortization, net of tax	-	-	-	-	1
Tangible net income available to common shareholders	634	366	292	346	363
Tangible net income available to common shareholders (annualized) (a)	2,515	1,452	1,171	1,403	1,440
Average Bancorp shareholders' equity (U.S. GAAP)	15,982	15,815	15,841	15,820	15,644
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	(13)	(14)	(15)	(15)	(17)
Average tangible common equity (b)	12,222	12,054	12,079	12,058	11,880
Total Bancorp shareholders' equity (U.S. GAAP)	15,839	15,826	15,605	15,864	15,626
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	(13)	(13)	(14)	(15)	(16)
Tangible common equity, including unrealized gains / losses (c)	12,079	12,066	11,844	12,102	11,863
Less: Accumulated other comprehensive income	(197)	(522)	(291)	(588)	(429)
Tangible common equity, excluding unrealized gains / losses (d)	11,882	11,544	11,553	11,514	11,434
Total assets (U.S. GAAP)	141,082	141,918	141,658	140,470	138,706
Less: Goodwill	(2,416)	(2,416)	(2,416)	(2,416)	(2,416)
Intangible assets and other servicing rights	(13)	(13)	(14)	(15)	(16)
Tangible assets, including unrealized gains / losses (e)	138,653	139,489	139,228	138,039	136,274
Less: Accumulated other comprehensive income / loss, before tax	(303)	(803)	(448)	(905)	(660)
Tangible assets, excluding unrealized gains / losses (f)	138,350	138,686	138,780	137,134	135,614
Common shares outstanding (g)	785	795	810	815	824
Ratios:					
Return on average tangible common equity (a) / (b)	20.6%	12.0%	9.7%	11.7%	12.1%
Tangible common equity (excluding unrealized gains/losses) (d) / (f)	8.59%	8.32%	8.33%	8.40%	8.43%
Tangible common equity (including unrealized gains/losses) (c) / (e)	8.71%	8.65%	8.51%	8.77%	8.71%
Tangible book value per share (c) / (g)	\$15.39	\$15.18	\$14.62	\$14.85	\$14.40

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 2015	September 2015	June 2015	March 2015	December 2014
Total Bancorp shareholders' equity (U.S. GAAP)	N/A	N/A	N/A	N/A	15,626
Goodwill and certain other intangibles	N/A	N/A	N/A	N/A	(2,476)
Unrealized gains	N/A	N/A	N/A	N/A	(429)
Qualifying trust preferred securities	N/A	N/A	N/A	N/A	60
Other	N/A	N/A	N/A	N/A	(17)
Tier I capital	N/A	N/A	N/A	N/A	12,764
Less: Preferred stock	N/A	N/A	N/A	N/A	(1,331)
Qualifying trust preferred securities	N/A	N/A	N/A	N/A	(60)
Qualifying noncontrolling interest in consolidated subsidiaries	N/A	N/A	N/A	N/A	(1)
Tier I common equity (a)	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽²⁾	11,372
	Basel III Transitional				Basel I
Risk-weighted assets (actual) (b) ⁽¹⁾	121,264	123,148	122,986	121,310	117,878
Ratio:					
Tier I common equity (a) / (b)	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽²⁾	N/A ⁽²⁾	9.65%
Basel III Final Rule - Transitional to fully phased-in					
CET 1 capital (transitional)	\$11,917	\$11,574	\$11,582	\$11,543	
Less: Adjustments to CET 1 capital from transitional to fully phased-in ⁽³⁾	(8)	(11)	(12)	(13)	
CET 1 capital (fully phased-in) (c)	11,909	11,563	11,570	11,530	
Risk-weighted assets (transitional)	121,264	123,148	122,986	121,310	
Add: Adjustments to risk-weighted assets from transitional to fully phased-in ⁽⁴⁾	1,178	1,136	1,280	1,182	
Risk-weighted assets (fully phased-in) (d)	\$122,442	\$124,284	\$124,266	\$122,492	
Estimated CET 1 capital ratio under Basel III Final Rule (fully phased-in) (c) / (d)	9.73%	9.30%	9.31%	9.41%	

- (1) Under the banking agencies' risk-based capital guidelines, assets and credit equivalent amounts of derivatives and off-balance sheet exposures are assigned to broad risk categories. The aggregate dollar amount in each risk category is multiplied by the associated risk-weight of the category. The resulting weighted values are added together, along with the measure for market risk, resulting in the Bancorp's total risk-weighted assets.
- (2) The Bancorp became subject to the Basel III Final Rule on January 1, 2015. This codified in the federal banking regulations the risk-based capital ratios the Bancorp is now subject to, as such these ratios are no longer considered Non-GAAP measures.
- (3) Primarily relates to disallowed intangible assets (other than goodwill and MSRs, net of associated deferred tax liabilities).
- (4) Primarily relates to higher risk-weighting for MSRs.