Finance Update

Tayfun Tuzun

Executive Vice President

Chief Financial Officer

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Cautionary statement

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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; (29) the negotiation and (if any) implementation by Vantiv, Inc. and/or Worldpay Group plc of the potential acquisition of Worldpay Group plc by Vantiv, Inc. and such other actions as Vantiv, Inc. and Worldpay Group plc may take in furtherance thereof; and (30) 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. If applicable, we provide GAAP reconciliations for non-GAAP measures in a later slide in this presentation which is also available in the investor relations section of our website, www.53.com.

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Strategic financial priorities

1	Through the cycle top quartile peer group performance	• Return on tangible common equity • Return on assets • Efficiency ratio
2	Positive operating leverage in all environments	• Flexible cost structure to allow for continued investments in strategic priorities • Sales force efficiency
3	Efficient capital management	• Balance sheet and risk management working in tandem to reduce level of unused capital • Long term approach to avoid shareholder value destruction in stressed periods
4	Growth aligned with NorthStar priorities	• Organic growth • Acquisitions focusing on value added businesses and scale formation

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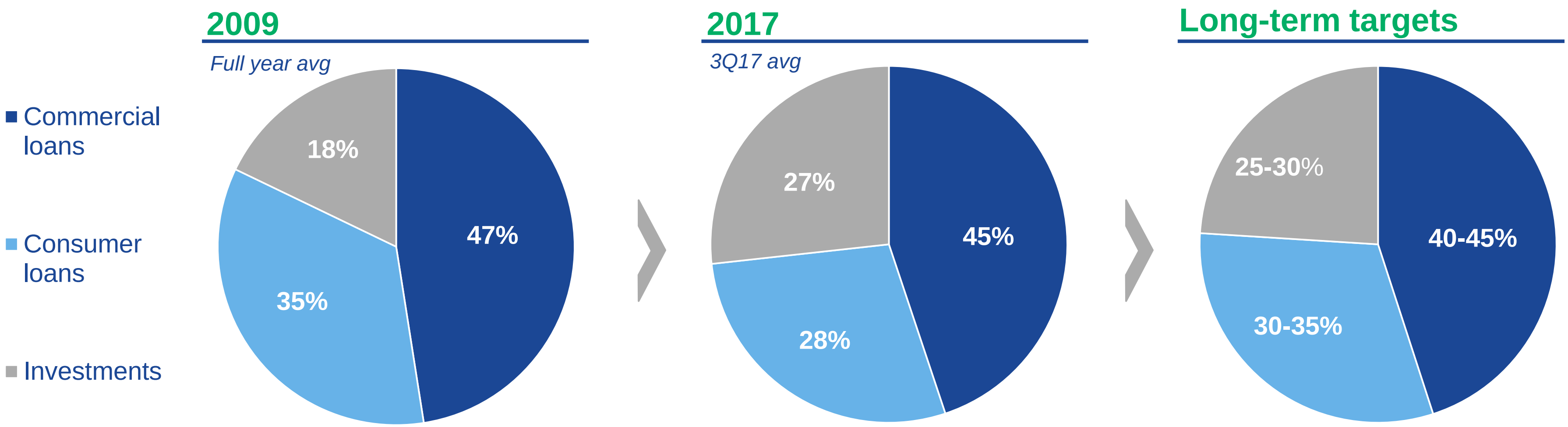
Balance sheet progress in-line with corporate priorities



2009-2017 drivers

- **2009 – 2015:** Higher loan demand in mid- and large-corporate sectors combined with investments in verticals and capital markets resulting in C&I expansion
- **2015 – 2017:** Focus on return on capital and long term through the cycle performance

Loan growth (CAGR)[1]:	2009-2015	2015-2017
Commercial	**3%**	**0%**
C&I	*8%*	*(2%)*
Consumer	**1%**	**(2%)**
Resi mortgage/Home equity	*(1%)*	*2%*
Auto	*5%*	*(12%)*
Other consumer	*(6%)*	*26%*

Long-term drivers

- Achieve a better balance between consumer and commercial exposures
- Maintain stable portfolio returns in varying market environments by focusing on sustainable growth
- Renewed emphasis on middle market relationships in commercial lending to grow profitability in a low spread environment
- Leveraging technology and analytical improvements to grow relationships with more predictable credit performance

[1]Growth rates are calculated based on Q3 average balances for each respective period

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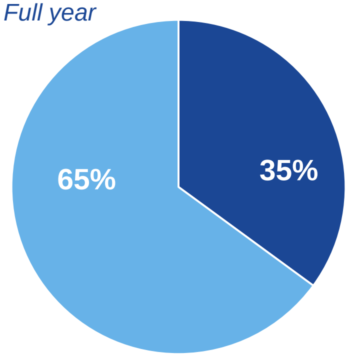
Long-term perspective on managing liability structure

Deposit mix:

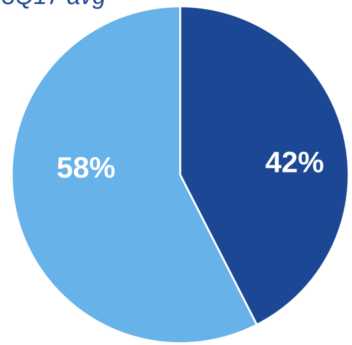
2009

Full year



2017

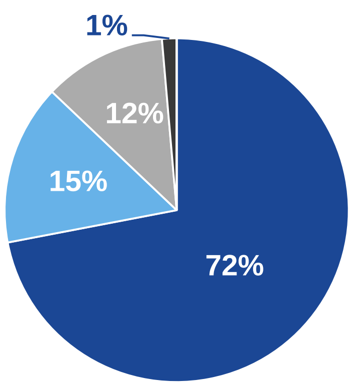
3Q17 avg

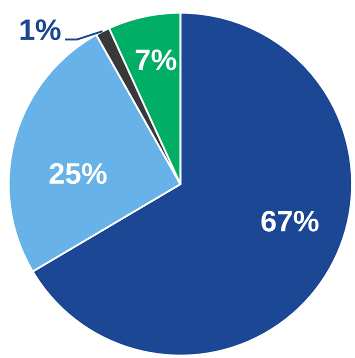


% interest bearing[1]	**79%**	**66%**

Strong modified LCR of 124% as of 3Q17

Wholesale Funding Mix[2]:





Wholesale Portfolio	**$13.6BN** *9/30/09*	**$18.7BN** *9/30/17*

Long-term drivers

- Deposit growth is a critical component of return on capital as well as sound risk management
- Steady, long-term oriented liability management is critical in order to buffer the impact of short term market fluctuations
- Highly focused on maintaining very strong liquidity levels above regulatory mandated levels
- Limiting reliance on short term funding
- Managing wholesale funding to support HQLA growth

[1]*As a percentage of total deposits;* [2]*Excludes jumbo CDs, sweeps, derivative collateral, unamortized issuance costs, and marks on long-term debt*

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Significant change in profile and focus on long-term value preservation

	2009	2017
NPA ratio[1]	4.22%	0.60%
NCO ratio[2]	3.20%	0.29%
Criticized assets ratio[3]	22.2%	5.5%
Texas Ratio[4]	40.1%	4.7%
Short-term funding %[5]	29%	6%
NII at risk[6]	(0.50%)	1.52%
Annualized stress losses[7]	5.4%	2.6%

Recent 2017 rating agency commentary

Holding company

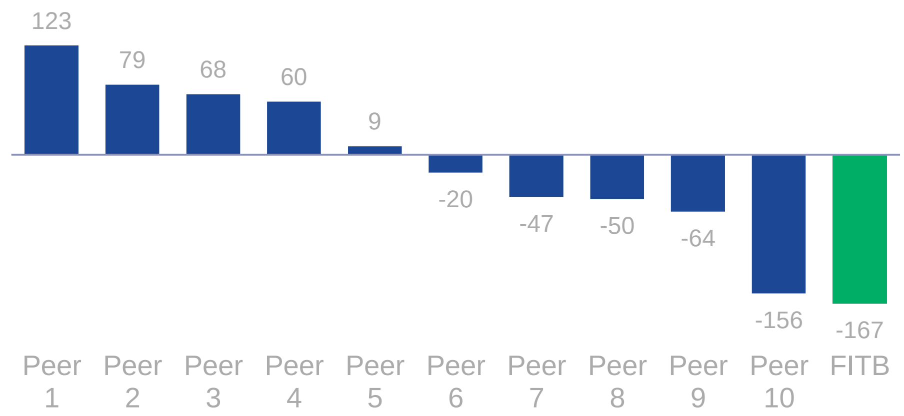
Moody's "Affirmation of the rating is supported by Fifth Third's improving asset quality."

S&P "Fifth Third has exhibited a conservative risk appetite with a focus on consistency through the cycle."

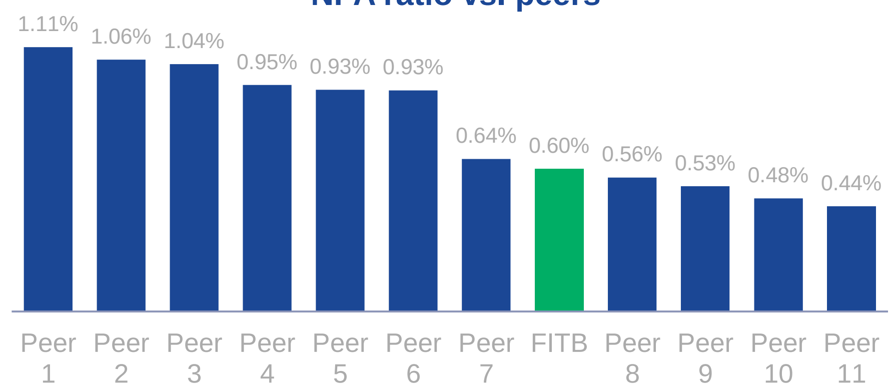
Fitch "Fifth Third has lowered its risk appetite and improved its credit management practices."

Significant improvement in criticized assets due to balance sheet optimization

Change in commercial criticized assets as a % of commercial loans, 3Q17 vs 4Q15[8]



NPA ratio vs. peers[9]



[1]Nonperforming portfolio assets as a percent of portfolio loans and leases and OREO; [2]Total net losses charged-off as a percent of average portfolio loans and leases, FY2009 and 3Q17; [3]Commercial criticized/commercial loans; [4]SNL Financial, (90+ Days Delinquent Accruing (Reported)+ Reported: Nonperforming Assets (Reported)) /(Tangible Common Equity (Reported)+ Nonperforming Assets (Reported)); [5]Short –term funding excluding FHLB borrowings /total borrowings as of 9/30/09 & 9/30/17; [6]Ramp + 200bps, 1 year scenario; [7]2009 represents SCAP results, 2017 represents Federal Reserve's DFAST losses: both loss rates are annualized and are calculated as cumulative losses over beginning portfolio loan balances given data limitations in SCAP results; [8]Company 10-K/Q filings as of 12/31/15 and 9/30/17; [9]NPA ratios on a comparable basis to Fifth Third (Nonperforming portfolio assets as a percent of portfolio loans and leases and OREO)

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Strong organic capital generation allowing for significant capital distribution

Long-term drivers

- Highest focus is on avoidance of shareholder value destruction and stable growth in return on capital
- Long-term stability is achieved with strong capital levels aligned with the risk profile of the company
- Maintaining idle capital results in suboptimal returns and destroys value

	Distribution range[1] to achieve 9.5% CET1
Dividends	**30 – 40%**
Repurchases	**90 – 100%**
Total payout	**120 – 140%**

- Capital deployment priorities
  - Organic growth
  - Dividends
  - Repurchases
  - Nonbank M&A
  - Bank M&A after NorthStar is achieved

[1]Would require an incremental issuance of preferred stock to achieve 150 bps of Tier 1 Capital

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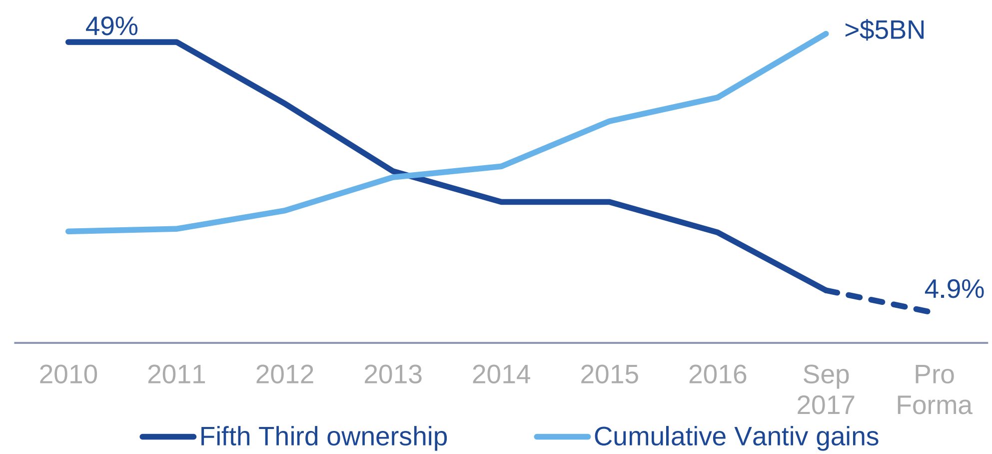
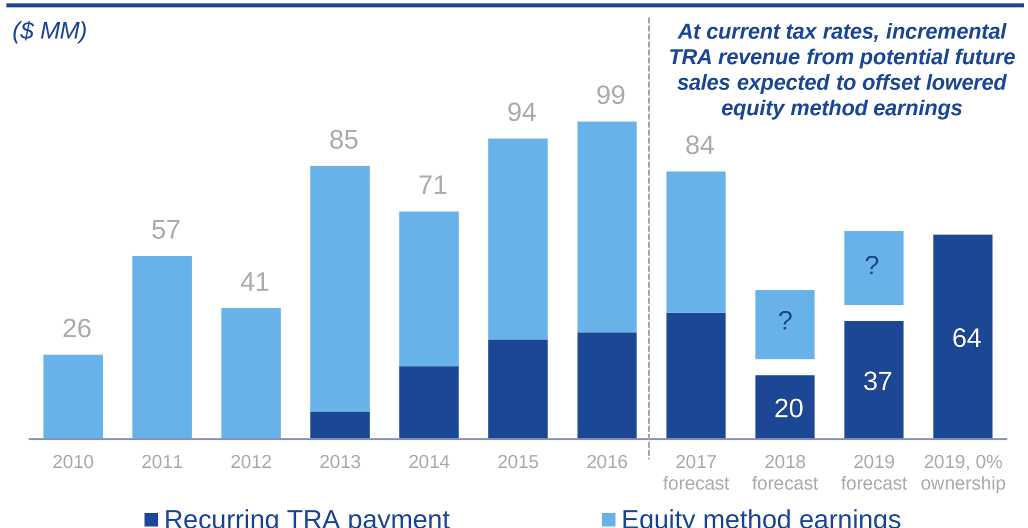
Thoughtful reduction in Vantiv stake

- Recognized over $5BN in gains since the spin-off and distributed a significant amount of capital to shareholders
- Expect to record ~$390MM pre-tax step-up gain[2] upon close of WorldPay transaction in Q1 2018
- ~$530MM pre-tax unrecognized gain[2] remaining after step-up
- Plan to manage remaining ownership in the best interest of our shareholders

Vantiv ownership and monetized gains



Vantiv noninterest income[1]



[1]Vantiv equity method earnings are net of intangible amortization, and excludes $59MM income recognized in 2012 related to the Vantiv IPO
[2]*Based on a $75.13 VNTV closing price as of 12/1/2017 and based on the expectation that Vantiv/WorldPay deal closes; step-up gain is based on Fifth Third's estimate of the equity method impact from the pro forma ownership percentage dilution and excludes any impact from future earnings or dividends prior to the Vantiv/WorldPay deal closing.*

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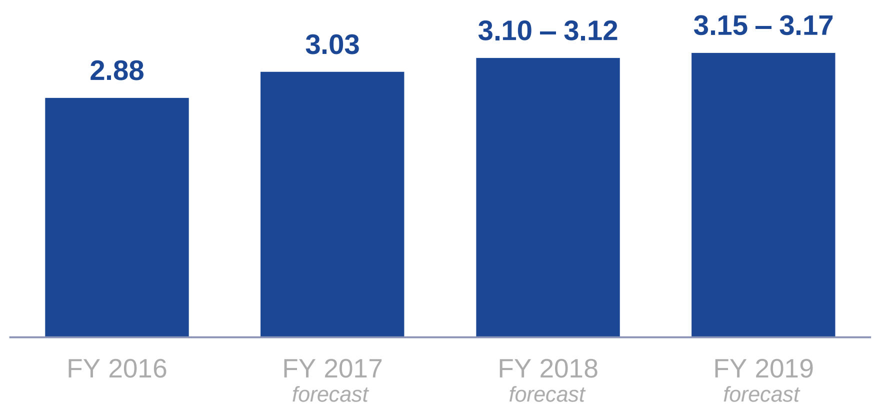
Strong NII and NIM performance

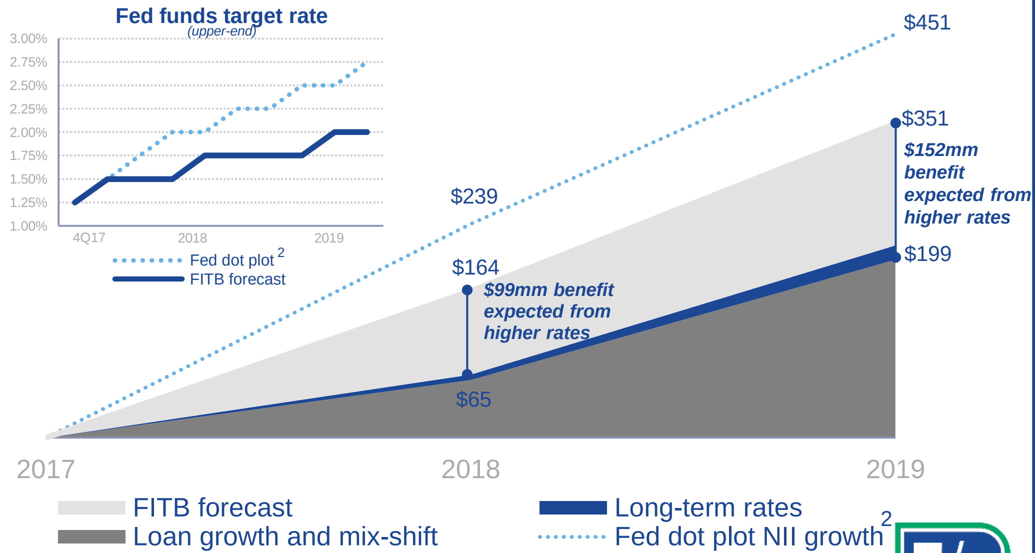
- Continued NIM expansion with a long-term oriented, prudently managed interest rate risk profile
- Planning to remain **moderately asset sensitive in a competitive higher deposit beta environment**
  - Expect betas to be 50%, 60%, and 60% for next 3 rate hikes, respectively
- Expect medium term annual NII growth of 2-3% without benefit of higher short term rates; **4 - 5% with modest rate increases**
- Mix-shift into more profitable commercial relationships and faster growth in consumer loans expected to help NII growth and NIM expansion
- Outlook assumes a 25 bps Fed move in 4Q17, 3Q18 and 3Q19

NIM growth expectations[1]



NII growth expectations

Cumulative annual growth from 2017 ($s, MM)



[1]Non-GAAP measure: See Reg G reconciliation on page 21 of this presentation; [2]Fed dot plot as of 9/20/17

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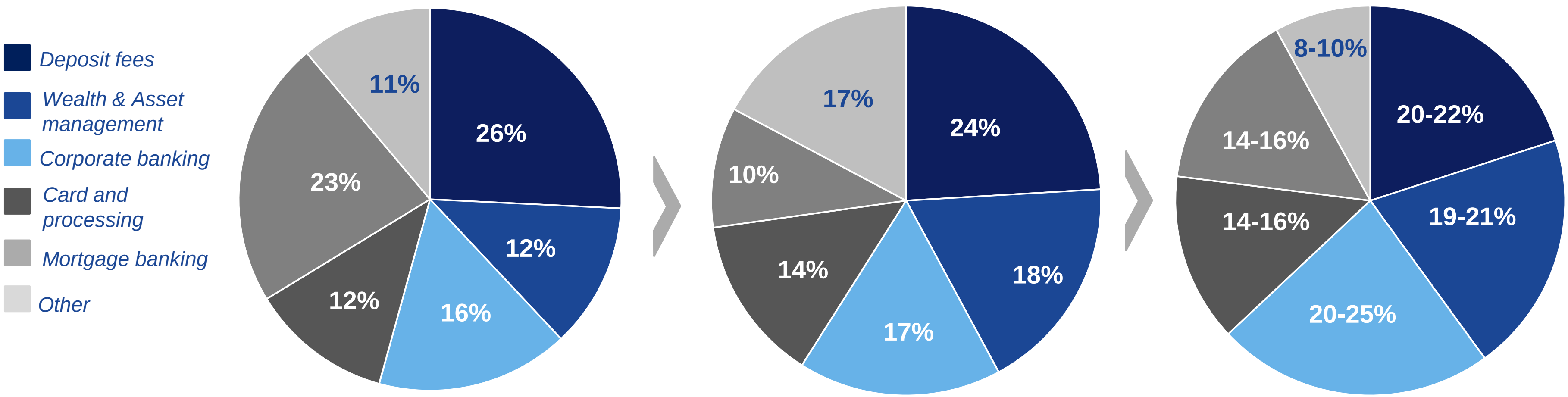
Focused on growing and diversifying fee revenue

2009	2017	Long-term target
Full year[1]	*3Q17 YTD*[1]	



	2009	2017	Long-term target
Core fees as a % of total revenue[1]	**43%**	**37%**	**40+%**

2009 - 2017 Drivers

- Fee revenues are more diversified post-mortgage boom
- Improved capital markets capabilities have resulted in sector leading growth rates
- Innovative solutions for in-store currency processing have become a competitive advantage
- Successfully reduced reliance on transactional fees in Wealth & Asset Management

Long-term drivers

	Long-term target growth range
Card and Processing	***3 - 5%***
Deposit Fees	***2 - 4%***
Mortgage Banking	***10 - 15%***
Wealth & Asset Management	***5 - 7%***
Corporate Banking	***10 - 15%***

[1]Non-GAAP measure: See Reg G reconciliation on page 21 of this presentation, 2017 excludes $4MM in mortgage servicing rights

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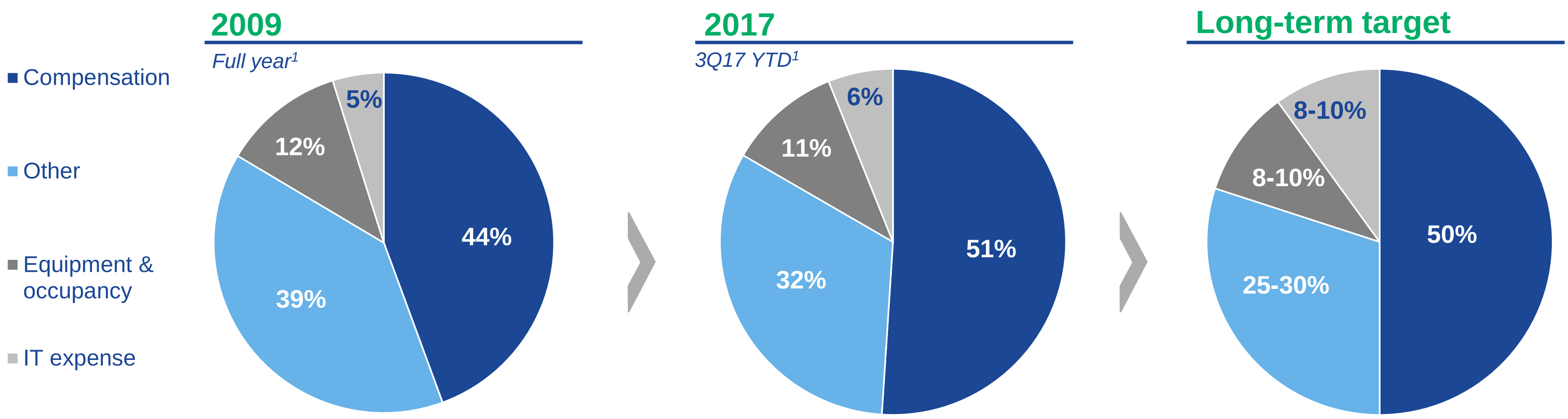
Continuous improvement in expense infrastructure



	2009	2017	Long-term target
Core efficiency ratio[1]	**63.3%**	**64.5%**	**57-60%**
ex. LIH expense[1]	**61.9%**	**61.9%**	**55-57%**

2009-2017 drivers

- Higher total compensation expense post-crisis due to investments in risk & compliance and more recently technology and analytical talent
- Technology spend expected to remain at higher levels in the current environment as a result of both revenue related and infrastructure investments
- Equipment & occupancy expense expected to decline with efficient workplace management

Long-term drivers

- Positive operating leverage is a top priority
- Planning to maintain a flexible cost structure to manage profitability in all economic environments
- Expansion of agile management approach to all business units and staff functions to improve efficiency
- Technology investments are both a headwind and tailwind for expense growth

[1]Non-GAAP measure: See Reg G reconciliation on pages 21 of this presentation

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Current outlook

	1H18 (6/30/18 vs. 12/31/17)	2H18 (12/31/18 vs. 6/30/18)
Loan growth *EOP annualized, incl. HFS*		
Commercial	1.75 – 2.25%	2.00 – 2.50%
Consumer	2.50 – 3.00%	2.50 – 3.00%
NIM (FTE)	3.10 – 3.12%	3.12 – 3.14%
NII (FTE)	$1.95 – 2.0 BN	$2.0 – 2.05 BN
Noninterest income	$1.15 – 1.2 BN	$1.2 – 1.275 BN
Expenses	$2.0 – 2.1 BN	$1.93 – 2.03 BN
Efficiency Ratio	65.0 – 66.0%	59.5 – 60.5%
Tax Rate[1]	26 – 27%	26 – 27%

FY 2018 expectations

- In line with project NorthStar
- Planning for positive operating leverage
- Mid-point revenue growth ~4%
  - Mid-point NII growth ~4%
  - Mid-point fee growth ~4.25%
- Mid-point expense growth ~2.5%
  - NorthStar related expense growth ~2%
  - Variable expense growth tied to performance and business activity ~0.5%

[1]Estimated FY 2018 effective tax rate, excluding potential impact of step-up gain resulting from Vantiv/WorldPay deal; 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

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Positioned to benefit from corporate tax reform

	Current	As proposed	Change	
Effective tax rate	26 – 27%[1]	12.5 – 13.5%[1]	**~(13.5%)**	✓
Estimated net impact of DTL benefit & LIH impairment			**~$240 – 265MM** **after tax impact**	✓
Unrealized Vantiv ownership gain (after-tax)[2]	~$600MM	~$740MM	**~$140MM** **after tax impact**	✓
Total existing and potential gross future TRA[3]	*~$925MM after-tax over the next ~15+ years*	*~$595MM after-tax over the next ~15+ years*	*~($330MM) after-tax over the next ~15+ years*	
Change in Vantiv existing and potential TRA NPV (after-tax)			**~($79MM)** **After-tax NPV at a 15% discount rate**	✗

Key assumptions

- 20% federal corporate tax rate effective 1/1/2018; if effective date is deferred, expect DTL benefit to be reduced
- Other impacted items assumed to change include: non-deductible executive compensation, non-deductible entertainment expense, non-deductible FDIC insurance premiums, no interest expense deduction limitation
- The estimated impact to the leveraged lease portfolio has not been finalized

[1]Estimated FY 2018 effective tax rate, excluding potential impact of step-up gain resulting from Vantiv/WorldPay deal; [2]Based on a $75.13 VNTV closing price as of 12/1/2017; [3]Assumes federal corporate tax rates of 35% in the 'current' scenario and 20% in the 'as proposed' scenario, and that Vantiv will have sufficient U.S. taxable income to utilize TRA related deductions, and assumes the remaining units in Vantiv are exchanged in December 2017 at $75.13 per unit.

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NorthStar return target progression

September 2016 commitment

4Q19 annualized

- **ROTCE: 12 – 14%**
- **ROA: 1.1 – 1.3%**
- **Efficiency ratio: <60%**
- Lower-end of range with no rate increases and higher-end of ranges with 3 or so rate hikes
- Stable environment persists (lending, regulatory, macroeconomic)
- ~10% CET1 ratio

April 2017 update

- **ROTCE: 11+%** in 2018
- **ROA: ~1.1%** in 2018
- **Efficiency ratio: <60%**
- Faster progress than the initial timeline
- Assumed 2 more rate hikes in 2017 and 2 more in 2018

December 2017 update

4Q19 annualized

- **ROTCE: upper end of 12 – 14%**
- **ROA: mid to upper end of 1.1 – 1.3%**
- **Efficiency ratio: <60%**
- December 2017, September 2018, and September 2019 rate hikes
- Otherwise stable economic environment in line with current level of activity
- Migration toward 9.5% CET1 ratio by the end of 2019

Evolution since September 2016

- Fed funds rate has increased 3 times
- Regulatory environment appears to be more favorable
- Fifth Third sold significant portion of Vantiv stake and returned capital to its shareholders resulting in EPS accretion but reducing fee income and ROTCE
- Industry-wide loan growth has been significantly more subdued, moving from a 2+% growth to almost 0% growth since Q3 2016
- Fifth Third's CET1 has increased by over 60 basis points

Overall commentary

- Commercial loan growth expectations have been adjusted to reflect muted expectations for 2017, 2018, and 2019
- Vantiv earnings outlook is reflective of reduced ownership
- Reduced balance sheet growth increased the size of capital returns, increasing EPS accretion and maintaining ROTCE targets

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North Star initiative update

Focus	Initiative	Pre-tax impact vs. initial expectations
Personal lending	Third party partnerships and in-house technology development	• In-line
Household growth	Utilizing newly developed marketing analytics and piloting alternative product and fee structures	• Mostly in-line
Mortgage	LOS Upgrade in Mortgage and Home Equity	• Mostly in-line subject to rate environment; • 6 month delay in Home Equity implementation
Middle Market, Verticals, Specialty Lending	Expanding sales force and geography; new verticals; process redesign	• Process redesign: ahead of initial timeline • Loan growth tempered by muted demand impacting NII contribution
Capital Markets	FRM platform upgrade; advisory business expansion	• In-line, aside from tempered FRM outlook due to low volatility & continued fiscal uncertainty • Advisory: ahead of plan
Insurance	Acquisitive expansion into P&C brokerage	• Mostly in-line
Wholesale Payments	Significant upgrades to functionality of client portal	• In-line
Consumer Payments	Advanced analytical capabilities and refreshed card products	• Analytical upgrades: in-line • Balance growth: slightly behind due to delays in certain product rollouts & outcomes of testing programs
Wealth & Asset Management	Acquisitive expansion; sales force growth; broader retirement focus	• Mostly in-line; continuing to evaluate financially attractive acquisitions
Balance Sheet Optimization	Optimizing return on capital with strategic exits and capital re-allocation	• In-line
Customer Experience & Brand Awareness	Improved customer experience; community commitment; ad campaigns	• In-line
Continuous Expense Improvement	Improved efficiencies across all areas to improve operating leverage and fund a portion of the initiatives	• Ongoing focus on extracting efficiencies • Reduced expense growth in 2017 by ~$40MM

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Why invest in Fifth Third?

- Comprehensive long-term strategy to grow shareholder value without compromising on risk management practices, customer service quality, or our focus on regulatory excellence
- Prioritizing initiatives and investments to drive top quartile performance through the cycle
- Accelerating revenue growth, driving positive operating leverage
- Prudent and efficient capital management
- Well positioned to benefit from potentially favorable legislative changes
- Flexible, scalable, and differentiated business model in-line with evolving commercial and retail business dynamics

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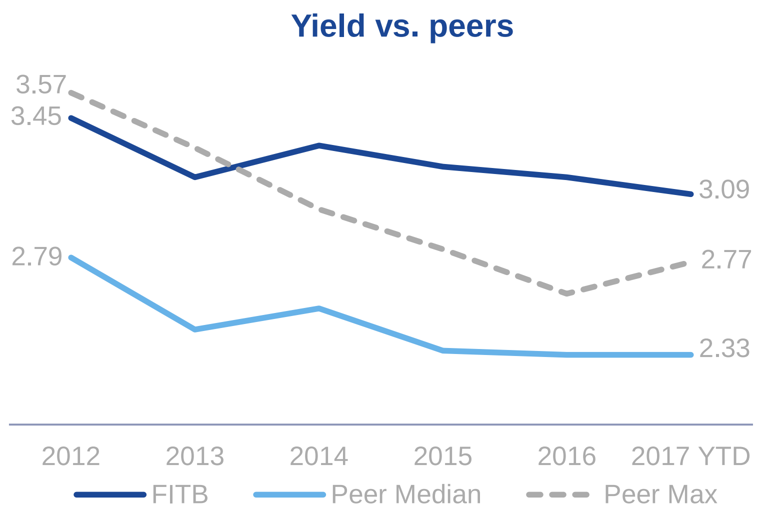
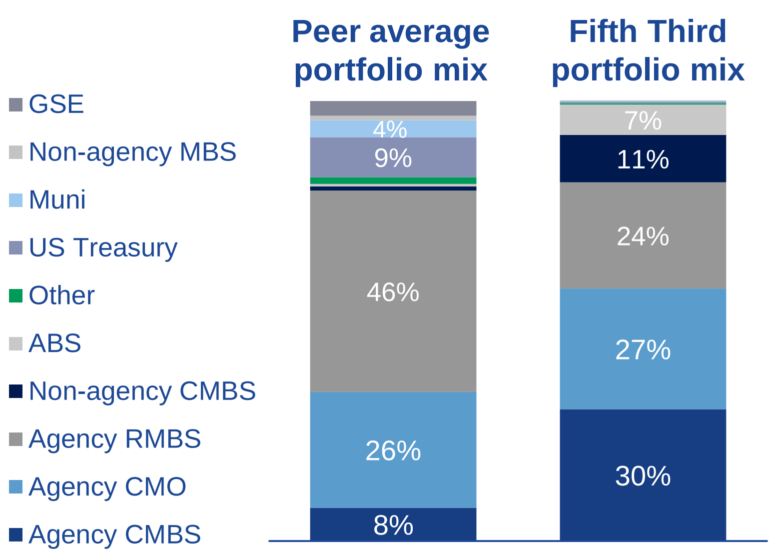
The investment portfolio has been an attractive, well executed alternative given the environment





Solid liquidity source:

- ~$11 billion in Level 1 securities
- ~$9 billion eligible Level 2s; ~$2 billion ineligible due to 40% cap

Managing credit risk:

- Non-agency CMBS portfolio capital efficient with less credit risk compared to loan exposures
  - ~32% credit enhancement on top of borrower overcollateralization; super senior AAA tranches
  - Rigorously stress tested; no losses expected

Managing duration:

- Total AFS portfolio effective duration of 4.6
- ~55% in locked-out and bullet cash flows

Generating income:

- Yields have consistently outperformed peers over last several years
  - 76 bps above peer median
  - Outperformed next best peer from 2014-2017
- Expect portfolio yield to be consistent in the 3.05% - 3.10% range for foreseeable future (static rates)

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Tayfun Tuzun Biography

Executive Vice President
Chief Financial Officer

Date Joined Fifth Third:

May 2007

Positions Held at Fifth Third:

2013	**Chief Financial Officer**
2011	**Treasurer**
2010	**Assistant Treasurer**
2007	**Structured Finance Manager**

Tayfun Tuzun is executive vice president and chief financial officer, responsible for Finance, Treasury, Business Planning and Analysis, Corporate Tax, Investor Relations and Accounting for Fifth Third Bancorp.

He previously served as treasurer, overseeing funding and liquidity, capital management, asset liability and balance sheet management, among other roles. He was promoted to the position of treasurer in 2011.

Tayfun joined Fifth Third in 2007 as a structured finance manager and later served as assistant treasurer.

Tayfun began his private-sector career at Provident Bank in Cincinnati as asset liability manager in 1993 and worked in various senior positions in treasury and finance at the bank. In 2004, upon the sale of Provident Bank to National City, he joined FSI Inc., a multi-platform hedge fund specializing in the financial services sector. Before joining Provident Bank, he was a faculty member at the University of New South Wales in Sydney, Australia.

Education

Tayfun holds both master's and doctorate degrees in Economics from the Ohio State University and a bachelor's degree in Economics from Bosphorus University in Istanbul, Turkey.

Professional and Civic

Tayfun is a member of the Financial Services Roundtable and is on the board of directors of the Cincinnati Shakespeare Company.

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Peer group

BB&T Corporation	BBT
Citizens Financial Group	CFG
Comerica Incorporated	CMA
Huntington Bancshares Incorporated	HBAN
KeyCorp	KEY
M&T Bank Corporation	MTB
PNC Financial Services Group, Inc.	PNC
Regions Financial Corporation	RF
SunTrust Banks, Inc.	STI
U.S. Bancorp	USB
Zions Bancorporation	ZION

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Regulation G non-GAAP reconciliation

Fifth Third Bancorp and Subsidiaries

Regulation G Non-GAAP Reconciliation

$ and shares in millions

(unaudited)

	2009	2017 YTD
Net interest income (U.S. GAAP)	**3,354**	**2,842**
Taxable equivalent adjustment	19	19
Net interest income (FTE)	**3,373**	**2,861**
Net interest income (FTE)	**3,373**	**2,861**
Bankcard refund / (reversal)	-	(12)
Adjusted net interest income (FTE) (a)	**3,373**	**2,849**
Deposit fees (b)	631	415
Wealth & asset management revenue (c)	300	313
Corporate banking revenue (d)	399	276
Card and processing revenue (e)	616	232
Mortgage banking revenue (f)	553	170
Other revenue (g)	2,283	1,238
Noninterest income (U.S. GAAP) (h)	**4,782**	**2,648**
Adjustments:		
Gain on sale of Vantiv shares (i)		(1,037)
Valuation of 2009 Visa total return swap (j)		69
Gain from sale of processing interest (k)	(1,758)	-
FTPS/Vantiv Warrant Revaluation & Puts (l)	(20)	-
Gain on sale of Visa shares (m)	(244)	-
Leveraged lease settlement (n)	6	-
BOLI charge / settlement (o)	54	-
Divested merchant and EFT revenue (p)	(322)	-
Total Adjustments	**(2,284)**	**(968)**
Adjusted card and processing revenue (e + p) | (q)	294	232
Adjusted other revenue (g + i + j + k + l + m + n + o) | (r)	321	270
Adjusted noninterest income (b + c + d + q + f + r) | (s)	**2,498**	**1,676**

	2009		2017 YTD	
Salaries, wages and incentives (t)	1,339		1,215	
Employee benefits (u)	311		274	
Net occupancy expense (v)	308		221	
Technology and communications (w)	181		177	
Equipment expense (x)	123		88	
Card and processing expense (y)	193		95	
Other noninterest expense (z)	1,371		848	
Noninterest expense (U.S. GAAP) (aa)	**3,826**		**2,918**	
Adjustments:				
Visa litigation reserve expense	51		-	
FDIC special assessment / large bank assessment	(55)		-	
Divested merchant and EFT expense	(105)		-	
Total adjustments (ab)	**(109)**		**-**	
Compensation expense (t + u)	1,650	**44%**	1,489	**51%**
Equipment & occupancy expense (v + x)	431	**12%**	309	**11%**
IT expense (ac)	181	**5%**	177	**6%**
Other expense (y + z + ab)	1,455	**39%**	943	**32%**
Adjusted noninterest expense (ad)	3,717		2,918	
Low income housing (LIH) expense	83		119	
Adjusted noninterest expense (ex. LIH)	3,634		2,799	
Metrics:				
Efficiency ratio (n) / [(h) + (l)]	63.3%		64.5%	
Efficiency ratio ex. LIH expense (o) / [(j) + (m)]	61.9%		61.9%	
Core fees as % of total revenue (s / (a + s)	43%		37%	

	2016	2017 YTD
Net interest income (U.S. GAAP)	**3,615**	**2,842**
Taxable equivalent adjustment	**25**	19
Net interest income (FTE)	**3,640**	**2,861**
Net interest income (FTE) annualized		**3,815**
Net interest income (FTE)	**3,640**	**2,861**
Bankcard refund / (reversal)	16	(12)
Adjusted net interest income (FTE)	3,656	2,849
Adjusted net interest income (FTE) annualized		3,809
Average earning assets	**126,285**	**126,183**
Ratios:		
Net interest margin	2.88%	3.03%
Adjusted net interest margin	2.90%	3.02%

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