

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

FORM 8-K

CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(D)
OF THE SECURITIES EXCHANGE ACT OF 1934

Date of report (Date of earliest event reported): September 5, 2025



Fifth Third Bancorp

(Exact name of registrant as specified in its charter)

Ohio
(State or other jurisdiction
of incorporation)

Fifth Third Center
38 Fountain Square Plaza , Cincinnati , Ohio
(Address of Principal Executive Offices)

001-33653
(Commission
File Number)

31-0854434
(IRS Employer
Identification No.)

45263
(Zip Code)

(800) 972-3030
(Registrant's telephone number, including area code)

Not Applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below)

- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered		
Common Stock, Without Par Value	FITB	The	NASDAQ	Stock Market LLC
Depository Shares Representing a 1/1000th Ownership Interest in a Share of 6.625% Fixed-to-Floating Rate Non-Cumulative Perpetual Preferred Stock, Series I	FITBI	The	NASDAQ	Stock Market LLC
Depository Shares Representing a 1/40th Ownership Interest in a Share of 6.00% Non-Cumulative Perpetual Class B Preferred Stock, Series A	FITBP	The	NASDAQ	Stock Market LLC
Depository Shares Representing a 1/1000th Ownership Interest in a Share of 4.95% Non-Cumulative Perpetual Preferred Stock, Series K	FITBO	The	NASDAQ	Stock Market LLC

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

FORWARD-LOOKING STATEMENTS

This report 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. All statements other than statements of historical fact are forward-looking statements. These statements relate to our financial condition, results of operations, plans, objectives, future performance, capital actions or business. They usually can be identified by the use of forward-looking language such as “will likely result,” “may,” “are expected to,” “is anticipated,” “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 by our filings with the U.S. Securities and Exchange Commission (“SEC”). 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. We undertake no obligation to release revisions to these forward-looking statements or reflect events or circumstances after the date of this document.

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) deteriorating credit quality; (2) loan concentration by location or industry of borrowers or collateral; (3) problems encountered by other financial institutions; (4) inadequate sources of funding or liquidity; (5) unfavorable actions of rating agencies; (6) inability to maintain or grow deposits; (7) limitations on the ability to receive dividends from subsidiaries; (8) cyber-security risks; (9) Fifth Third’s ability to secure confidential information and deliver products and services through the use of computer systems and telecommunications networks; (10) failures by third-party service providers; (11) inability to manage strategic initiatives and/or organizational changes; (12) inability to implement technology system enhancements, including the use of artificial intelligence; (13) failure of internal controls and other risk management programs; (14) losses related to fraud, theft, misappropriation or violence; (15) inability to attract and retain skilled personnel; (16) adverse impacts of government regulation; (17) governmental or regulatory changes or other actions; (18) failures to meet applicable capital requirements; (19) regulatory objections to Fifth Third’s capital plan; (20) regulation of Fifth Third’s derivatives activities; (21) deposit insurance premiums; (22) assessments for the orderly liquidation fund; (23) weakness in the national or local economies; (24) global political and economic uncertainty or negative actions; (25) changes in interest rates and the effects of inflation; (26) changes in U.S. trade policies, including the imposition of tariffs and retaliatory tariffs; (27) changes and trends in capital markets; (28) fluctuation of Fifth Third’s stock price; (29) volatility in mortgage banking revenue; (30) litigation, investigations, and enforcement proceedings; (31) breaches of contractual covenants, representations and warranties; (32) competition and changes in the financial services industry; (33) potential impacts of the adoption of real-time payment networks; (34) changing retail distribution strategies, customer preferences and behavior; (35) difficulties in identifying, acquiring or integrating suitable strategic partnerships, investments or acquisitions; (36) potential dilution from future acquisitions; (37) loss of income and/or difficulties encountered in the sale and separation of businesses, investments or other assets; (38) results of investments or acquired entities; (39) changes in accounting standards or interpretation or declines in the value of Fifth Third’s goodwill or other intangible assets; (40) inaccuracies or other failures from the use of models; (41) effects of critical accounting policies and judgments or the use of inaccurate estimates; (42) weather-related events, other natural disasters, or health emergencies (including pandemics); (43) the impact of reputational risk created by these or other developments on such matters as business generation and retention, funding and liquidity; (44) changes in law or requirements imposed by Fifth Third’s regulators impacting our capital actions, including dividend payments and stock repurchases; and (45) Fifth Third’s ability to meet its environmental and/or social targets, goals and commitments.

We expressly disclaim any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements contained herein to reflect any change in our expectations or any changes in events, conditions or circumstances on which any such statement is based, except as may be required by law, and we claim the protection of the safe harbor for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995. The information contained herein is intended to be reviewed in its totality, and any stipulations, conditions or provisos that apply to a given piece of information in one part of this report should be read as applying mutatis mutandis to every other instance of such information appearing herein.

Item 2.06 Material Impairments

Fifth Third Bancorp (the “Bancorp”) recently discovered alleged external fraudulent activity at a commercial borrower of Fifth Third Bank, National Association associated with their asset-backed finance loan.

On September 5, 2025, the Bancorp concluded that a material charge for impairment would result from this alleged external fraudulent activity. The outstanding balance on this loan is approximately \$200 million. Based on currently available information, the Bancorp currently estimates that the non-cash impairment charge associated with this asset-backed finance loan, which would be recognized in the third quarter of 2025, will be in the range of \$170 million to \$200 million.

The Bancorp is working with the appropriate law enforcement authorities in connection with this matter. The Bancorp has also engaged third party advisors to validate the extent of its potential fraud related losses which will be used in determining the actual impairment charge to be recognized during the third quarter of 2025.

Item 7.01 Regulation FD Disclosure

On September 10, 2025, Fifth Third Bancorp will present at the 2025 Barclays Global Financial Services Conference. A copy of this presentation is attached as Exhibit 99.1.

The information in this Form 8-K and Exhibits attached hereto shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall they be deemed incorporated by reference in any filing under the Securities Exchange Act of 1934 or the Securities Act of 1933, except as shall be expressly set forth by specific reference.

Item 9.01 Financial Statements and Exhibits

[Exhibit 99.1](#) – Fifth Third Bancorp Presentation

Exhibit 104 – Cover Page Interactive Data File (embedded within the Inline XBRL document)

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

FIFTH THIRD BANCORP
(Registrant)

Date: September 9, 2025

/s/ Bryan D. Preston

Bryan D. Preston
Executive Vice President and
Chief Financial Officer



Barclays Global Financial Services Conference

Tim Spence
Chief Executive Officer
September 10, 2025

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. All statements other than statements of historical fact are forward-looking statements. These statements relate to our financial condition, results of operations, plans, objectives, future performance, capital actions or business. They usually can be identified by the use of forward-looking language such as "will likely result," "may," "are expected to," "is anticipated," "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 by our filings with the U.S. Securities and Exchange Commission ("SEC").

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) deteriorating credit quality; (2) loan concentration by location or industry of borrowers or collateral; (3) problems encountered by other financial institutions; (4) inadequate sources of funding or liquidity; (5) unfavorable actions of rating agencies; (6) inability to maintain or grow deposits; (7) limitations on the ability to receive dividends from subsidiaries; (8) cyber-security risks; (9) Fifth Third's ability to secure confidential information and deliver products and services through the use of computer systems and telecommunications networks; (10) failures by third-party service providers; (11) inability to manage strategic initiatives and/or organizational changes; (12) inability to implement technology system enhancements, including the use of artificial intelligence; (13) failure of internal controls and other risk management programs; (14) losses related to fraud, theft, misappropriation or violence; (15) inability to attract and retain skilled personnel; (16) adverse impacts of government regulation; (17) governmental or regulatory changes or other actions; (18) failures to meet applicable capital requirements; (19) regulatory objections to Fifth Third's capital plan; (20) regulation of Fifth Third's derivatives activities; (21) deposit insurance premiums; (22) assessments for the orderly liquidation fund; (23) weakness in the national or local economies; (24) global political and economic uncertainty or negative actions; (25) changes in interest rates and the effects of inflation; (26) changes in U.S. trade policies, including the imposition of tariffs and retaliatory tariffs; (27) changes and trends in capital markets; (28) fluctuation of Fifth Third's stock price; (29) volatility in mortgage banking revenue; (30) litigation, investigations, and enforcement proceedings; (31) breaches of contractual covenants, representations and warranties; (32) competition and changes in the financial services industry; (33) potential impacts of the adoption of real-time payment networks; (34) changing retail distribution strategies, customer preferences and behavior; (35) difficulties in identifying, acquiring or integrating suitable strategic partnerships, investments or acquisitions; (36) potential dilution from future acquisitions; (37) loss of income and/or difficulties encountered in the sale and separation of businesses, investments or other assets; (38) results of investments or acquired entities; (39) changes in accounting standards or interpretation or declines in the value of Fifth Third's goodwill or other intangible assets; (40) inaccuracies or other failures from the use of models; (41) effects of critical accounting policies and judgments or the use of inaccurate estimates; (42) weather-related events, other natural disasters, or health emergencies (including pandemics); (43) the impact of reputational risk created by these or other developments on such matters as business generation and retention, funding and liquidity; (44) changes in law or requirements imposed by Fifth Third's regulators impacting our capital actions, including dividend payments and stock repurchases; and (45) Fifth Third's ability to meet its environmental and/or social targets, goals and commitments.

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. 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. We expressly disclaim any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements contained herein to reflect any change in our expectations or any changes in events, conditions or circumstances on which any such statement is based, except as may be required by law, and we claim the protection of the safe harbor for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995. The information contained herein is intended to be reviewed in its totality, and any stipulations, conditions or provisos that apply to a given piece of information in one part of this press release should be read as applying mutatis mutandis to every other instance of such information appearing herein.

Annualized, pro forma, projected and estimated numbers are used for illustrative purpose only, are not forecasts and may not reflect actual results.

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 a discussion of non-GAAP measures and reconciliations to the most directly comparable GAAP measures in slides 40-41 of our 2Q25 earnings presentation, as well as on pages 26 through 28 of our 2Q25 earnings release.

Management does not provide a reconciliation for forward-looking non-GAAP financial measures where it is unable to provide a meaningful or accurate calculation or estimation of reconciling items and the information is not available without unreasonable effort. This is due to the inherent difficulty of forecasting the occurrence and the financial impact of various items that have not yet occurred, are out of the Bancorp's control or cannot be reasonably predicted. For the same reasons, Bancorp's management is unable to address the probable significance of the unavailable information. Forward-looking non-GAAP financial measures provided without the most directly comparable GAAP financial measures may vary materially from the corresponding GAAP financial measures.



Top performing regional bank with local scale and national reach

Assets

\$210 billion

Ranked 10th in the U.S.¹

Deposits

\$164 billion

Ranked 9th in the U.S.¹

U.S. branches

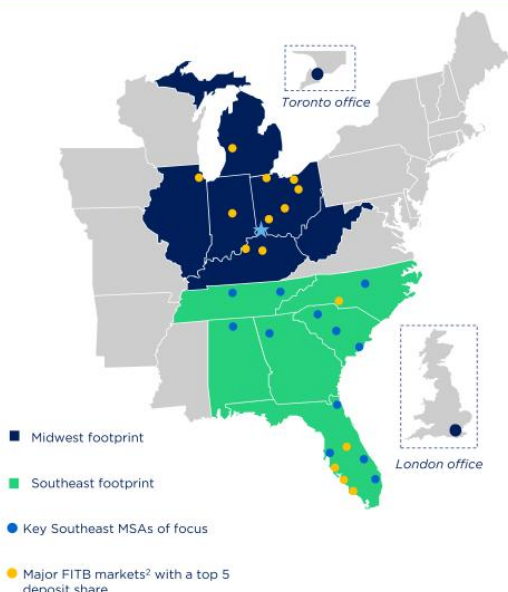
1,089

Ranked 8th in the U.S.¹

Commercial Payments

Top 5 market share

across several TM product categories⁴



Leading position in the markets we compete in

Deposit share rankings³

#3 Fifth Third footprint

#2 Midwest

#6 Southeast

Top 10 deposit share in ~90% of retail footprint

Significant locational share in notable MSAs

Chicago, IL #3 Tampa, FL #6

Nashville, TN #3 Grand Rapids, MI #1

Charlotte, NC #4 Columbus, OH #3

Cincinnati, OH #1 Indianapolis, IN #3



Assets, deposits, and branches as of 6/30/25; ¹Rankings as of 6/30/25 and consist of US commercial banks and exclude foreign, trust, & traditional investment banks; ²Includes MSAs with \$10BN+ in deposits on a capped basis (deposits per branch capped at \$250MM per June 2024 FDIC data); ³Deposits per branch capped at \$250MM per June 2024 FDIC data; Midwest and Southeast rankings represent in footprint deposit market share; ⁴Source: 2023 Cash Management Services Survey administered by EY

Disciplined execution guided by core principles

#1 Stability

- Resilient balance sheet
- Strong credit profile
- Branch-originated insured deposits and operational deposits tied to payment services

#2 Profitability

- NII growth and NIM expansion
- Diverse fee mix with high total revenue contribution
- Expense discipline

#3 Growth

- Southeast demographics
- Modular, repeatable investments
- Tech-enabled product innovation

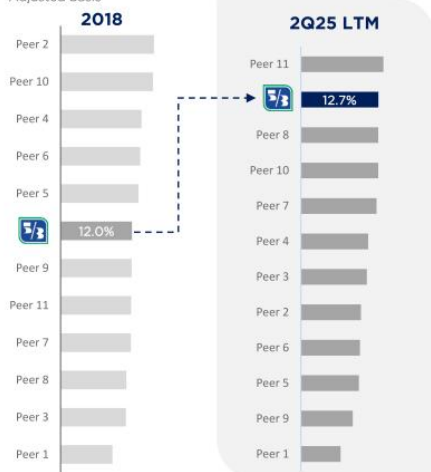
Consistent and disciplined management, with a long-term focus throughout the company



Driving to consistently generate top results

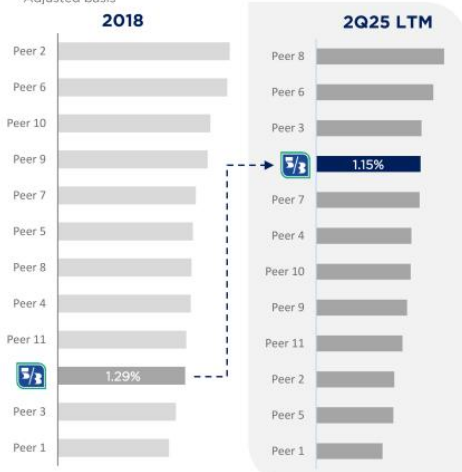
Return on equity¹

Adjusted basis



Return on assets¹

Adjusted basis



Efficiency ratio¹

Adjusted basis



**Remain focused on long-term horizon
Expect to continue generating top-tier financial results²**



¹Non-GAAP measure: see reconciliation and use of non-GAAP measures on pages 26-28 of the 2Q25 earnings release; ²See forward-looking statements on page 2 of this presentation regarding forward-looking non-GAAP measures and use of non-GAAP measures on pages 26-28 of the 2Q25 earnings release

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Delivering long-term shareholder outperformance with near-peer valuation

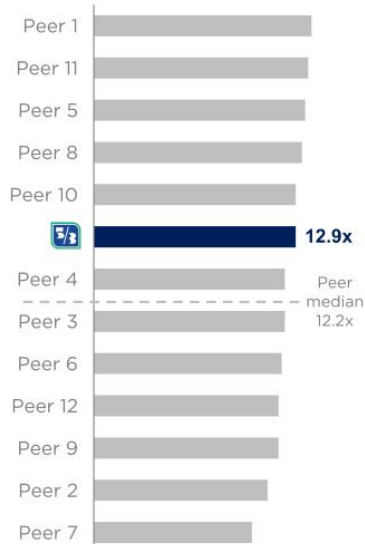
Total shareholder return

		5 Year	7 Year	10 Year
1	Peer 8	187%	FITB 102%	Peer 8 304%
2	Peer 3	181%	Peer 8 86%	FITB 223%
3	FITB	162%	Peer 7 83%	Peer 7 213%
4	Peer 1	147%	Peer 1 71%	Peer 1 205%
5	Peer 4	135%	Peer 3 60%	Peer 11 162%
6	Peer 2	123%	Peer 4 52%	Peer 4 145%
7	Peer 6	123%	Peer 6 41%	Peer 2 135%
8	Peer 7	122%	Peer 11 37%	Peer 6 123%
9	Peer 11	108%	Peer 5 26%	Peer 3 118%
10	Peer 5	94%	Peer 9 22%	Peer 5 108%
11	Peer 10	63%	Peer 10 19%	Peer 9 88%
12	Peer 9	49%	Peer 2 (1%)	Peer 10 63%

Note: Trailing TSR as of 8/29/2025

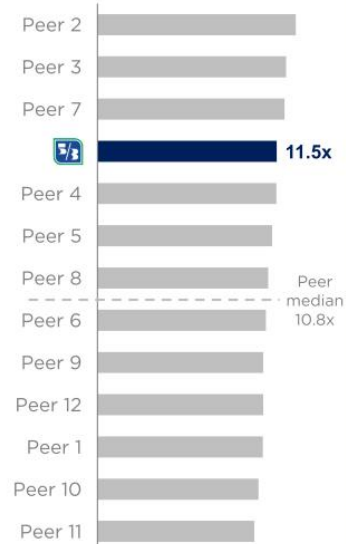
2025 P/E

2025 consensus EPS and price as of 8/29/25



2026 P/E

2026 consensus EPS and price as of 8/29/25



Current expectations - 3Q25 compared to 2Q25

As of September 10, 2025; please see cautionary statements on page 2

	As of July 17, 2025	As of September 10, 2025
Avg. loans & leases <i>(Including HFS)</i>	stable to up ~1%	stable to up ~1%
Net interest income¹ <i>(2Q25 baseline: \$1.500 billion)</i>	up ~1% <i>assumes 9/30/25 Fed funds rate of 4.25%</i>	up ~1% <i>assumes 9/30/25 Fed funds rate of 4.25%</i>
Noninterest income¹ <i>(2Q25 baseline: \$735 million; excludes securities g/l)</i>	up 1 - 4%	up 5 - 7%
Noninterest expense¹ <i>(2Q25 baseline: \$1.233 billion; excludes the market-to market impact of non-qualified deferred compensation)</i>	up ~1%	up ~1%
Net charge-off ratio	45 - 49 bps	N/A
Provision for credit losses <i>(Net charge-offs +/- reserve build/release)</i>	N/A	\$220 - \$250MM <i>Including \$170-\$200MM for loan impairment related to alleged fraud</i>
Effective tax rate	22 - 23%	23%

We expect 3Q25 criticized assets & NPAs to decline from 2Q25, and 4Q25 net charge-offs to be ~40 bps



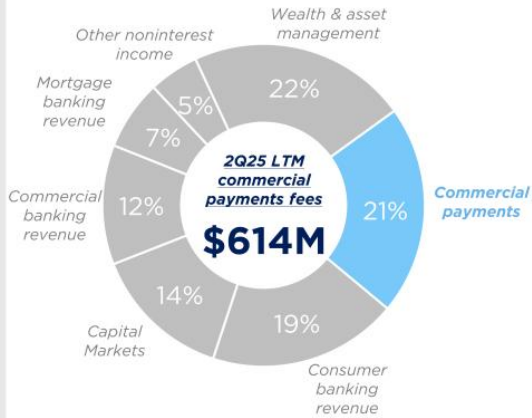
¹ See forward-looking statements on page 2 of this presentation regarding forward-looking non-GAAP measures and use of non-GAAP measures on pages 26-28 of the 2Q25 earnings release

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Commercial Payments with significant scale and leading technology

Noninterest income contribution

2Q25 LTM adjusted noninterest income¹ of \$3.0B



Commercial payments fees and NII contribution from operating deposits represents over \$2B in annualized revenue today

Well established commercial payments organization with significant scale



Traditional treasury mgmt.

- Liquidity manager
- Escrow manager
- Commercial card
- Lockbox & check



Managed Services

- A/R automation
- A/P automation
- Cash logistics
- Healthcare (Big Data HC)



Newline Embedded payments

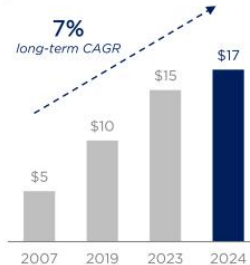
- Platform
- Interaction channels
- Financial products
- Risk solutions

Top 5 market share in several product categories²

- #2 of 37 in Coin and currency revenue
- #2 of 32 in Retail lockbox remittances
- #3 of 42 in Total ACH originations
- #3 of 39 in Wholesale lockbox remittances
- #4 of 37 in Total check clearing
- #5 of 35 in Account reconciliations

Payments processed

\$ in trillions



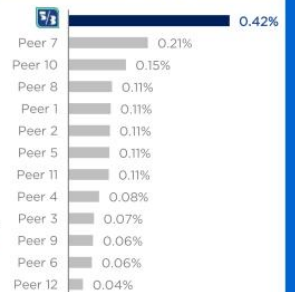
Highlights

~1,300 People in the commercial payments organization

~14K Commercial payments related clients

~40% Of new commercial payments relationships are payments-led with no credit extended

ACH credit send / commercial deposits³



¹See forward-looking statements on page 2 of this presentation regarding forward-looking non-GAAP measures and use of non-GAAP measures on pages 26-28 of the 2Q25 earnings release; ²Source: 2023 Cash Management Services Survey administered by EY; ³2024 ACH data from NACHA; deposit balances as of 4Q24.

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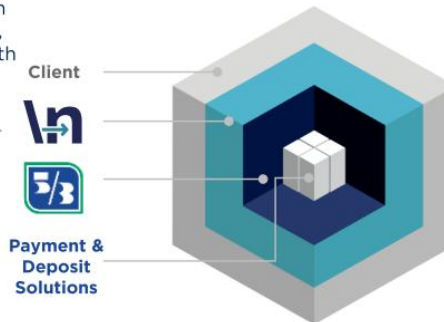
Embedded financial solutions driven by Newline

Newline offers the risk management of a large bank combined with the quality, sophistication, and product velocity of a software company

- Newline is vertically integrated API platform that enables enterprises to launch payment, card, and deposit solutions directly with Fifth Third Bank.

Newline highlights

- 150+ clients
- Top 3 Merchant Acquiring Bank
- Top 5 Card issuing sponsor bank
- Top 10 ACH Originator
- 35% YoY deposit growth
- ~\$3.5BN in deposits



Embedded payment and deposit solutions

Payment solutions and money movement

- Full suite of batch and API payment offerings including wire, ACH, RTP, and FedNow (coming soon)

Bank Accounts

- Funds storage

Issuing and acquiring BIN sponsorships

- Issue consumer/commercial cards through utilization of BIN sponsorship

Client list includes a broad range of category leaders

Select clients



Payments powered by Newline

Circle and Fireblocks have chosen to partner with Newline as they expand their stablecoin payment networks. These wins are both a strong market validation of our payments technology and indicative of the sorts of opportunities that should continue to arise for us



DTS Connex – Adding scale and innovation in cash management

Company Overview



- DTS Connex is a leading platform for managing daily cash operations catering to retailers, financial institutions, and multi-store businesses
- Simplifies cash management processes, providing real-time data on cash transactions and inventory
- ~250 customers with more than 120,000 locations

Compliments existing cash logistics strategy

Expanded distribution channel with 5/3 sales force



Capital-light, fee-based business



Robust, marquee client base



Optimize cash operations



Key Products

	Description
Sales / Services	 Shipping charges for client money transportation
Retail	 Deposit locations: monthly fee for daily cash deposit function
	 Change orders: monthly fee for daily change orders
Branch Bank	 Delivers DTS tools to banks' retail branches
Go	 White label tool for banks to resell Deposit and Change Order solutions to their clients (tier 2/3 banks)

Value Proposition of Product Offerings

- ✓ Optimizes cash operations and provides real-time insights on cash levels
- ✓ Allows retailers to coordinate daily currency transportation with courier services to / from bank vaults
- ✓ Enhances retailer efficiency through reduced cash touchpoints, allowing employees to focus on higher-value tasks
- ✓ Reduces fraud for retailers through reconciliation reporting on Smart devices (Smart Safes, Smart Recyclers)
- ✓ Ability to tailor offering to provide retailer clients with provisional credit based on real-time cash analytics



Outperforming market across our branch footprint, led by double digit gains in high-growth Southeast markets

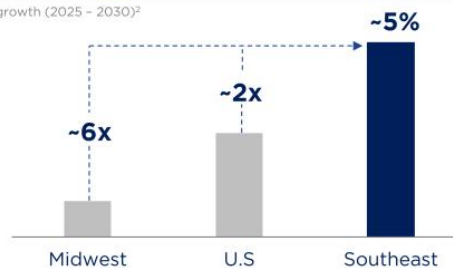
Deposit share rank in MSAs where Fifth Third operates¹

As of June 30, 2024; deposits capped at \$250MM



Southeast has favorable population trends

Expected population growth (2025 – 2030)²



		Midwest Footprint ¹	Southeast Footprint ¹
Deposit Share		10.9%	3.9%
Locational Share		8.7%	5.4%
Capped Deposit Growth (YoY)	<i>Fifth Third</i>	2.2%	15.7%
	<i>Market Avg.</i>	1.2%	0.2%
Avg Deposits per Branch	<i>Fifth Third</i>	\$122MM	\$82MM
	<i>Market Avg.</i>	\$96MM	\$114MM
3-year GDP growth (%)		4.9%	9.5%
Population growth since 2010 (%)		1.4%	17.9%



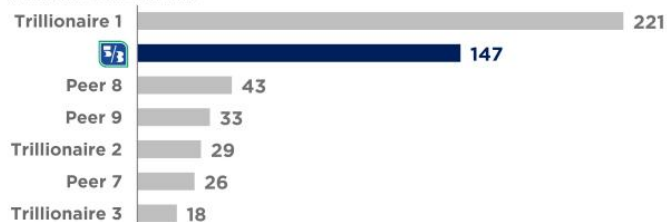
¹Source: 2024 FDIC Summary of Deposits; ²Data sourced from S&P Global Market Intelligence

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Southeast investments and execution lead to strong deposit growth and profitability

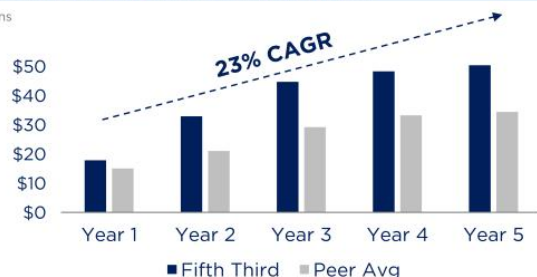
Southeast de novo branch builds¹

In Southeast states since 2018



Average de novo deposits per branch by year²

\$ in millions



~\$15B-\$20B deposit opportunity over the next 7 years³ from continued growth and seasoning of Southeast branch investments

Continued investment in Southeast through 2028

	2017	2Q25	2028E ³
Total branches	1,154	1,089	~1,250
Midwest branches	881	730	~675
Southeast branches	273	359	~575
% of branches in Southeast	24%	33%	~50%
Southeast locational share	7 th	6 th	5 th

Southeast investments driving strong growth

Southeast CAGR from 2019-2Q25



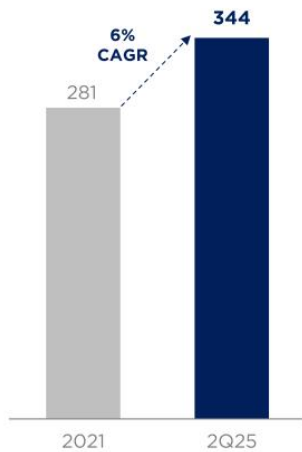
¹FITB branch count as of 6/30/25. Competitor data as of 06/30/25. ²Filtered for de novos and based on 2024 FDIC data. Not all de novos have been open for 5 years. ³See forward-looking statements on page 2 of this presentation regarding forward-looking non-GAAP measures and use of non-GAAP measures on pages 26-28 of the 2Q25 earnings release.

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Middle Market growing and expanding its reach

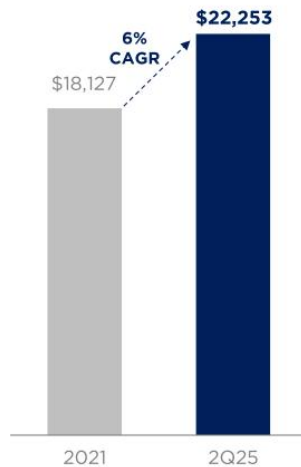
Salesforce additions drive growth

Middle market salesforce



Middle market loans

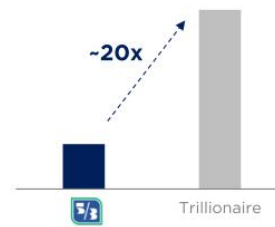
March Quarterly Weighted Average Loans



Relative asset size does not reflect middle market scale

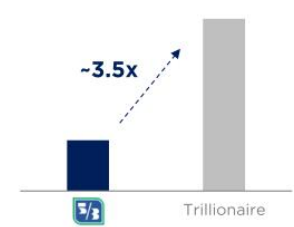
Total assets

As of 2Q25



Total middle market lending

As of 2Q25



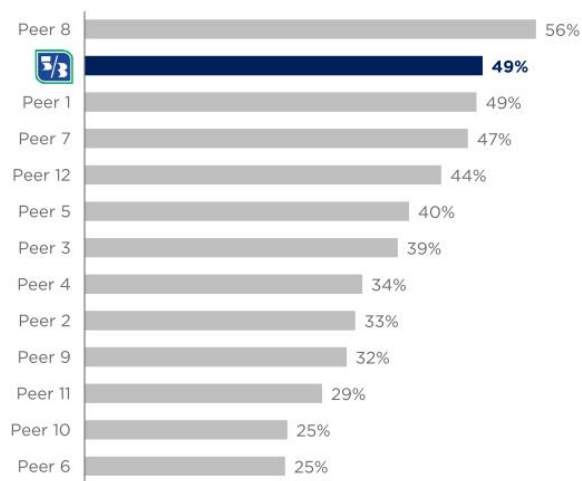
Recent expansion markets

- ✓ Birmingham, Alabama
- ✓ Central Valley (California)
- ✓ Savannah, Georgia
- ✓ Kansas City, Missouri

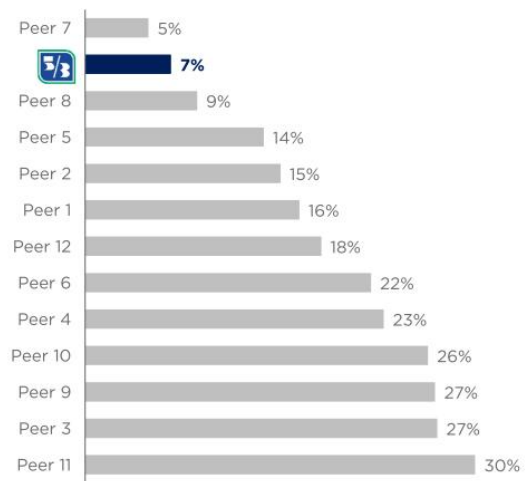


High-quality consumer deposit franchise

Core Consumer Deposits % of Total Deposit¹



Low Relationship-Value Deposits²



Smaller proportion of low relationship value consumer deposits than most peers



¹Data sourced from Call Report as of 12/31/2024; Includes: nonint bearing deposits for individuals, int bearing deposits for individuals, MMDAs for individuals, other savings deposits for individuals, and retail time deposits, and excludes: brokered deposits <=\$250K, fully insured and not fully insured non-affiliate retail sweep deposits. ² Data sourced from Call Report as of 12/31/2024; includes: brokered deposits <=\$250K, preferred deposits, reciprocal deposits, fully insured non-affiliate sweep deposits and retail sweep deposits, and not fully insured non-affiliate sweep deposits and retail sweep deposits.

Customer-centric, technology-led product innovation and development

Customer satisfaction



#1
for banking mobile
app user
satisfaction among
regional banks

New customer engagement & impact

25K Free estate plans provided since launch (May-25)

2 in 3 New mobile active Momentum checking customers engage with the onboarding portal

>75% Of direct deposit switches take less than 5 minutes¹

Fifth Third Momentum Banking: Combining the best of fintech and traditional banks

Unique value proposition

- ✓ Noninterest bearing checking product, given the other valuable services provided
- ✓ Ongoing product enhancements
- ✓ Granular, sticky deposit growth
- ✓ Higher primacy and higher retention than previous new-to-bank customers

-1.6 million Momentum HHs
-64% of total consumer, up from -38% in 1Q22

Product features

	Estate Planning	NEW Free access to a secure, guided online experience to create a state-specific, attorney approved will - in less than one hour
	Smart Shield®	Free 24/7 monitoring, automated threat blocking, support, and smart alerts
	Early Pay	Free access to direct deposit up to two days early
	Extra Time®	Additional time to make a deposit and avoid overdraft fees (until midnight the following business day)
	MyAdvance™	Ability to advance funds against future qualified direct deposits (line starts at \$100, up to \$1,000)
	Free Overdraft Protection	Automatic overdraft protection transfer from savings to checking with no fee
No monthly service fee		No minimum balance
		Track savings goals



¹Direct deposit setups completed through the automated direct deposit switch solution in the mobile app

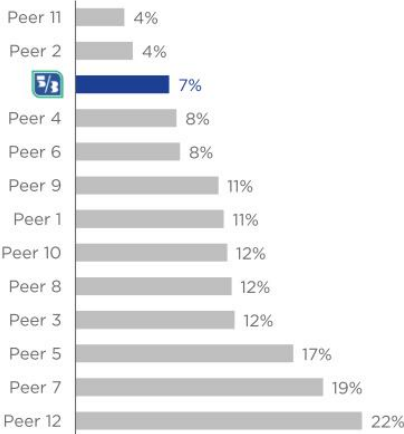
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Relationship focused , main street lender with lower NDFI exposure

Comparing NDFI portfolio relative to peers

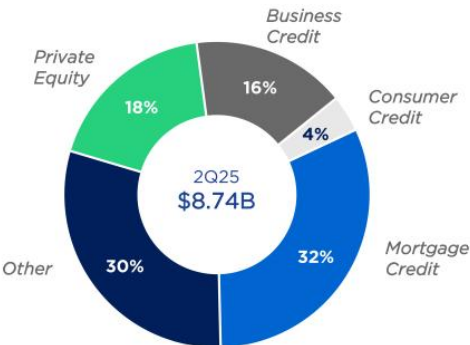
NDFI loans¹ / total loans

As of 6/30/25



NDFI loan¹ portfolio composition

As of 6/30/25



Peer Median % of NDFI Loans¹

Mortgage Credit: 10%	Consumer Credit: 4%
Business Credit: 18%	Other: 15%
Private Equity: 24%	

Among the lowest NDFI concentration relative to peers



¹ Source: Call Report; Domestic Offices; NDFI includes the following captions within schedule RC-C Part I - mortgage credit intermediaries, business credit intermediaries, private equity funds, consumer credit intermediaries and other loans to nondepository financial institutions

Why Fifth Third

- ✓ **Well-diversified and resilient balance sheet to provide stability and profitability**
- ✓ **Consistent investments to generate balanced and growing revenue streams while maintaining peer-leading expense discipline**
- ✓ **Multi-year track record of making appropriate and preemptive changes to the business**
- ✓ **Transparent management team**

Positioned to generate long-term sustainable value to shareholders despite the environment



