Fifth Third Bancorp
2Q22 Earnings Presentation

July 21st, 2022

Refer to earnings release dated July 21st, 2022 for further information.

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) effects of the global COVID-19 pandemic; (2) deteriorating credit quality; (3) loan concentration by location or industry of borrowers or collateral; (4) problems encountered by other financial institutions; (5) inadequate sources of funding or liquidity; (6) unfavorable actions of rating agencies; (7) inability to maintain or grow deposits; (8) limitations on the ability to receive dividends from subsidiaries; (9) cyber-security risks; (10) Fifth Third's ability to secure confidential information and deliver products and services through the use of computer systems and telecommunications networks; (11) failures by third-party service providers; (12) inability to manage strategic initiatives and/or organizational changes; (13) inability to implement technology system enhancements; (14) failure of internal controls and other risk management systems; (15) losses related to fraud, theft, misappropriation or violence; (16) inability to attract and retain skilled personnel; (17) adverse impacts of government regulation; (18) governmental or regulatory changes or other actions; (19) failures to meet applicable capital requirements; (20) regulatory objections to Fifth Third's capital plan; (21) regulation of Fifth Third's derivatives activities; (22) deposit insurance premiums; (23) assessments for the orderly liquidation fund; (24) replacement of LIBOR; (25) weakness in the national or local economies; (26) global political and economic uncertainty or negative actions; (27) changes in interest rates; (28) changes and trends in capital markets; (29) fluctuation of Fifth Third's stock price; (30) volatility in mortgage banking revenue; (31) litigation, investigations, and enforcement proceedings by governmental authorities; (32) breaches of contractual covenants, representations and warranties; (33) competition and changes in the financial services industry; (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 sustainability 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. Copies of those filings are available at no cost on the SEC's website at www.sec.gov or on our website at www.53.com.

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 later slides in this presentation, as well as on pages 27 through 29 of our 2Q22 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.

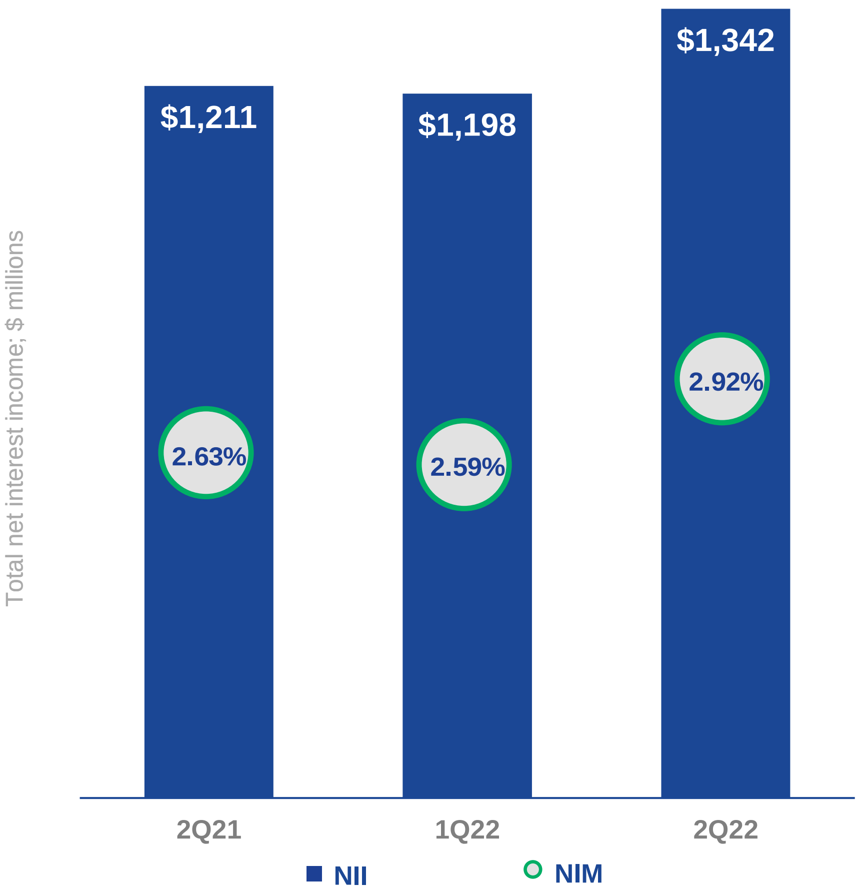
2Q22 highlights

- Generated record adjusted revenue
- Compared to 2Q21, PPNR increased 13% (adjusted PPNR increased 11%)
- Net interest income increased 12% compared to 1Q22; NIM up 33 basis points compared to 1Q22
- Efficiency ratio of 55%, a 4 point improvement from 2Q21
- ACL of 1.85% (includes approximately 4 bps from Dividend Finance); Net charge-off ratio of 0.21% and NPA ratio of 0.47%

	Reported[1]	Adjusted[1]
EPS	$0.76	$0.79
ROA	1.09%	1.13%
ROE	12.3%	12.8%
ROTCE	17.5%	15.2% *excl. AOCI*
NIM	2.92%	2.92%
Efficiency ratio	55.1%	54.5%
PPNR	$906MM	$930MM
CET1[2]	8.96%	

For end note descriptions, see end note summary starting on page 39

Net interest income[1]



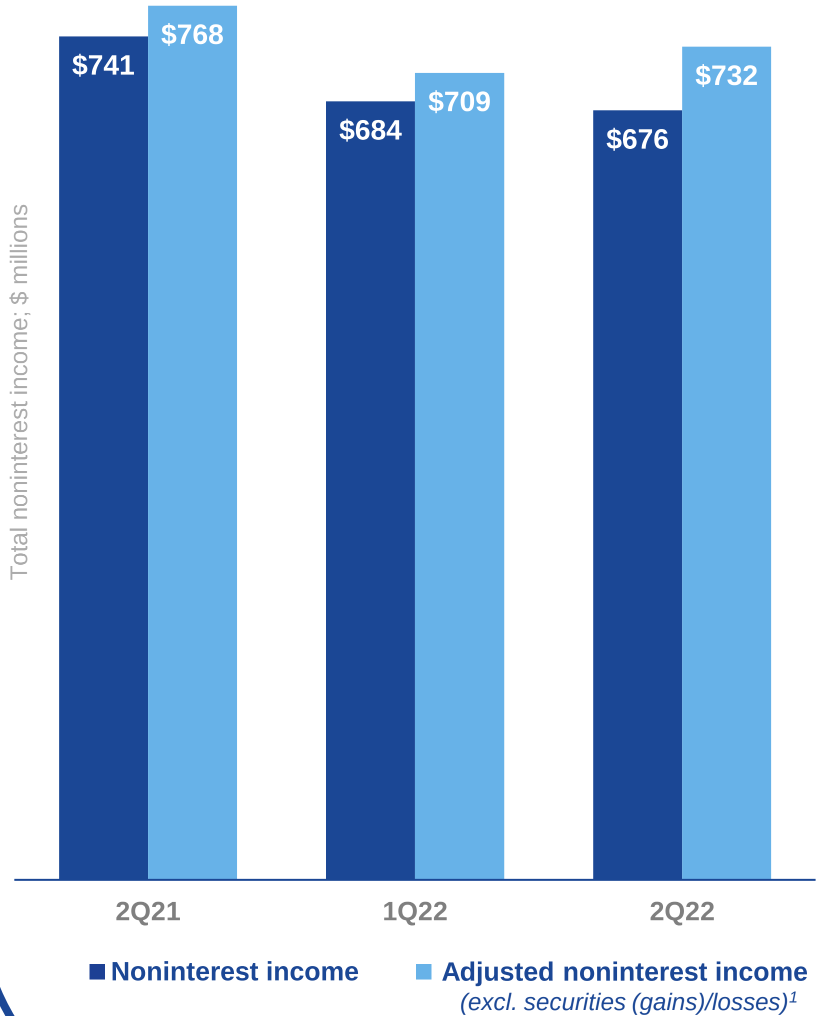
1Q22 to 2Q22 Reported NII & NIM Walk

NII $ in millions; NIM change in bps

	NII	NIM
1Q22	$1,198	2.59%
Market rate benefit	86	19
Net benefit of deployment of excess cash into securities	67	16
Net benefit of excess cash deployed into loan growth	22	1
Higher Day Count	9	(1)
NIM benefit of normalizing cash and commercial deposits	0	6
April long-term debt issuance and other wholesale	(3)	(1)
PPP balance runoff	(8)	(1)
Consumer and Commercial loan yield compression	(10)	(2)
Reduced investment portfolio prepayment penalties	(19)	(4)
2Q22	$1,342	2.92%

For end note descriptions, see end note summary starting on page 39

Noninterest income



2Q22 vs. 1Q22

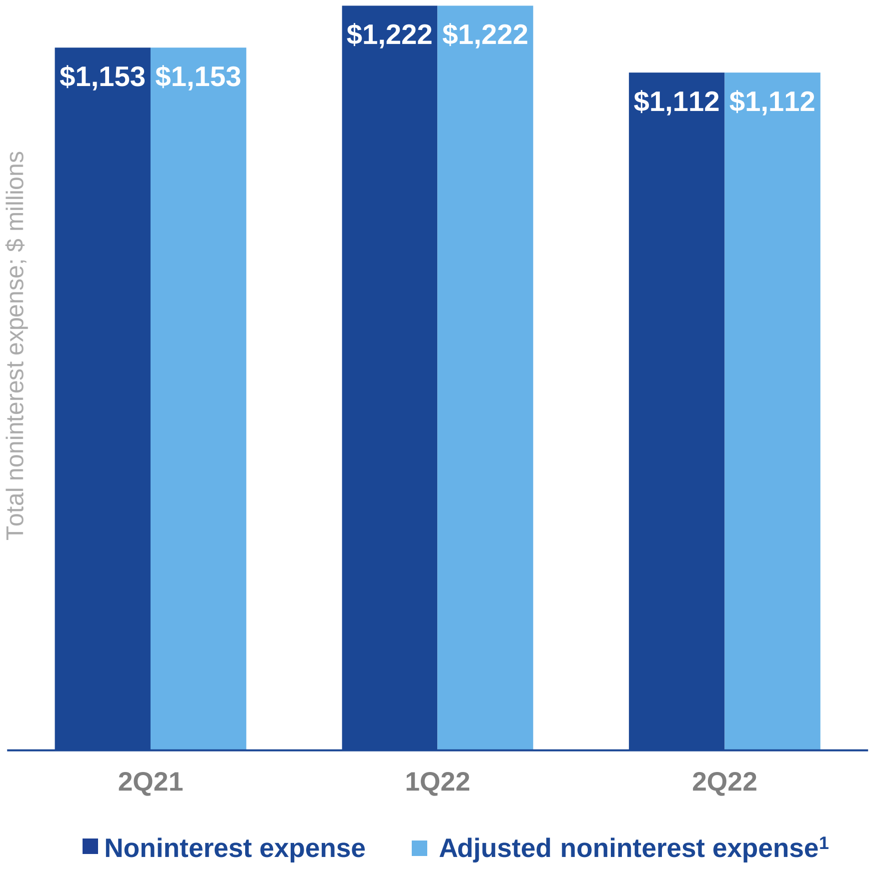
- Adjusted noninterest income[1] up $23 million, or 3%
- Primary drivers:
  - Other noninterest income (up 73%)
  - Card and processing revenue (up 8%)
  - Partially offset by mortgage banking net revenue (down 40%)

2Q22 vs. 2Q21

- Adjusted noninterest income[1] down $36 million, or 5%
- Primary drivers:
  - Mortgage banking net revenue (down 52%)
  - Commercial banking revenue (down 14%)
  - Partially offset by other noninterest income (up 27%)

For end note descriptions, see end note summary starting on page 39

Noninterest expense



2Q22 vs. 1Q22

- Adjusted noninterest expense[1] down $110 million, or 9%
- Primary drivers:
  - Compensation and benefits (down 18%, or down 15% excluding the impacts of NQDC)
  - Partially offset by other noninterest expense (up 8%)

2Q22 vs. 2Q21

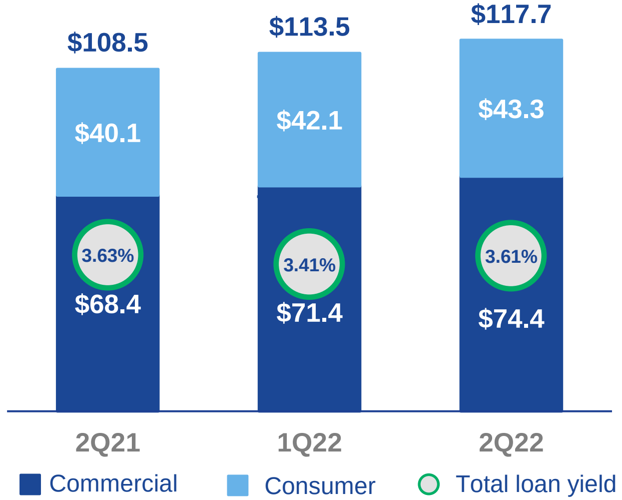
- Adjusted noninterest expense[1] down $41 million, or 4%
- Primary drivers:
  - Compensation and benefits (down 8%, or down 2% excluding the impacts of NQDC)
  - Net occupancy expense (down 3%)
  - Partially offset by marketing expense (up 40%)

For end note descriptions, see end note summary starting on page 39

Interest earning assets

Average loan & lease balances

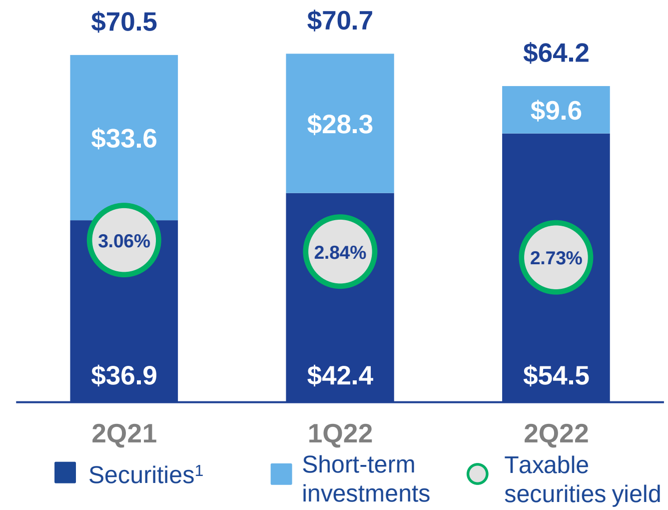
$ in billions; loan & lease balances excluding HFS



% change	
QoQ	YoY
+3%	+8%
+4%	+9%

Average securities[1] and short-term investments

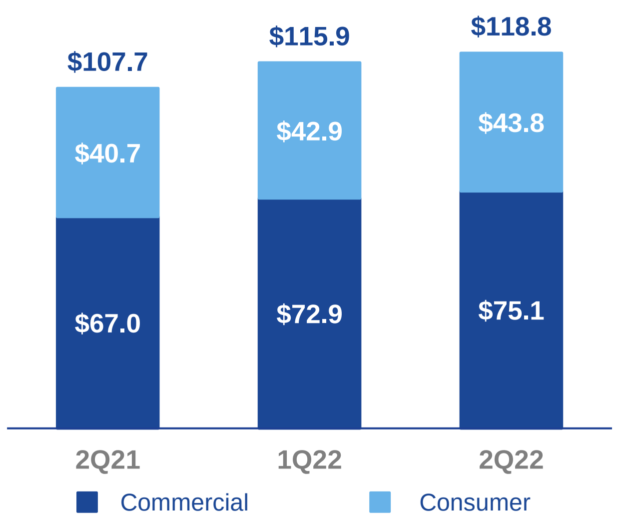
$ in billions



% change	
QoQ	YoY
(66%)	(71%)
+29%	+48%

Period-end loan & lease balances

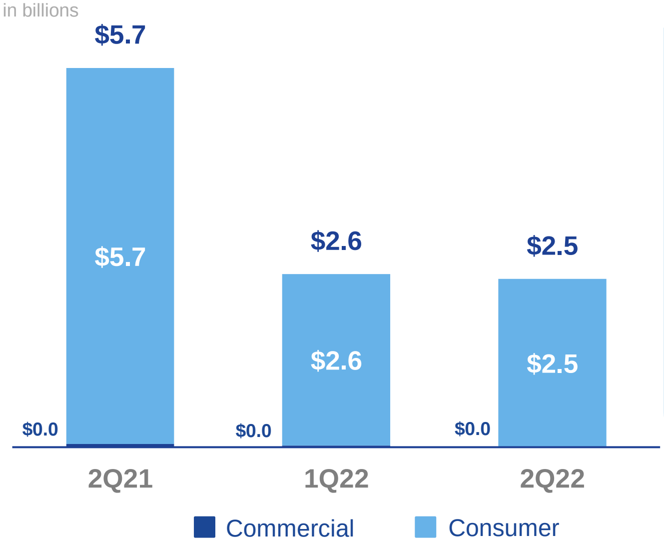
$ in billions; loan & lease balances excluding HFS



% change	
QoQ	YoY
+2%	+8%
+3%	+12%

Period-end HFS loan & lease balances

$ in billions

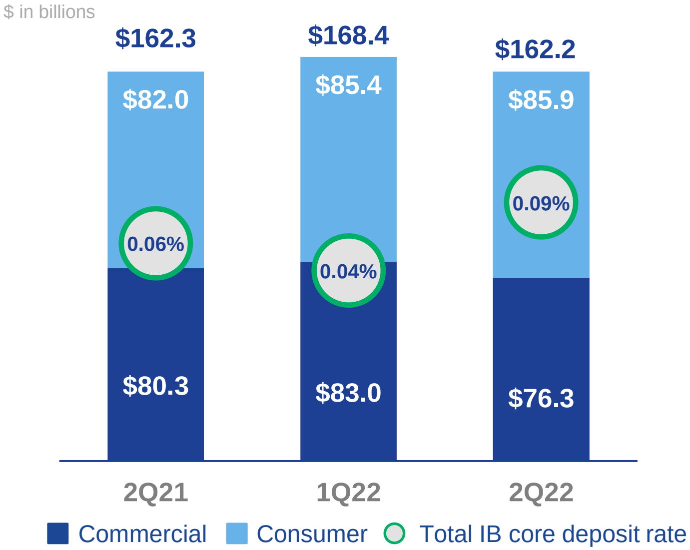


% change	
QoQ	YoY
(2%)	(55%)
NM	NM

Note: For end note descriptions, see end note summary starting on page 39; totals shown above may not foot due to rounding

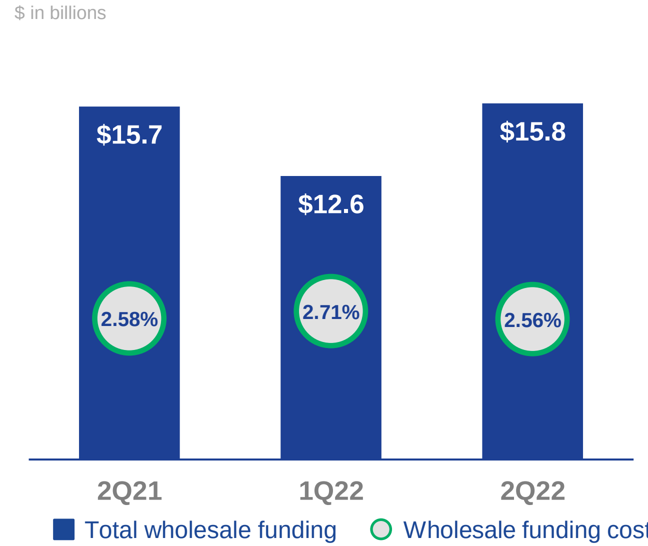
Core deposits and wholesale funding

Average core deposit balances



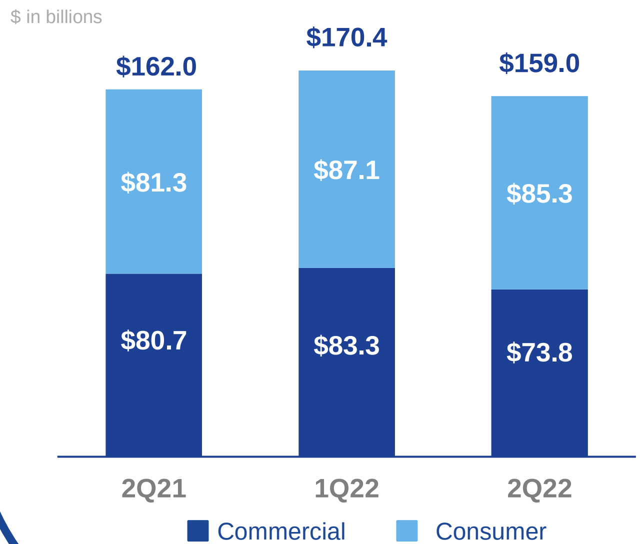
% change	
QoQ	YoY
+1%	+5%
(8%)	(5%)

Average wholesale funding balances



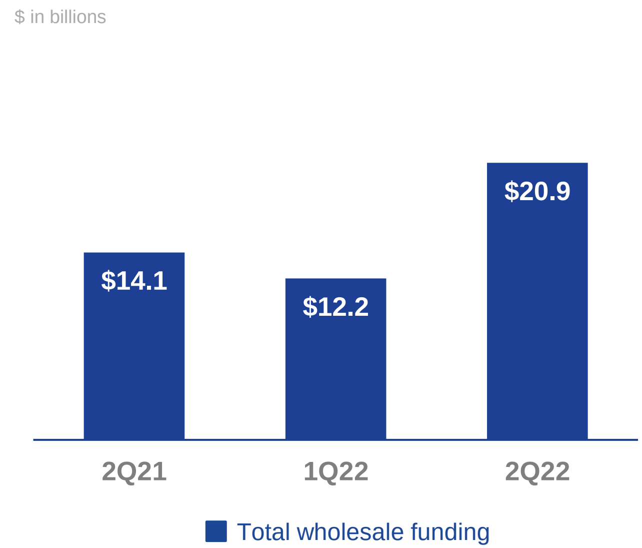
% change	
QoQ	YoY
26%	1%

Period-end core deposit balances



% change	
QoQ	YoY
(2%)	+5%
(11%)	(9%)

Period-end wholesale funding balances

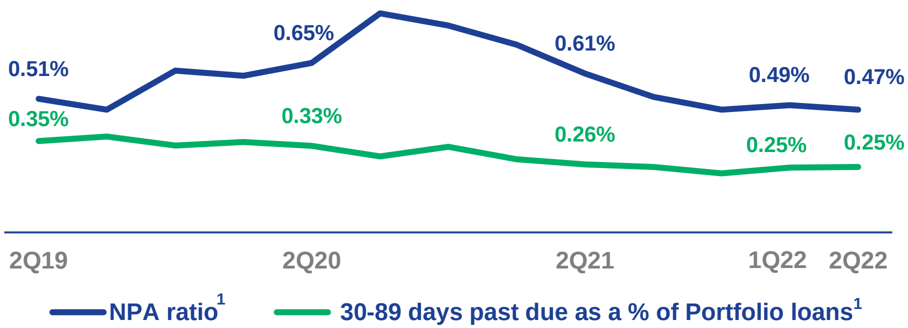


% change	
QoQ	YoY
72%	48%

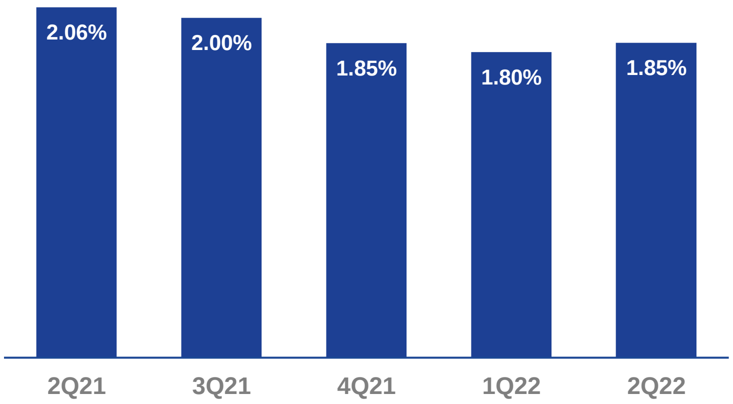
Note: totals shown above may not foot due to rounding

Credit quality overview

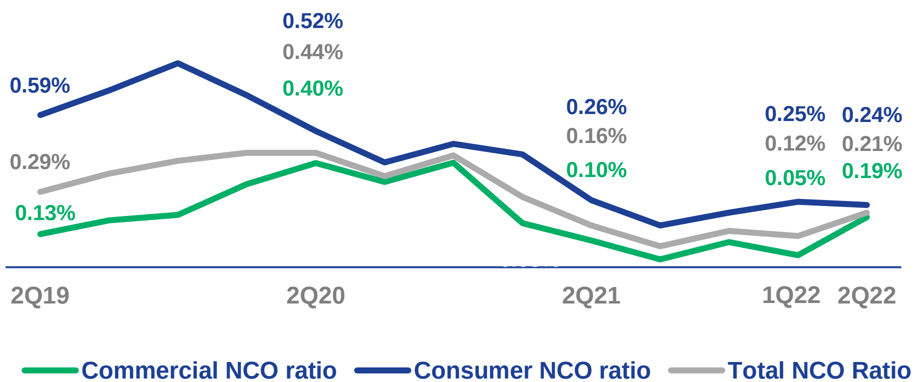
Early stage delinquencies and NPAs



ACL as % of portfolio loans and leases



Net charge-offs (NCOs)



- Drivers of $117MM increase in ACL:
  - $85MM increase from loan balances and unfunded commitment growth (includes impact of Dividend Finance acquisition)
  - Remainder of growth reflecting macroeconomic forecast conditions

For end note descriptions, see end note summary starting on page 39

Allowance for credit losses

Allocation of allowance by product

$ in millions

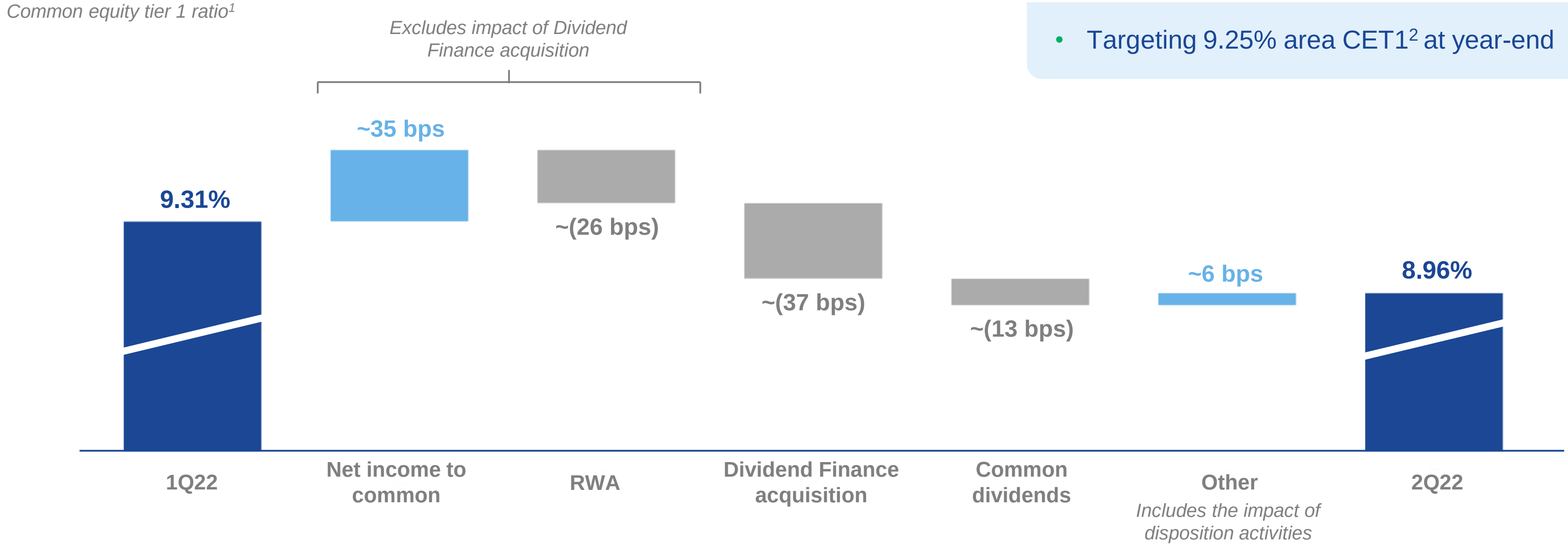
Allowance for loan & lease losses	2Q22 Amount	2Q22 % of portfolio loans & leases	Change in Rate Compared to: 1Q22	Change in Rate Compared to: CECL Day 1
Commercial and industrial loans	789	1.41%	0.00%	0.19%
Commercial mortgage loans	261	2.43%	0.06%	0.86%
Commercial construction loans	100	1.87%	0.41%	0.97%
Commercial leases	15	0.53%	(0.05%)	(0.35%)
Total commercial loans and leases	**1,165**	**1.55%**	**0.03%**	**0.30%**
Residential mortgage loans	248	1.41%	0.02%	(0.20%)
Home equity	115	2.94%	0.00%	(0.43%)
Indirect secured consumer loans	141	0.83%	0.03%	(0.10%)
Credit card	214	12.14%	0.07%	0.81%
Other consumer loans	131	3.72%	0.05%	(0.16%)
Total consumer loans	**849**	**1.94%**	**0.08%**	**(0.52%)**
Allowance for loan & lease losses	**2,014**	**1.70%**	**0.05%**	**0.01%**
Reserve for unfunded commitments[1]	188			
Allowance for credit losses	**$2,202**	**1.85%**	**0.05%**	**0.03%**

The ACL ratio of 1.85% includes approximately 4 bps impact from Dividend Finance

For end note descriptions, see end note summary starting on page 39; Note, totals shown above may not foot due to rounding

Strong capital and liquidity position

Regulatory capital position



- Targeting 9.25% area CET1[2] at year-end

Liquidity position

$ in billions; as of 6/30/2022

Liquidity Sources	
Fed Reserves	~$5
Unpledged Investment Securities	~$43
Available FHLB Borrowing Capacity	~$6
Current Fed Discount Window Availability	~$42
Total	**~$97**

- Loan-to-core deposit ratio of 75%
- ~$97 billion of available liquidity sources
- $5.0 billion in Holding Company cash, sufficient to satisfy all fixed obligations in a stressed environment for ~21 months

For end note descriptions, see end note summary starting on page 39; Note: totals shown above may not foot due to rounding

Fifth Third value proposition

1. **Generating strong relationship growth** in all our markets with a focus on our Southeast expansion and on continually improving the digital experience
2. **Diversifying and growing fee revenues** to support profitability and generate strong returns
3. **Investing for long-term outperformance** (people, processes, technology) while still delivering strong financial results
4. **Focused on deploying capital into organic growth opportunities**, paying a strong dividend, non-bank opportunities and then share repurchases; Bank acquisitions remain a lower priority
5. Maintaining a disciplined approach to **rate and credit risk management**

Significantly different bank compared to the Fifth Third from a decade ago (credit, capital, management, culture)

Current expectations
FY 2022 compared to FY 2021

Relative to April, no change to outlook with respect to:
- *Total loan growth*
- *Total revenue growth*
- *Net charge-off ratio*

- *Expect improved PPNR growth (now 17 to 19%), as better NII and expense outlook expected to be partially offset by more subdued noninterest income in current environment*

Avg. loans & leases *(including HFS)*	**up 5 – 6%** *(April: up 5 – 6%)*
Total revenue[1] *(FY21 baseline: $7.93BN; Includes securities g/l)*	**up 7 – 8%** *(April: up 7 – 8%)*
Net interest income[1] *(FY21 baseline: $4.78BN)*	**up 17 – 18%** *(April: up 13 – 14% assuming 12/31/22 Fed funds rate of 2.50%)* July guidance utilizes July 1 forward curve and assumes 12/31/22 Fed funds rate of 3.25%
Noninterest income[1] *(FY21 baseline: $3.15BN)*	**down 7 – 8%** *(April: stable to down 1%)*
Noninterest expense[1] *(FY21 baseline: $4.72BN)*	**stable to down 1%** *(April: up 1 – 2%)*
PPNR[1] *(FY21 baseline: $3.20BN; includes securities g/l)*	**up 17 – 19%** *(April: up 16 – 18%)*
Net charge-off ratio	**20 – 25 bps** *(April: 20 – 25 bps)*
Effective tax rate	**22 – 23%** *(April: 22 – 23%)*

As of July 21, 2022; please see cautionary statements on page 2

For end note descriptions, see end note summary starting on page 39

Current expectations
Third quarter 2022 compared to Second quarter 2022

Avg. loans & leases *(including HFS)*	**up ~1%**
Total revenue[1] *(2Q22 baseline: $2.042BN; includes securities g/l)*	**up 8 – 9%**
Net interest income[1] *(2Q22 baseline: $1.342BN)*	**up 11 – 12%** Guidance utilizes July 1 forward curve and assumes 9/30/22 Fed Funds rate of 3.00%
Noninterest income[1] *(2Q22 baseline: $732MM)*	**down 3 – 4%**
Noninterest expense[1] *(2Q22 baseline: $1.112BN)*	**up 4 – 5%** up ~2% excluding 2Q22 NQDC item of $27MM
PPNR[1] *(2Q22 baseline: $930MM; includes securities g/l)*	**up 11 – 13%**
Net charge-off ratio	**20 – 25 bps**
Effective tax rate	**22 – 23%**

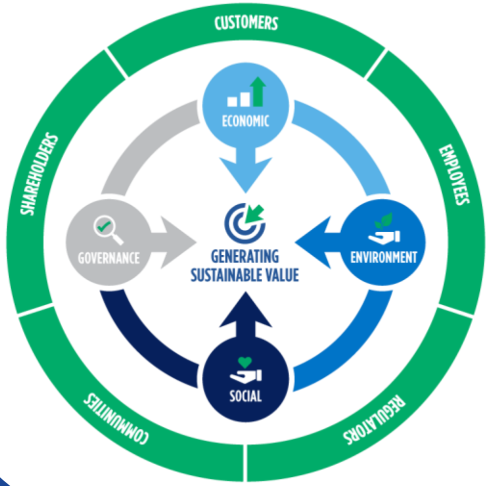
As of July 21, 2022; please see cautionary statements on page 2

For end note descriptions, see end note summary starting on page 39

Appendix

Living our purpose guided by our vision and values

Our Purpose	**To improve the lives of our customers and the well-being of our communities**
Our Vision	**Be the One Bank people most value and trust**
Our Core Values	**Work as One Bank** **Take Accountability** **Be Respectful** **Act with Integrity**



Our purpose, vision, and core values support our commitment to generating sustainable value for stakeholders

ESG priorities and metrics

Addressing climate change

$8BN in lending and financing to renewable energy projects since 2012 (achieved 2025 goal)

78 due diligence reviews for sensitive sectors in compliance with E&S Policy[1]

50% reduction in Scope 1 and 2 GHG emissions since 2014

100% renewable energy purchased since 2019

Achieved carbon neutrality in our operations since 2020

Promoting inclusion and diversity

$2.8BN accelerating racial equality, equity and inclusion initiative

38% board diversity[2]

59% women; **27%** persons of color in workforce

>99% pay equity for women and minorities

$88MM Tier 1 diverse supplier spend, **~9%** of net addressable spend (up from 7% in 2020)

Keeping the customer at the center

99% of banking centers remained open since the start of the pandemic

13MM customer outreach calls in 2021

2% consumer household growth

Low reliance on punitive consumer fees, with **$16MM overdraft fees avoided** with Extra Time®

2M+ mobile banking users

17% reduction in complaints since 2019

Demonstrating our commitment to employees

$20/hour minimum wage with over 40% of workforce receiving mid-year compensation increase

Special COVID bonus awarded to 7,500+ eligible front-line employees during pandemic

Up to 7% 401(k) employer contribution with **84%** participation

~765K hours of training (39 hours average / FTE)

Strengthening our communities

$180MM Neighborhood Investment Program in nine majority-Black communities

$1.3BN provided in community development lending and investment

$41MM in charitable donations to support communities

~3MM people educated through our LIFE programs[3]

~97K hours of community service and **$6MM** in employee giving

Fifth Third is committed to maintaining ESG leadership position

For end note descriptions, see end note summary starting on page 39

A recognized ESG leader among peers

Recent actions

Published 3rd ESG report
Available on ir.53.com

Announced 10-year $100BN Environmental & Social Finance Target
Expansion of the original $8BN renewable energy goal achieved in June 2022

Aligned executive compensation to ESG topics
ESG Funding Modifier added to 2022 Variable Compensation Plan

Established sustainability office
Leading comprehensive environmental, social and governance strategy, which includes the Bank's climate strategy and sustainable finance initiatives

Acquisition of Dividend Finance
A leading fintech point-of-sale (POS) lender, providing financing solutions for residential renewable energy and sustainability-focused home improvement

$20 minimum wage per hour
Effective July 2022, increase from $18 per hour since 2019

Expanded operational sustainability goals
Announced six new operational sustainability targets to be achieved by 2030, including Scope 1 and 2 GHG emissions reduction of 75%

Third-party recognitions

2022 WORLD'S MOST ETHICAL COMPANIES® ™ WWW.ETHISPHERE.COM 3-TIME HONOREE

AMERICA'S MOST RESPONSIBLE COMPANIES 2022 Newsweek statista

THE BEST EMPLOYERS FOR DIVERSITY Forbes 2022 POWERED BY STATISTA

Bloomberg Gender-Equality Index 2022

3BL MEDIA Responsible CEO of the Year Community Impact 2021

#1 — **Rank for customer COVID Response**
2021 Financial Health and Advice from a leading study

Top Workplace in Financial Services
Recognized by Energage in 2022

HUMAN RIGHTS CAMPAIGN — **Perfect 100% Score**
Human Rights Campaign Corporate Equality Index for seventh consecutive year

CDP DISCLOSURE INSIGHT ACTION — **A- Leadership Band**
2019, 2020 and 2021 CDP surveys

BankOn — **BankOn National Certification**
For Express Banking account

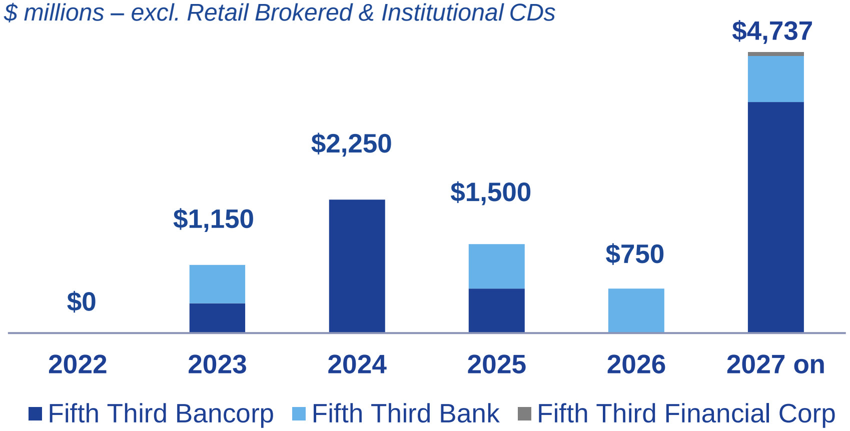
MSCI	S&P Global	ESG Risk Rating[2]	CSRHub	SSGA	Refinitiv
ESG Rating	ESG Score		ESG Ranking	R-Factor Score	ESG Combined Score
Nov 2021 (last update)	Corporate Sustainability Assessment	July 2022	July 2022	Feb 2022	July 2022
A	**73rd percentile**	**Low Risk**	**91st percentile**	**Outperformer**	**A- (79/100)**
Upgraded 3 notches	*Top among peers[1]*	*Top quartile among peers[1]*	*Top among peers[1]*	*Top 10-30% among Commercial Banks*	*Top among peers[1]*

For end note descriptions, see end note summary starting on page 39

Strong liquidity profile

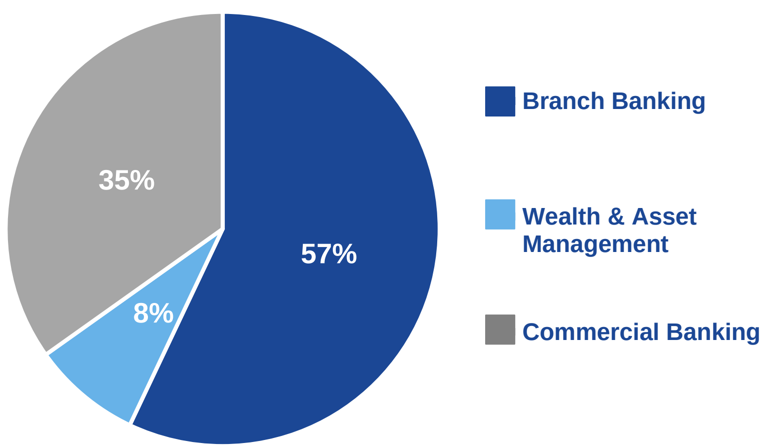
Unsecured debt maturities

$ millions – excl. Retail Brokered & Institutional CDs



Composition of deposits by segment

Average as of 2Q22



Holding company:

- Holding Company cash as of June 30, 2022: $5.0BN
- 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 actions
- The Holding Company issued the following long-term debt in 2Q22:
  - $400MM 6NC5 fixed-to-floating rate debt
  - $600MM 11NC10 fixed-to-floating rate debt
- $0.7BN of Holding Company debt was redeemed in 2Q22

Bank entity:

- The Bank did not issue or have long-term debt maturities in 2Q22
- Available and contingent borrowing capacity (2Q22):
  - FHLB ~$6.3BN available, ~$13.2BN total
  - Federal Reserve ~$42.5BN

Recent non-bank acquisitions

Dividend Finance

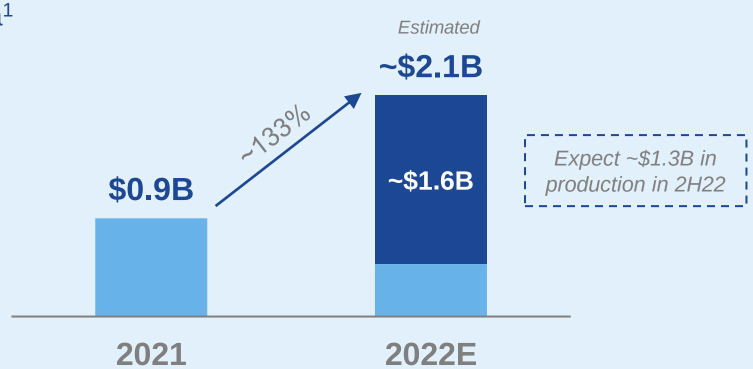
- Closed acquisition of Dividend Finance on May 10, 2022
- Dividend Finance is a national tech-enabled point-of-sale finance provider assisting homeowners with the renewable energy transition (solar and home improvement loans)
- Management team with deep experience in consumer credit, energy, and technology at leading regulated financial services institutions
- Leading consumer solar project loan originator with a focus on prime and super-prime borrowers

Provide

- Closed acquisition of Provide on August 2, 2021
- Provide is the leading fintech in the healthcare practice finance segment
- Digital capabilities delivers best-in-class experience and speed to close
- Post-acquisition, added 5 additional products, expanded salesforce, and entered Veterinary vertical
- Significant success in deepening relationships with ~70% deposit penetration and ~50% TM penetration

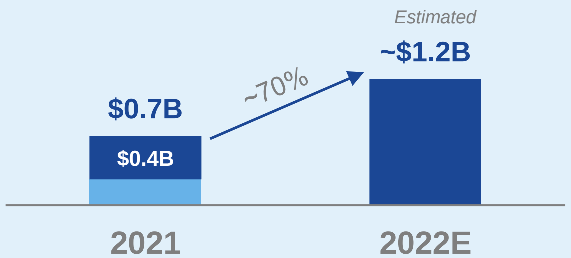
Dividend Finance expectations

✓ Continue to expect through-the-cycle NCOs in the 1.30% area[1]



Provide expectations

✓ Continue to expect through-the-cycle NCOs in the 0.25% to 0.30% range[1]



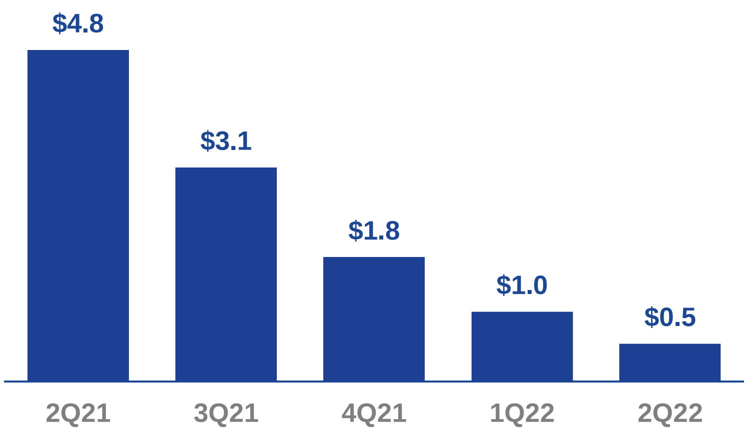
■ Pre-close production ■ Post-close production

For end note descriptions, see end note summary starting on page 39

Paycheck Protection Program update

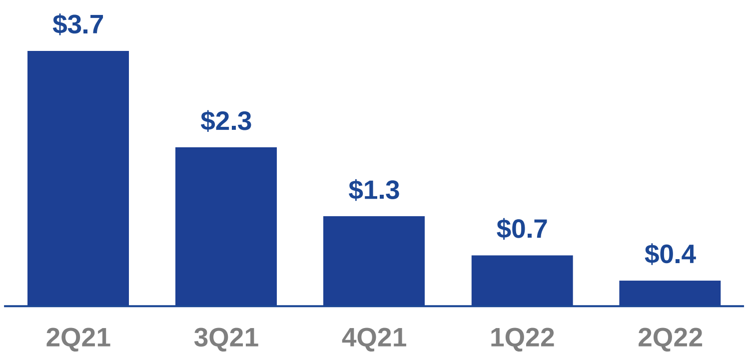
Average PPP loan balances

$ in billions



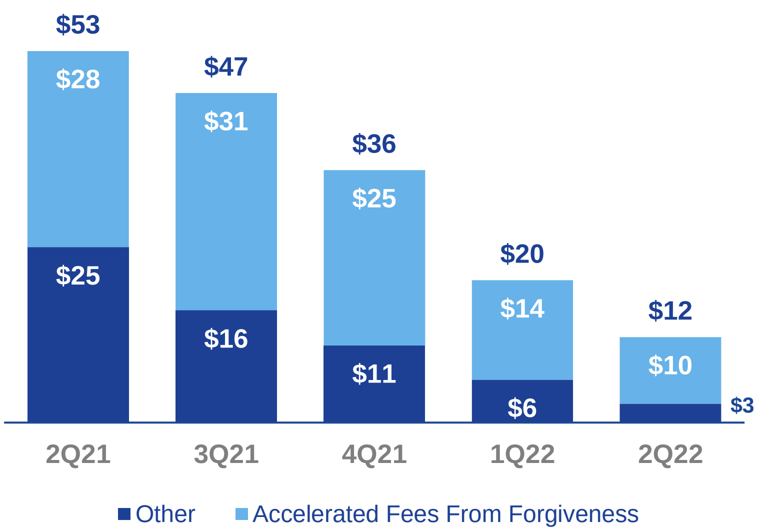
Period-end PPP loan balances

$ in billions



PPP interest income

$ in millions

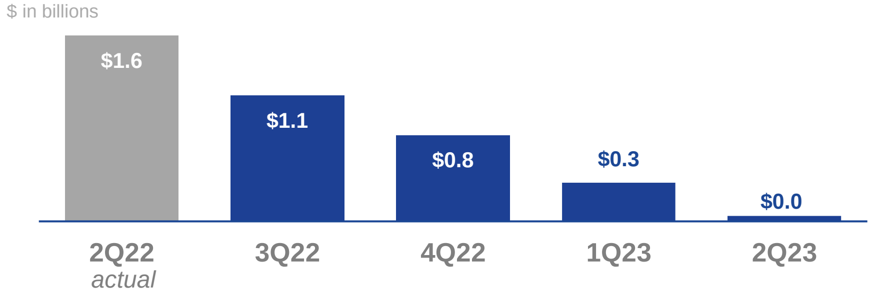


- Originated $7.3BN in PPP loans across all 3 waves
- Projected loan balances[1]
  - FY22 Average Balance: $0.5BN
  - 4Q22 Average Balance: $0.1BN
- Expect FY22 interest income of ~$40MM[1]

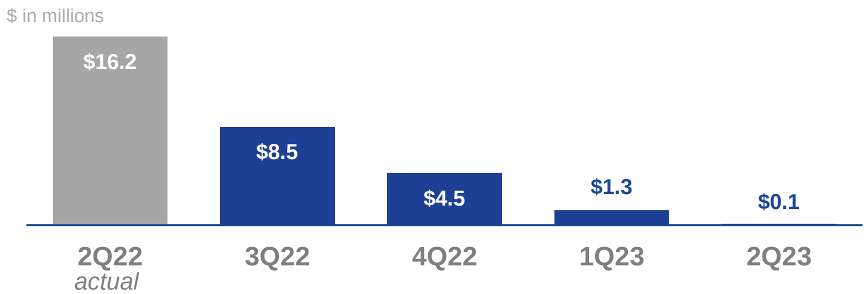
For end note descriptions, see end note summary starting on page 39 ; totals shown above may not foot due to rounding

GNMA forbearance loan purchase update[1]

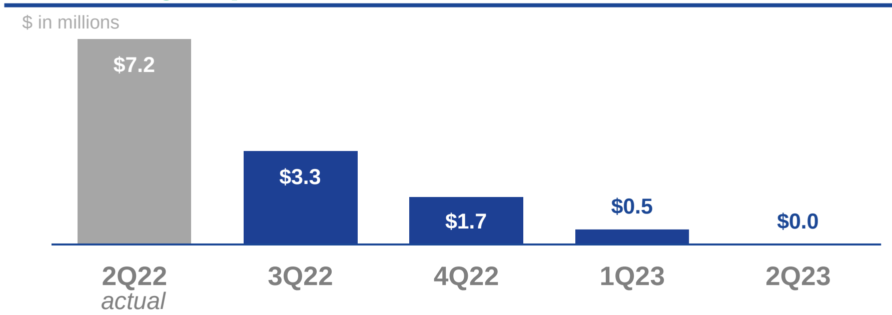
Average loan balances



Net interest income



Servicing expenses



- Third-party serviced GNMA forbearance loan purchases:
  - 4Q20: $2.1BN
  - 1Q21: $0.6BN
  - 2Q21: $1.0BN
  - 3Q21: $0.3BN
  - 4Q21: $0.7BN
- Expect the decline in these loan balances to accelerate in 2022, given the strong underlying credit quality of the portfolio
- Expect FY22 NII of ~$55MM compared to ~$115MM in FY21
- Expect FY22 servicing expenses of ~$20MM compared to ~$50MM in FY21
- Relatively minor noninterest income in both FY21 and FY22
- GNMA forbearance projections are incorporated into outlook

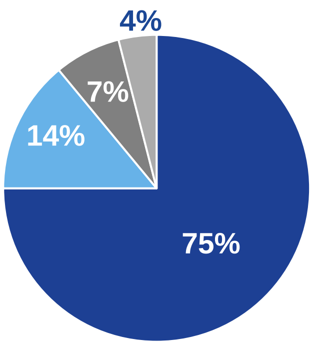
For end note descriptions, see end note summary starting on page 39

Balance sheet positioning

Commercial loans[1,2,3]

$27.1BN fixed [3] | $47.6BN variable [1,2]

- 1M based: 42%[7, 12]
- 3M based: 6%[7, 12]
- Prime & O/N based: 14%[7,12]
- Other based: 1%[7,10, 12]
- Weighted avg. life: 2.0 years[1,3]

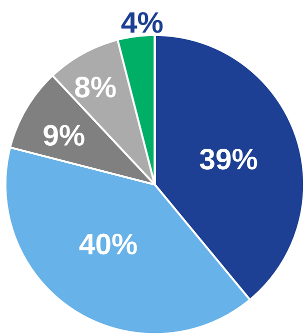


C&I	32% Fix | 68% Variable
Coml. mortgage	43% Fix | 57% Variable
Coml. construction	29% Fix | 71% Variable
Coml. lease	100% Fix | 0% Variable

Consumer loans[1]

$36.4BN fixed | $7.3BN variable [1]

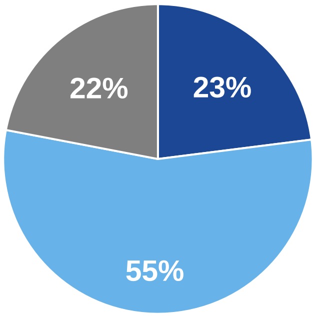
- 1M based: 1%[8,12]
- 12M based: 2%[8,12]
- Prime: 12%[8]
- Other based: 1%[8,12,13]
- Weighted avg. life: 3.7 years[1]



Auto/Indirect	100% Fix | 0% Variable
Resi mtg.& construction	93% Fix | 7% Variable
Home equity	7% Fix | 93% Variable
Other	65% Fix | 35% Variable
Credit card	35% Fix | 65% Variable

Investment portfolio

- 67% allocation to bullet/ locked-out cash flow securities
- AFS yield: 2.74%[5]
- Effective duration of 5.7[6]
- Net unrealized pre-tax loss: $3.3BN
- 99% AFS[11]



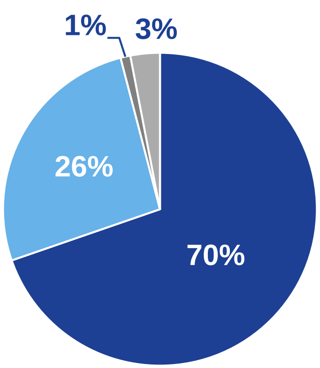
Level 1	100% Fix | 0% Variable
Level 2A	100% Fix | 0% Variable
Non-HQLA/ Other	82% Fix | 18% Variable

Includes $5.1BN non-agency CMBS (All super-senior, AAA-rated securities; 59.2% WA LTV, ~38.1% credit enhancement)

Long-term debt[4]

$7.4BN fixed | $3.0BN variable[4]

- 1ML based: 20%[9]
- 3ML based: 8%[9]
- Weighted avg. life: 4.8 years



Senior debt	71% Fix | 29% Variable
Sub debt	71% Fix | 29% Variable
Auto securiz. proceeds	100% Fix | 0% Variable
Other	85% Fix | 15% Variable

- **The information above incorporates the impact of $15BN in active cash flow hedges ($8BN in C&I receive-fixed swaps, $4BN in CRE receive-fixed swaps, $3BN in floors with a 2.25% strike against 1ML) and ~$3.0BN fair value hedges associated with long term debt (receive-fixed swaps).**
- **The impacts of PPP loans (given the expected temporary nature) are excluded**

For end note descriptions, see end note summary starting on page 39; totals shown above may not foot due to rounding

Well positioned to benefit from higher rates

Estimated NII sensitivity profile and ALCO policy limits

	% Change in NII (FTE)		ALCO policy limit	
Change in interest rates (bps)	12 months	13 to 24 months	12 months	13 to 24 months
+200 Ramp over 12 months	**0.6%**	**4.1%**	**(4.0%)**	**(6.0%)**
+100 Ramp over 12 months	**0.1%**	**2.2%**	**NA**	**NA**
-100 Ramp over 12 Months	**(4.3%)**	**(10.3%)**	**(8.0%)**	**(12.0%)**

Estimated NII sensitivity with deposit beta changes

	Betas 25% higher		Betas 25% lower	
Change in interest rates (bps)	12 months	13 to 24 months	12 months	13 to 24 months
+200 Ramp over 12 months	**(1.8%)**	**(0.6%)**	**3.0%**	**8.7%**
+100 Ramp over 12 months	**(1.0%)**	**0.1%**	**1.3%**	**4.4%**
-100 Ramp over 12 Months	**(4.1%)**	**(10.0%)**	**(4.5%)**	**(10.6%)**

Estimated NII sensitivity with demand deposit balance changes

	% Change in NII (FTE)			
	$2BN balance decline		$2BN balance increase	
Change in interest rates (bps)	12 months	13 to 24 months	12 months	13 to 24 months
+200 Ramp over 12 months	**(0.3%)**	**3.0%**	**1.5%**	**5.1%**
+100 Ramp over 12 months	**(0.6%)**	**1.4%**	**0.8%**	**3.0%**
-100 Ramp over 12 Months	**(5.0%)**	**(11.1%)**	**(3.6%)**	**(9.5%)**

NII is asset sensitive in year 1 and year 2 to rising rates.

- As of June 30, 2022, 46% of HFI loans were variable rate net of existing hedges (64% of total commercial; 17% of total consumer)[1]
- Investment portfolio effective duration of 5.7[2]
- Short-term borrowings represent approximately 37% of total wholesale funding, or 4% of total funding
- Approximately $9.3 billion in non-core funding matures beyond one year

Interest rate sensitivity tables leverage the following deposit assumptions:

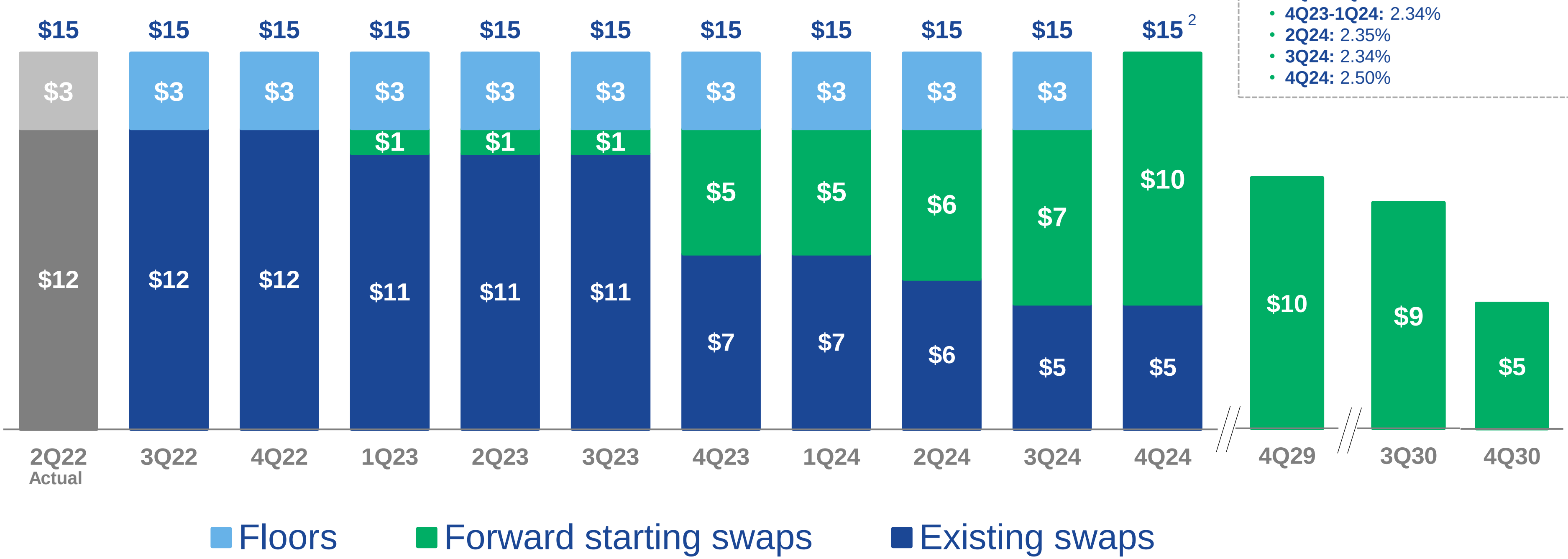
- FITB utilizes a dynamic beta model, these models are trained on multiple hike and cut cycles:
  - Weighted-average dynamic beta on interest-bearing deposit balances are approximately[3] :
    - 47% in the up 100 scenario
    - 50% in the up 200 scenario
    - 36% in the down 100 scenario
- No modeled re-pricing lag on deposits
- Utilizes forecasted balance sheet with ~$3BN DDA runoff (per 100 bps rate movement) assumed in up rate scenarios
- Weighted interest-bearing deposit floor of 3 bps

For end note descriptions, see end note summary starting on page 39

Cash flow hedges

Cash flow hedges continue to protect NIM[1]

EOP notional value of cash flow hedges ($ in billions)



($3BN @ 2.25% 1-month LIBOR strike)

($10BN at weighted average receive fixed rate of 3.03%)

Gross receive fixed rate of swaps:
- **2Q22-4Q22:** 2.35%
- **1Q23-3Q23:** 2.37%
- **4Q23-1Q24:** 2.34%
- **2Q24:** 2.35%
- **3Q24:** 2.34%
- **4Q24:** 2.50%

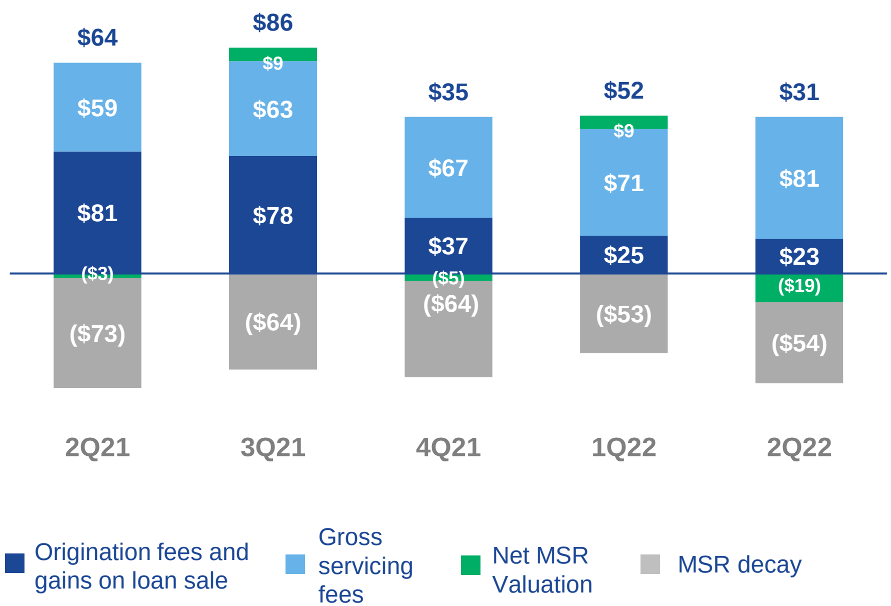
Added $10BN of forward starting swaps in 2Q22; swap protection extends into 2031

For end note descriptions, see end note summary starting on page 39

Mortgage banking results

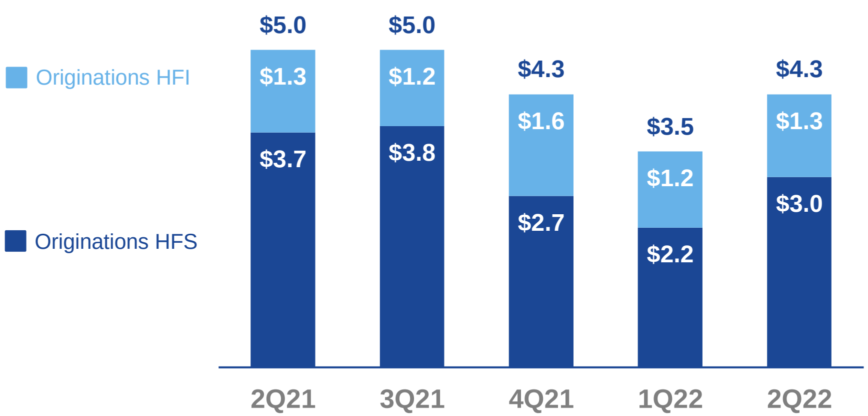
Mortgage banking net revenue

$ in millions



Mortgage originations and margins

$ in billions



	2Q21	3Q21	4Q21	1Q22	2Q22
Rate lock margin	1.70%	1.57%	0.95%	1.10%	0.84%
Gain-on-sale margin	1.65%	1.68%	1.10%	1.18%	0.85%

__Rate lock margin__ represents gains recorded associated with salable rate locks divided by salable rate locks.
__Gain-on-sale__ margin represents gains on all loans originated for sale divided by salable originations.

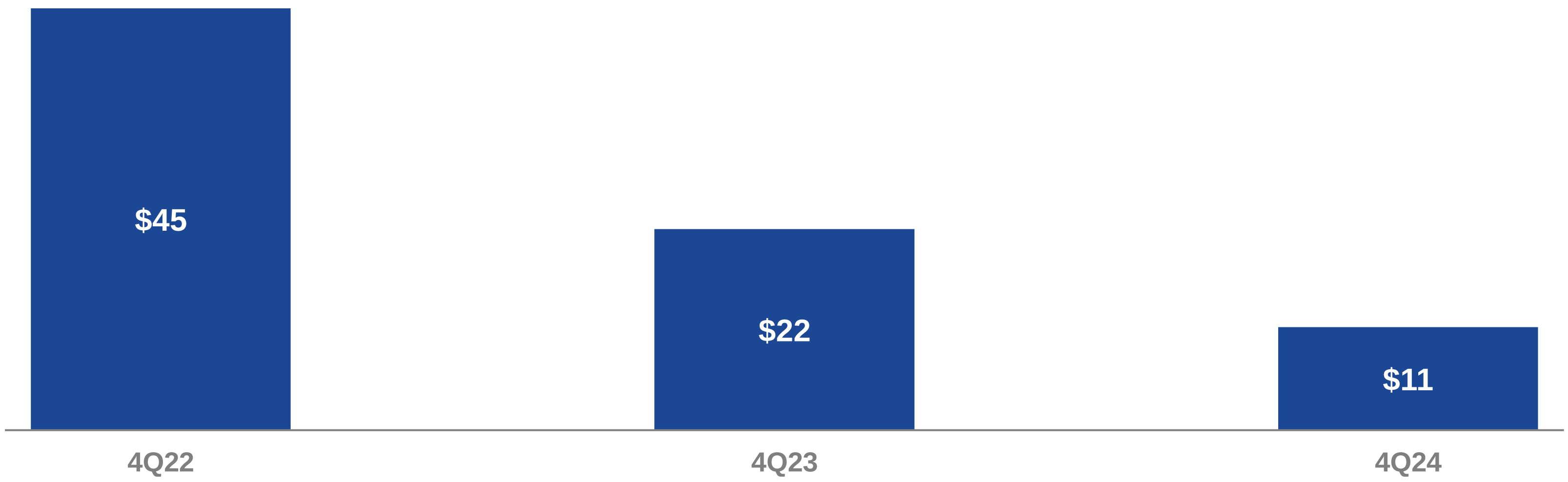
- Mortgage banking net revenue decreased $21 million from prior quarter, primary reflecting a $28 million decrease from MSR net valuation adjustment and an $10 million increase in mortgage servicing revenue
- $4.3 billion in originations, up 23% from the prior quarter and down 14% compared to the year-ago quarter; ~64% purchase volume

Note: totals shown above may not foot due to rounding

Future TRA payment schedule

Estimated potential GAAP noninterest income recognition[1,2]

$ in millions; pre-tax



For end note descriptions, see end note summary starting on page 39

Preferred dividend schedule

Upcoming preferred dividend schedule[1]

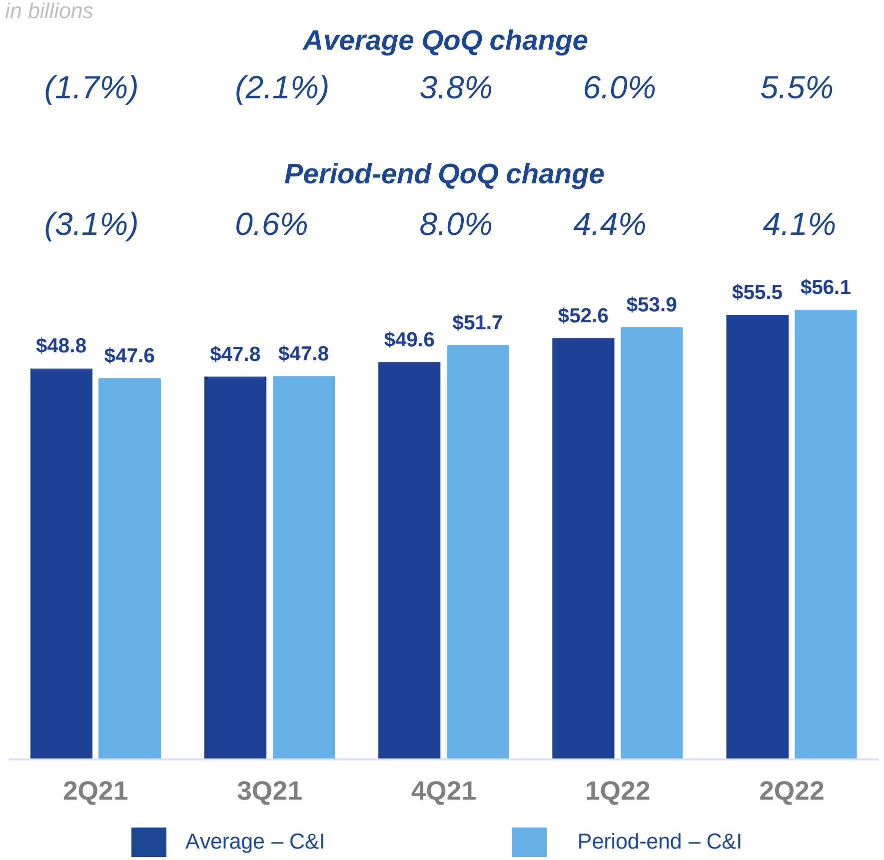
$ in millions	3Q22	4Q22	1Q23	2Q23
Series H	-	~$15	-	~$15
Series I	~$8	~$8	~$8	~$8
Series J *Floating (3ML + 3.129%)[2]*	~$5	~$5	~$5	~$5
Series K	~$3	~$3	~$3	~$3
Series L	~$4	~$4	~$4	~$4
Class B Series A	~$3	~$3	~$3	~$3
Total	**~$22**	**~$38**	**~$22**	**~$38**

For end note descriptions, see end note summary starting on page 39; totals shown above may not foot due to rounding

Commercial & industrial overview

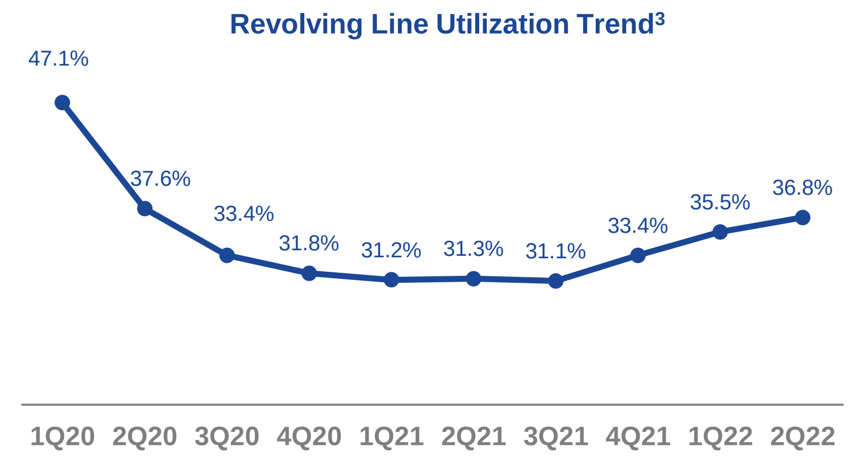
Portfolio loans

$ in billions



Key statistics

	2Q21	1Q22	2Q22
NCO ratio[1]	0.11%	0.07%	0.24%
30-89 Delinquencies	0.22%	0.16%	0.19%
90+ Delinquencies	0.00%	0.02%	0.01%
Nonperforming Loans[2]	0.73%	0.50%	0.48%

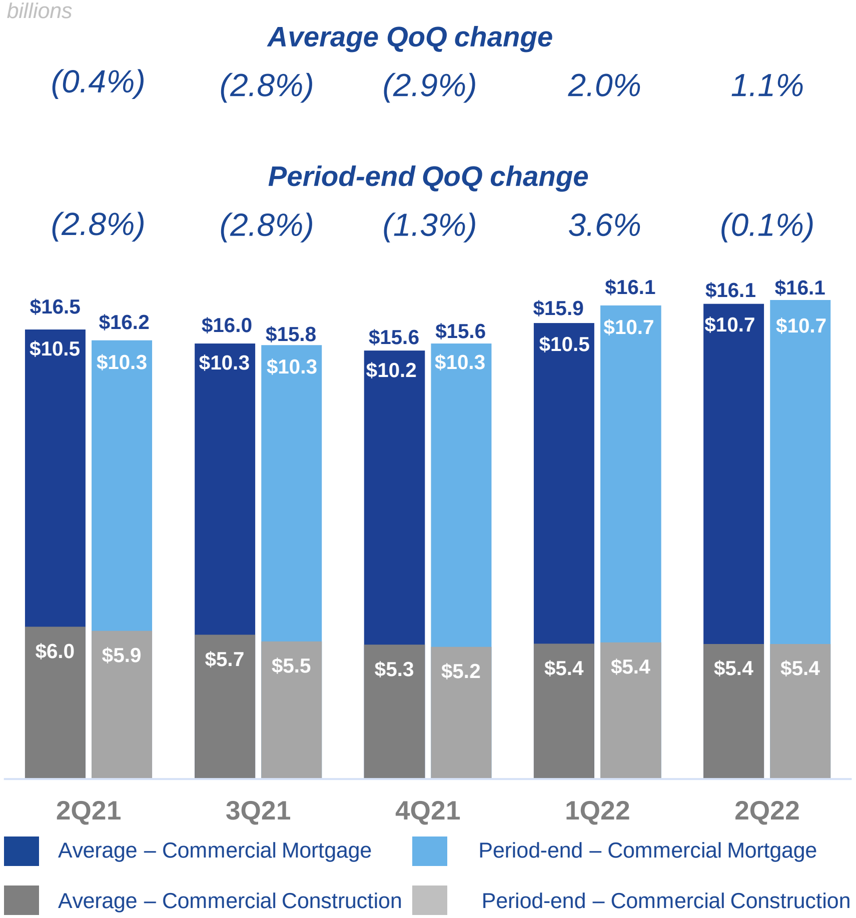


For end note descriptions, see end note summary starting on page 39; totals shown above may not foot due to rounding

Commercial real estate overview

Portfolio loans

$ in billions

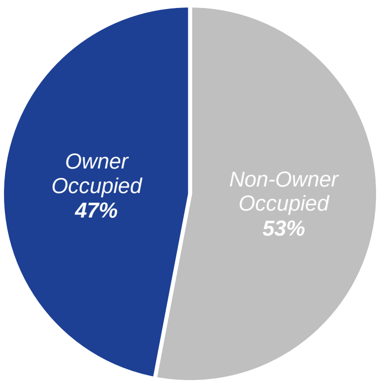


Key statistics

	2Q21	1Q22	2Q22
NCO ratio[1]	0.15%	(0.03%)	0.07%
30-89 Delinquencies	0.22%	0.12%	0.07%
90+ Delinquencies	0.02%	0.01%	0.00%
Nonperforming Loans[2]	0.32%	0.30%	0.30%

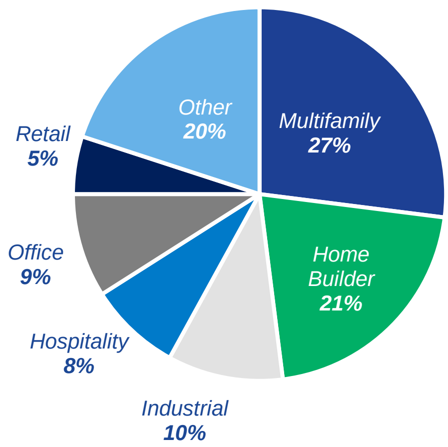
CRE Mortgage

Balance by owner occupancy



CRE Construction

Balance by property type



For end note descriptions, see end note summary starting on page 39; totals shown above may not foot due to rounding

Residential mortgage overview

Portfolio loans

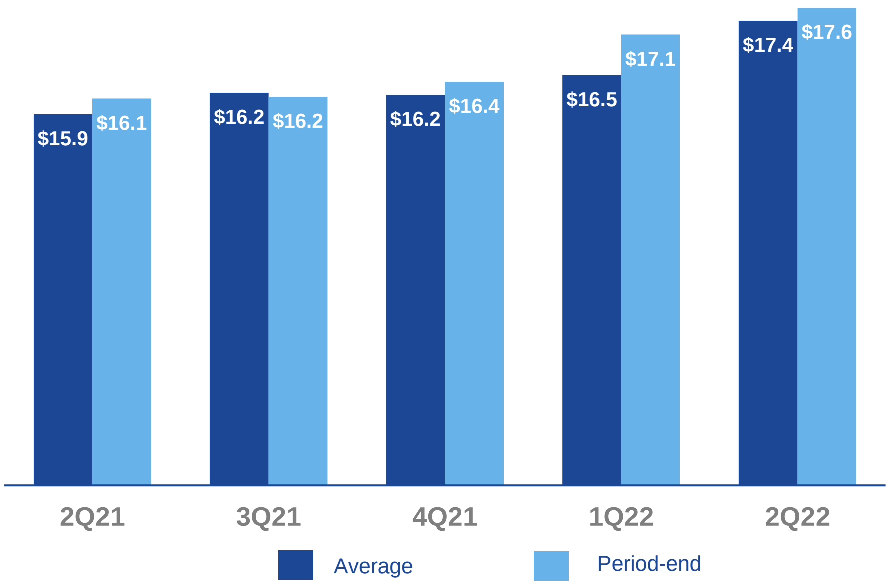
$ in billions

Average QoQ change

0.5% 2.1% (0.2%) 1.9% 5.2%

Period-end QoQ change

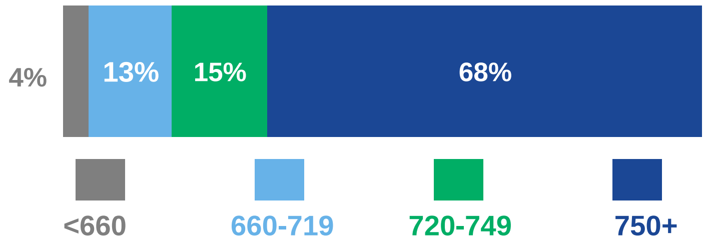
2.3% 0.2% 1.5% 4.6% 2.5%



Key statistics

	2Q21	1Q22	2Q22
NCO ratio[1]	(0.01%)	(0.02%)	(0.02%)
30-89 Delinquencies	0.12%	0.09%	0.09%
90+ Delinquencies	0.35%	0.08%	0.05%
Nonperforming Loans[2]	0.30%	0.51%	0.60%
Weighted average FICO at origination[3]	762	767	765
Weighted average LTV at origination	73%	70%	71%

Portfolio FICO score at origination[3]



For end note descriptions, see end note summary starting on page 39; totals shown above may not foot due to rounding

Home equity overview

Portfolio loans

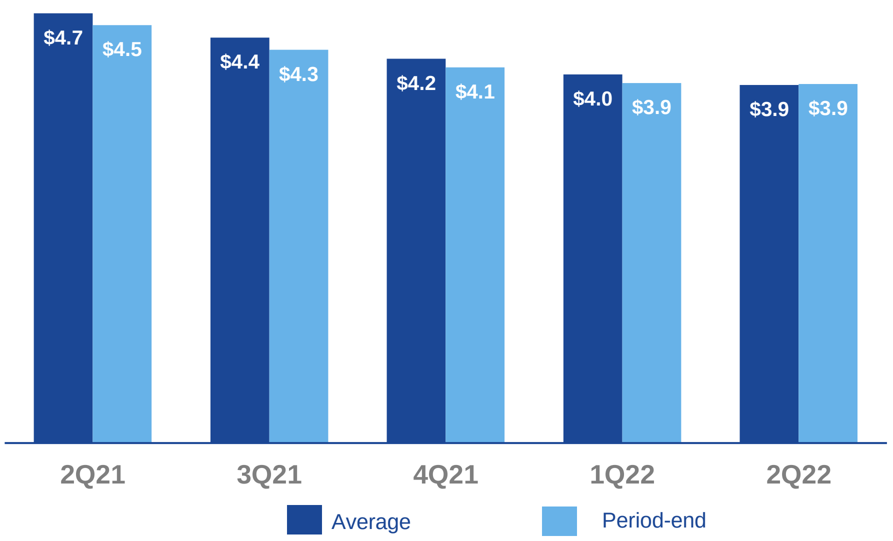
$ in billions

Average QoQ change

2Q21	3Q21	4Q21	1Q22	2Q22
(6.7%)	*(5.7%)*	*(5.2%)*	*(4.1%)*	*(2.8%)*

Period-end QoQ change

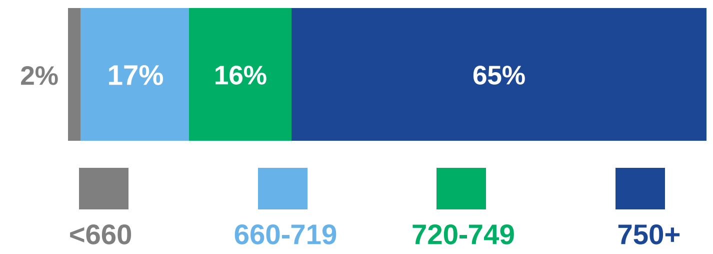
2Q21	3Q21	4Q21	1Q22	2Q22
(5.6%)	*(5.9%)*	*(4.5%)*	*(4.1%)*	*(0.3%)*



Key statistics

	2Q21	1Q22	2Q22
NCO ratio[1]	(0.09%)	(0.07%)	(0.06%)
30-89 Delinquencies	0.44%	0.64%	0.56%
90+ Delinquencies	0.02%	0.03%	0.05%
Nonperforming Loans[2]	1.87%	1.97%	1.84%
Weighted average FICO at origination[3]	762	764	765
Weighted average LTV at origination	69%	68%	68%

Portfolio FICO score at origination[3]



For end note descriptions, see end note summary starting on page 39; totals shown above may not foot due to rounding

Indirect secured consumer overview

Portfolio loans

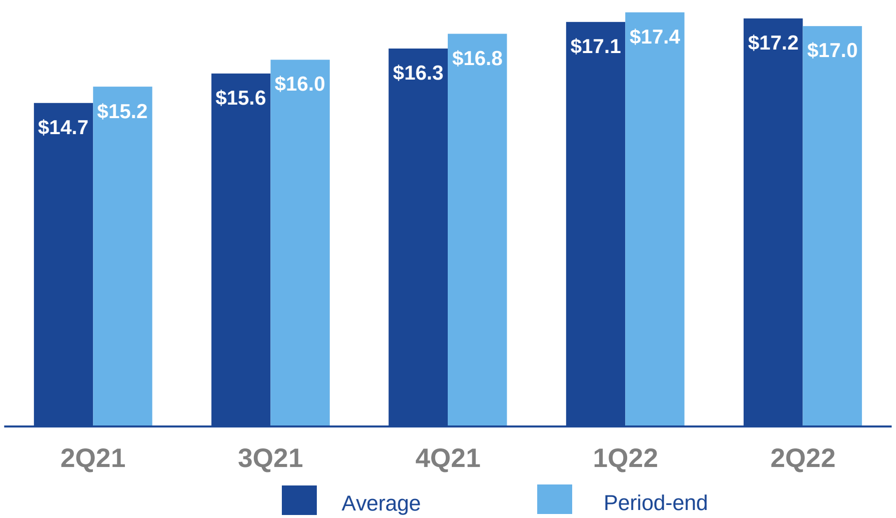
$ in billions

Average QoQ change

2Q21	3Q21	4Q21	1Q22	2Q22
5.4%	*6.0%*	*4.8%*	*4.8%*	*0.6%*

Period-end QoQ change

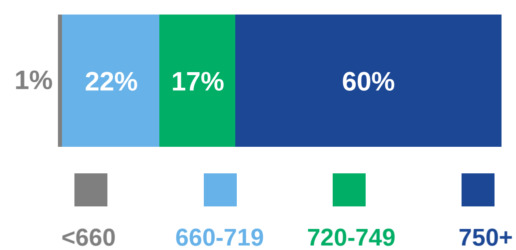
2Q21	3Q21	4Q21	1Q22	2Q22
6.0%	*5.3%*	*4.9%*	*3.8%*	*(2.3%)*



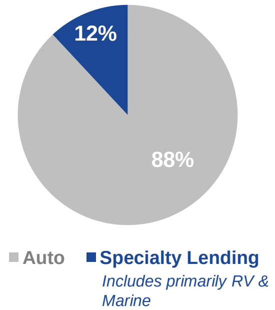
Key statistics

	2Q21	1Q22	2Q22
NCO ratio[1]	0.01%	0.17%	0.13%
30-89 Delinquencies	0.45%	0.62%	0.59%
90+ Delinquencies	0.03%	0.05%	0.05%
Nonperforming Loans[2]	0.32%	0.13%	0.11%
Weighted average FICO at origination	764	768	767
Weighted average LTV at origination	89%	88%	88%

Portfolio FICO score at origination



Portfolio mix



For end note descriptions, see end note summary starting on page 39; totals shown above may not foot due to rounding

Credit card overview

Portfolio loans

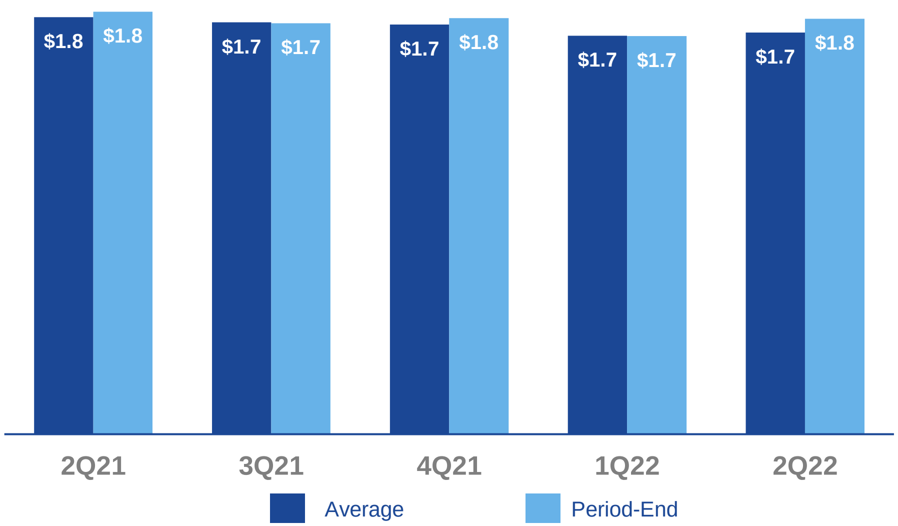
$ in billions

Average QoQ change

2Q21	3Q21	4Q21	1Q22	2Q22
(5.8%)	(1.2%)	(0.5%)	(2.8%)	0.8%

Period-end QoQ change

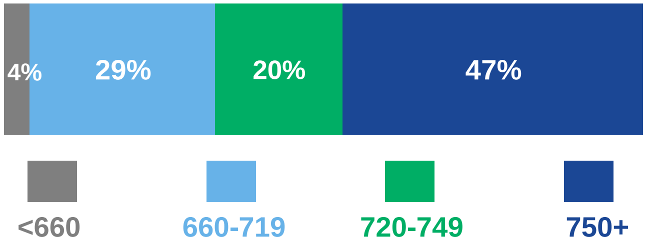
2Q21	3Q21	4Q21	1Q22	2Q22
(0.9%)	(2.7%)	1.3%	(4.3%)	4.3%



Key statistics

	2Q21	1Q22	2Q22
NCO ratio[1]	4.52%	3.13%	3.26%
30-89 Delinquencies	0.84%	1.01%	0.96%
90+ Delinquencies	0.78%	0.83%	0.74%
Nonperforming Loans[2]	1.51%	1.36%	1.30%
Weighted average FICO at origination[3]	739	741	742

Portfolio FICO score at origination[3]



For end note descriptions, see end note summary starting on page 39; totals shown above may not foot due to rounding

NPL rollforward[1]

Commercial

$ in millions

	2Q21	3Q21	4Q21	1Q22	2Q22
Balance, beginning of period	$ 509	$ 409	$ 349	$ 337	$ 323
Transfers to nonaccrual status	100	47	62	54	49
Transfers to accrual status	-	-	(26)	(2)	-
Transfers to held for sale	(45)	(1)	(2)	(4)	-
Loan paydowns/payoffs	(116)	(97)	(21)	(52)	(17)
Transfers to OREO	-	-	-	-	-
Charge-offs	(45)	(10)	(28)	(11)	(37)
Draws/other extensions of credit	6	1	3	1	1
Balance, end of period	$ 409	$ 349	$ 337	$ 323	$ 319

Consumer

$ in millions

	2Q21	3Q21	4Q21	1Q22	2Q22
Balance, beginning of period	$ 232	$ 212	$ 179	$ 161	$ 211
Transfers to nonaccrual status	40	33	30	97	64
Transfers to accrual status	(37)	(45)	(30)	(23)	(29)
Transfers to held for sale	-	-	-	-	-
Loan paydowns/payoffs	(15)	(14)	(13)	(16)	(20)
Transfers to OREO	(1)	-	-	(1)	(1)
Charge-offs	(7)	(7)	(5)	(7)	(6)
Draws/other extensions of credit	-	-	-	-	1
Balance, end of period	$ 212	$ 179	$ 161	$ 211	$ 220

Total NPL

$ in millions

	2Q21	3Q21	4Q21	1Q22	2Q22
Total NPL	$ 621	$ 528	$ 498	$ 534	$ 539
Total new nonaccrual loans - HFI	$ 140	$ 80	$ 92	$ 151	$ 113

For end note descriptions, see end note summary starting on page 39

2Q22 adjustments and notable items
Adjusted EPS of $0.79[1]

2Q22 reported EPS of $0.76 included a negative $0.03 impact from the following notable items:

- $18 million pre-tax (~$14 million after-tax[2]) charge related to the valuation of the Visa total return swap
- $6 million pre-tax (~$5 million after-tax[2]) charge related to business disposition charges

For end note descriptions, see end note summary starting on page 39

Non-GAAP reconciliation

Fifth Third Bancorp and Subsidiaries $ and shares in millions (unaudited)	For the Three Months Ended June 2022	 March 2022	 December 2021	 September 2021	 June 2021
Net income (U.S. GAAP) (a)	**$562**	**$494**	**$662**	**$704**	**$709**
Net income (U.S. GAAP) (annualized) (b)	**$2,254**	**$2,003**	**$2,626**	**$2,793**	**$2,844**
Net income available to common shareholders (U.S. GAAP) (c)	**$526**	**$474**	**$627**	**$684**	**$674**
Add: Intangible amortization, net of tax	9	9	9	9	8
Tangible net income available to common shareholders (d)	**$535**	**$483**	**$636**	**$693**	**$682**
Tangible net income available to common shareholders (annualized) (e)	**$2,146**	**$1,959**	**$2,523**	**$2,749**	**$2,735**
Net income available to common shareholders (annualized) (f)	**$2,110**	**$1,922**	**$2,488**	**$2,714**	**$2,703**
Average Bancorp shareholders' equity (U.S. GAAP) (g)	**$19,248**	**$21,402**	**$22,449**	**$22,927**	**$22,927**
Less: **Average preferred stock (h)**	**(2,116)**	**(2,116)**	**(2,116)**	**(2,116)**	**(2,116)**
Average goodwill	(4,744)	(4,514)	(4,514)	(4,430)	(4,259)
Average intangible assets and other servicing rights	(158)	(150)	(162)	(149)	(122)
Average tangible common equity (i)	**$12,230**	**$14,622**	**$15,657**	**$16,232**	**$16,430**
Less: Average accumulated other comprehensive income ("AOCI")	2,397	(129)	(1,382)	(1,980)	(1,968)
Average tangible common equity, excluding AOCI (j)	**$14,627**	**$14,493**	**$14,275**	**$14,252**	**$14,462**
Adjustments (pre-tax items)					
Valuation of Visa total return swap	18	11	19	17	37
Fifth Third Foundation contribution	-	-	-	15	-
Net business acquisition and disposition charges/(gain)	6	-	-	(60)	-
Special COVID staffing bonus to front-line employees	-	-	10	-	-
Adjustments - after-tax[1] (k)	**19**	**8**	**22**	**(21)**	**28**
Adjusted net income [(a) + (k)]	**$581**	**$502**	**$684**	**$683**	**$737**
Adjusted net income (annualized) (l)	**$2,330**	**$2,036**	**$2,714**	**$2,710**	**$2,956**
Adjusted net income available to common shareholders [(c) + (k)]	**$545**	**$482**	**$649**	**$663**	**$702**
Adjusted net income available to common shareholders (annualized) (m)	**$2,186**	**$1,955**	**$2,575**	**$2,630**	**$2,816**
Adjusted tangible net income available to common shareholders [(d) + (k)]	**$554**	**$491**	**$658**	**$672**	**$710**
Adjusted tangible net income available to common shareholders (annualized) (n)	**$2,222**	**$1,991**	**$2,611**	**$2,666**	**$2,848**
Average assets (o)	**$205,897**	**$209,150**	**$209,604**	**$205,449**	**$206,353**
Metrics:					
Return on assets (b) / (o)	**1.09%**	**0.96%**	**1.25%**	**1.36%**	**1.38%**
Adjusted return on assets (l) / (o)	**1.13%**	**0.97%**	**1.29%**	**1.32%**	**1.43%**
Return on average common equity (f) / [(g) + (h)]	**12.3%**	**10.0%**	**12.2%**	**13.0%**	**13.0%**
Adjusted return on average common equity (m) / [(g) + (h)]	**12.8%**	**10.1%**	**12.7%**	**12.6%**	**13.5%**
Return on average tangible common equity (e) / (i)	**17.5%**	**13.4%**	**16.1%**	**16.9%**	**16.6%**
Adjusted return on average tangible common equity (n) / (i)	**18.2%**	**13.6%**	**16.7%**	**16.4%**	**17.3%**
Adjusted return on average tangible common equity, excluding AOCI (n) / (j)	**15.2%**	**13.7%**	**18.3%**	**18.7%**	**19.7%**

For end note descriptions, see end note summary starting on page 39; totals shown above may not foot due to rounding

Non-GAAP reconciliation

Fifth Third Bancorp and Subsidiaries	For the Three Months Ended				
$ and shares in millions	June	March	December	September	June
(unaudited)	2022	2022	2021	2021	2021
Average interest-earning assets (a)	**$184,406**	**$187,894**	**$187,045**	**$182,801**	**$184,918**
Net interest income (U.S. GAAP) (b)	$1,339	$1,195	$1,197	$1,189	$1,208
Add Taxable equivalent adjustment	3	3	3	3	3
Net interest income (FTE) (c)	**$1,342**	**$1,198**	**$1,200**	**$1,192**	**$1,211**
Net interest income (FTE) (annualized) (d)	**$5,383**	**$4,859**	**$4,761**	**$4,729**	**$4,857**
Noninterest income (U.S. GAAP) (e)	**$676**	**$684**	**$791**	**$836**	**$741**
Valuation of Visa total return swap	18	11	19	17	37
Net disposition charges/(gain)	6	-	-	(60)	-
Adjusted noninterest income (f)	**$700**	**$695**	**$810**	**$793**	**$778**
Add Securities (gains)/losses	32	14	19	1	(10)
Adjusted noninterest income, (excl. securities (gains)/losses)	**$732**	**$709**	**$829**	**$794**	**$768**
Noninterest expense (U.S. GAAP) (g)	**$1,112**	**$1,222**	**$1,206**	**$1,172**	**$1,153**
Fifth Third Foundation contribution	-	-	-	(15)	-
Special COVID staffing bonus to front-line employees	-	-	(10)	-	-
Adjusted noninterest expense (h)	**$1,112**	**$1,222**	**$1,196**	**$1,157**	**$1,153**
Metrics:					
Revenue (FTE) (c) + (e)	**2,018**	**1,882**	**1,991**	**2,028**	**1,952**
Adjusted revenue (c) + (f)	**2,042**	**1,893**	**2,010**	**1,985**	**1,989**
Pre-provision net revenue [(c) + (e) - (g)]	**906**	**660**	**785**	**856**	**799**
Adjusted pre-provision net revenue [(c) + (f) - (h)]	**930**	**671**	**814**	**828**	**836**
Net interest margin (FTE) (d) / (a)	**2.92%**	**2.59%**	**2.55%**	**2.59%**	**2.63%**
Efficiency ratio (FTE) (g) / [(c) + (e)]	**55.1%**	**64.9%**	**60.6%**	**57.8%**	**59.1%**
Adjusted efficiency ratio (h) / [(c) + (f)]	**54.5%**	**64.6%**	**59.5%**	**58.3%**	**58.0%**

For end note descriptions, see end note summary starting on page 39; totals shown above may not foot due to rounding

Earnings presentation end notes

Slide 3 end notes

1. *Reported ROTCE, NIM, pre-provision net revenue, and efficiency ratio are non-GAAP measures: all adjusted figures are non-GAAP measures; see reconciliation on pages 37 and 38 of this presentation and the use of non-GAAP measures on pages 27-29 of the earnings release.*
2. *Current period regulatory capital ratios are estimated.*

Slide 4 end notes

1. *Results are on a fully-taxable equivalent basis; non-GAAP measure: see reconciliation on pages 37 and 38 of this presentation and use of non-GAAP measures on pages 27-29 of the earnings release.*

Slide 5 end notes

1. *Non-GAAP measure: see reconciliation on pages 37 and 38 of this presentation and use of non-GAAP measures on pages 27-29 of the earnings release.*

Slide 6 end notes

1. *Non-GAAP measure: see reconciliation on pages 37 and 38 of this presentation and use of non-GAAP measures on pages 27-29 of the earnings release.*

Slide 7 end notes

1. *Includes taxable and tax-exempt securities.*

Slide 9 end notes

1. *Excludes HFS loans.*

Slide 10 end notes

1. *2Q22 commercial and consumer portfolio make up $138 and $50M, respectively, of the total reserve for unfunded commitment.*

Slide 11 end notes

1. *Current period regulatory capital ratios are estimated.*
2. *See forward-looking statements on page 2 of this presentation regarding forward-looking non-GAAP measures and use of non-GAAP measures on pages 27-29 of the earnings release.*

Slide 13 end notes

1. *Non-GAAP measure: see forward-looking statements on page 2 of this presentation regarding forward-looking non-GAAP measures and use of non-GAAP measures on pages 27-29 of the earnings release.*

Slide 14 end notes

1. *Non-GAAP measure: see forward-looking statements on page 2 of this presentation regarding forward-looking non-GAAP measures and use of non-GAAP measures on pages 27-29 of the earnings release.*

Slide 17 end notes

Data is for fiscal year 2021, unless otherwise noted.

1. *9/23/2020 - 3/31/2022.*
2. *As of 7/5/2022 and in terms of ethnicity or gender.*
3. *Since 2004*

Slide 18 end notes

1. *Peer group comprises of Fifth Third's board approved peers.*
2. *From leading third-party ESG data provider.*

Earnings presentation end notes

Slide 20 end notes

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 27-29 of the earnings release.*

Slide 21 end notes

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 27-29 of the earnings release.*

Slide 22 end notes

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 27-29 of the earnings release.*

Slide 23 end notes

Note: Data as of 6/30/22.

1. *Excludes HFS Loans & Leases.*
2. *Fifth Third had $15B of commercial variable loans classified as fixed given the impacts of $3BN in floors with a 2.25% 1ML strike, $8BN in C&I receive-fix swaps, and $4BN in CRE receive-fix swaps; Excludes forward starting swaps & floors*
3. *Excludes ~$0.4BN in Small Business Administration Paycheck Protection Program (PPP) loans.*
4. *Fifth Third had $705MM 3ML receive-fix swaps and $2.25BN 1ML receive-fix swaps outstanding against long-term debt, which are being included in floating long-term debt.*
5. *Yield of the 2Q22 weighted average taxable and non-taxable (tax equivalent) available for sale portfolio.*
6. *Effective duration taxable and non-taxable available for sale portfolio.*
7. *As a percent of total commercial, excluding PPP loans.*
8. *As a percent of total consumer.*
9. *As a percent of par.*
10. *Includes 12M term, 6M term, and Fed Funds based loans.*
11. *Excludes equity securities.*
12. *Term points include LIBOR, SOFR, BSBY, AMERIBOR, Treasuries & FX curves*
13. *Includes overnight term, 3M term, 6M term, 12M term and Fed Funds*

Slide 24 end notes

Note: Data as of 06/30/22; 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.

1. *Excludes ~$0.4BN in Small Business Administration Paycheck Protection Program (PPP) loans.*
2. *Effective duration taxable and non-taxable available for sale portfolio.*
3. *Re-pricing percentage or “beta” is the estimated change in yield after the 12-month ramp scenarios are fully realized and therefore reflects year-2*

Slide 25 end notes

1. *Represents forward looking statement, please refer to page 2 of this presentation regarding forward-looking non-GAAP measures; All swaps are receive fixed / pay 1-month LIBOR.*
2. *$3BN floors mature on 12/16/2024.*

Slide 27 end notes

1. *Assumes FIS will have sufficient taxable income to utilize TRA related deductions and have a marginal tax rate of 25%.*
2. *See forward-looking statements on page 2.*

Slide 28 end notes

1. *Represents forward looking statement, please refer to page 2 of this presentation regarding forward-looking non-GAAP measures*
2. *Estimates assume forward curve for LIBOR as of 7/1/22.*

Earnings presentation end notes

Slide 29 end notes

1. *Net losses charged-off as a percent of average portfolio loans and leases presented on an annualized basis.*
2. *Nonperforming portfolio loans and leases as a percent of portfolio loans and leases.*
3. *Total commercial portfolio line utilization.*

Slide 30 end notes

1. *Net losses charged-off as a percent of average portfolio loans and leases presented on an annualized basis.*
2. *Nonperforming portfolio loans and leases as a percent of portfolio loans and leases.*

Slide 31 end notes

1. *Net losses charged-off as a percent of average portfolio loans and leases presented on an annualized basis.*
2. *Nonperforming portfolio loans and leases as a percent of portfolio loans and leases.*
3. *FICO distributions at origination exclude certain acquired mortgage loans.*

Slide 32 end notes

1. *Net losses charged-off as a percent of average portfolio loans and leases presented on an annualized basis.*
2. *Nonperforming portfolio loans and leases as a percent of portfolio loans and leases.*
3. *FICO distributions at origination exclude certain acquired home equity loans.*

Slide 33 end notes

1. *Net losses charged-off as a percent of average portfolio loans and leases presented on an annualized basis.*
2. *Nonperforming portfolio loans and leases as a percent of portfolio loans and leases.*

Slide 34 end notes

1. *Net losses charged-off as a percent of average portfolio loans and leases presented on an annualized basis.*
2. *Nonperforming portfolio loans and leases as a percent of portfolio loans and leases.*
3. *FICO distributions at origination exclude ~$80 million from credit loans on book primarily ~15+ years.*

Slide 35 end notes

1. *Loan balances exclude nonaccrual loans HFS.*

Slide 36 end notes

1. *Average diluted common shares outstanding (thousands); 694,805; all adjusted figures are non-GAAP measures; see reconciliation on pages 37 and 38 of this presentation and the use of non-GAAP measures on pages 27-29 of the earnings release.*
2. *Assumes a 23% tax rate.*

Slide 37 end notes

Note: See pages 27-29 of the earnings release for a discussion on the use of non-GAAP financial measures.

1. *Assumes a 23% tax rate.*

Slide 38 end notes

Note: See pages 27-29 of the earnings release for a discussion on the use of non-GAAP financial measures.