Fifth Third Bank
AT A GLANCE

For 165 years, we have been listening to our customers and inspiring them with smart financial solutions aimed at making their lives and business a Fifth Third Better®. Our operating priorities—stability, profitability and growth, in that order—are the lens through which we make strategic decisions and are reflected in the discipline with which we run our business. Our ambition is to not only be the nation’s best performing regional bank, but to be the one bank people most value and trust.

$213 billion in assets
$547 billion in assets under care
1,073 banking centers
2,101 branded ATMs
more than 40,000 Fee-free ATMs nationwide

As a standalone country, the GDP of Fifth Third’s retail footprint states would represent the world’s 3rd largest economy.

USA 25.5
CHINA 18.2
FIFTH THIRD FOOTPRINT 6.8
-50% split between the Midwest and Southeast
JAPAN 4.3
GERMANY 4.1
INDIA 3.3
UNITED KINGDOM 3.0
FRANCE 2.8
CANADA 2.1
NETHERLANDS 1.0
SWITZERLAND .8

As of Sept. 30, 2023

Third Quarter 2023 Bancorp Operating Results

As of Sept. 30, 2023

RETURN ON TANGIBLE COMMON EQUITY: 15.9% (excluding AOCI)
RETURN ON ASSETS 1.3%
REVENUE $2.2B
EFFICIENCY RATIO 55% (improved 120 bps QoQ)

Recent Innovation:

- **Fifth Third Momentum® Banking**, a first-of-its-kind everyday banking solution that helps customers manage their everyday financial needs. Over 1 million households since launch.
- **Provide**: A world-class digital platform addressing the most complex lending and banking needs of retail healthcare providers. Winner of Fast Company Most Innovative Companies, 2023. #2 in national market share in private finance.
- **Dividend Finance**: A leading financing solution for residential renewable energy and sustainability home improvement. #2 in national market share in residential solar.
- **Newline™**: A modern and highly-scalable embedded payments platform that seamlessly delivers financial products directly at the point of customer need.

2022 Nominal GDP in trillions. Source: Bureau of Economic Analysis.
Accelerating Racial Equality, Equity and Inclusion Initiative

Fifth Third’s three-year, $2.8 billion enterprise-wide initiative to further social justice through strategic investments, access to capital, and financial inclusion and education marked the conclusion of its second full year in 2022.

As of Dec. 31, 2022, the Bank had delivered $2.7 billion under its Accelerating Racial Equality, Equity and Inclusion Initiative, or AREEI. Fifth Third is ahead of schedule to meet its full commitment by year-end 2023. The Bank is on track to meet and exceed the commitments it made for loan capital, community investments, financial accessibility efforts and philanthropy.

Empowering Black Futures Program: $180M to support and revitalize 9 majority-Black communities that have historically experienced disinvestment.4

Operational Sustainability Achievements

The reduction of our own environmental and carbon footprint has been key to our environmental sustainability program since its inception in 2010. In 2022, we adopted a more aggressive set of operational sustainability targets to be achieved by 2030.

100% Renewable Power Purchased
Target Achieved

50% Reduction in Location-Based GHG Emissions
75% Target

39% Reduction in Energy Use
40% Target

39% Waste Diversion Rate
75% Target

37% Reduction in Potable Water Use
50% Target

63% Reduction in Paper Use
75% Target

Awards and Accolades

Fifth Third Bank was recognized by the Ethisphere Institute, a global leader in defining and advancing the standards of ethical business practices. Fifth Third was recognized for the fourth time in 2023.


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Top 25 of Just Capital’s Ranking of America’s 100 Most Just Companies, 2023.

Fifth Third ranked No. 23 in the only ranking that recognizes companies doing right by all their stakeholders as defined by the American public. Fifth Third was ranked No. 8 among banks.


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Fifth Third Bank, National Association. Member FDIC. Equal Housing Lender.

Promoting Inclusion & Diversity

58% Women In Workforce
28% Persons of Color in Workforce
36% Board Diversity

$119M Diverse Supplier spend in 2022

$100B environmental & social finance target. $12B in environmental & social finance lending in 2022.