# FIFTH THIRD BANCORP
2023 Annual Report

Our ambition: to be the One Bank people most value and trust.

# From our Chairman, CEO and President

## DEAR SHAREHOLDERS,

At Fifth Third, we believe great banks distinguish themselves not by how they perform in benign environments, but rather by how they navigate challenging ones. In that sense, 2023 was a good year to mark our progress against our ambition to be the One Bank people most value and trust. The "people" in this statement encompass shareholders, customers, employees, and the communities where we live and work.

Financially, Fifth Third delivered the #1 total shareholder return among all large banks that did not participate in an FDIC-assisted transaction, driven by our defensive balance sheet positioning, disciplined execution, and multi-year investments. **We grew fourth quarter average deposits 5% year-over-year against a 3% decline for the industry.** Credit performance was again strong with net charge-offs remaining below historical averages. Although it would be unrealistic to expect it to repeat forever, we had zero net charge-offs in commercial real estate during a difficult time for the sector. These strong outcomes, combined with the expense discipline that is a hallmark for Fifth Third, resulted in a full year return on average assets of 1.13%, a return on average common equity of 14.2%, and an efficiency ratio* of 59.6% — all among the best of our peers.

Strategically, we continued to invest as we have for the past several years: strengthening our presence in the Southeast, differentiating our product offerings through tech-led innovation and excellent service, and modernizing our operating platform. *Fortune*, *Fast Company* and others recognized us for innovation, and *The Banker* named Fifth Third the "Bank of the Year — U.S." Notably, customers continued to vote with their feet. We grew consumer households at greater than three times the rate of U.S. population growth — up 3% overall and up 6% in the Southeast. In our Commercial business, we added a record number of new quality middle market relationships, up 11% over the prior year. As a result, we grew or maintained our deposit market share rank in <u>all</u> 40 of the largest metro areas where we compete.

**Culturally, we are a relational company focused on developing our talent, fostering connections across our organization, and being a vested citizen in the communities where we operate.** Early in 2023, Fifth Third received an "Outstanding" Community Reinvestment Act rating across lending, investment, and service from the Office of the Comptroller of the Currency. *Ethisphere* once again named Fifth Third one of the "World's Most Ethical Companies," one of only four banks in the world to make the list. In our annual engagement survey, 91% of employees indicated that Fifth Third meets or exceeds their expectations as an employer. Our employee attrition rates remain among the best measured in an annual banking industry study.

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* Non-GAAP financial measure, see the Non-GAAP financial measures section of the MD&A.

I am very pleased with how Fifth Third rose to the challenge in 2023. As we turn our focus to 2024, our operating priorities will continue to be stability, profitability, and growth — in that order. Given the industry finds itself in a period of change, I thought it might be helpful to share what is on my mind as Fifth Third responds to both challenges and opportunities.

## Delivering sustainable organic growth

In the 25 years preceding the 2008-2009 financial crisis, total revenues at FDIC-insured banks grew roughly 1% faster than nominal U.S. GDP. In a reversal of that trend in the 15 years since, total revenues at FDIC-insured banks grew roughly 1% slower than nominal U.S. GDP. For a company like Fifth Third that is focused on shareholder value, this is a problem best addressed strategically.

We operate in a mature, highly competitive industry. Logically, it is hard for a bank to grow at several multiples of GDP year after year without taking on outsized risks that it does not fully understand, or without compromising through-the-cycle profitability. Last year, the failures of three of the fastest-growing banks were a painful reminder of the former. The struggling venture-backed fintech companies that built their models around negative unit economics are a reminder of the latter.

Fifth Third's aim is to grow organically at a rate that is a few percentage points faster than nominal GDP. To achieve this growth, there are only two options. First, find a way to differentiate our core businesses so we gain market share without sacrificing unit economics or risk appetite. Second, lean into secular trends that will provide a growth tailwind above what the U.S. economy will deliver overall.

**On the point of gaining market share organically, competitive barriers are exceedingly difficult to achieve in our business and they come from doing things the hard way.** You build barriers by seeing opportunities first and by investing continuously, especially when competitors are not. Our deposit growth story illustrates how this works when done well. We significantly outperformed the industry in 2023 not because of investments we made during the year, but because of the investments we made when market interest rates were at zero and investments in low-cost deposit gathering were out of vogue. From 2019 to 2023, we built roughly 100 branches concentrated in higher-growth markets, launched our non-interest-bearing Fifth Third Momentum® Banking offering and several new treasury management products, and spent tens of millions of dollars in analytically driven direct marketing to acquire hundreds of thousands of consumer checking households. Following the liquidity crunch of March madness, combined with interest rates at higher levels, the industry was reminded of the value of retail and granular operational deposits. Now we see competitors announcing similar strategies to Fifth Third's, but the cumulative impact of our multi-year investments cannot be replicated through one to two years of hiring, building a few new branches, or making small tuck-in acquisitions.

In terms of secular trends, we are investing in three areas we believe will support medium- to long-term performance. The first trend is domestic population migration to the Southeast, where the 15-20 largest metro areas are growing at four times the rate of the U.S. Over the last five years, we've built more branches in the Southeast than any bank other than J.P. Morgan Chase. Today, we employ more than 3,000 people in the region. The second trend is the U.S. industrial and energy policy, in which the federal government will invest more than $1 trillion in the coming years. Given its historical manufacturing base, the Midwest and Southeast should benefit disproportionately from these investments, and, in fact, to date, our footprint has received more investment per capita than any other U.S. region. Fifth Third also will benefit from the energy investments given our strong position in both utility-scale and distributed renewable power generation financing. The third trend is digitization, or, as Marc Andreessen memorably put it, "software is eating the world." **We are focused on differentiating our products with software. More than 2 million households now benefit from Early Pay, MyAdvance®, and other only-possible-with-digital benefits.** Additionally, more than 35% of our treasury management revenues now come from clients who use our software to automate financial operations. And, with Newline™ by Fifth Third, we're externalizing our payments infrastructure for third-party software developers.

The growth of unregulated, non-bank competitors is one trend that is not a current focus. Private credit, in many forms and by many names, has been a threat to the regulated banking system for decades, but rarely have private credit firms grown so much faster than banks as they are today. The critical question is what is the source of sustainable competitive advantage for private credit? Is their execution faster because of superior operating models or because traditional competitors are complacent, or are they faster because they are doing less due diligence or requiring fewer covenants? Are their returns higher (despite their higher funding costs) because they are better at analyzing risk, or because they use more leverage or operate outside the regulated banking system? If their model proves out through the cycle, will they have built any competitive barriers, or can traditional competitors replicate their innovations? It is too early to tell but I suspect — as in prior periods of non-bank credit growth — some private credit models will prove durable and many more will prove to be an artifact of the point in time. Either way, we are taking a wait-and-see approach.

## Achieving strong profitability & operating leverage

The final rules are difficult to predict but, recently proposed regulations on capital, liquidity and consumer protection, among others, will be consequential for the banking system. Our rough estimate is that increased capital, lower loan-to-deposit ratios, lower fee income, and additional people cost associated with the proposed rules could reduce returns on tangible common equity across the industry by as much as 300 basis points. Investors can see the impact of these changes in a microcosm by comparing fourth quarter to full-year 2023 financial results across banks. Our results held up significantly better than most but the pressure on returns is real.

Some of the impact should be mitigated as higher costs of capital and higher liquidity charges get priced into new loan originations, but we believe restoring prior return levels for the industry will require more than just pricing. Banks of all sizes will need to rationalize business models and find ways to reduce expenses structurally.

**On the business model front, Fifth Third took quick action proactively under the banner of our "risk-weighted asset diet."** We focused on business lines that no longer made sense for us, like exiting the mortgage warehouse business, and on clients who used our services thinly. A typical client who fits this profile might be a corporation with a large unfunded (or lightly drawn) line of credit and non-operational cash on deposit, and that pays us primarily through fees associated with episodic bond issuances. This relationship would have met our return hurdle previously but, with higher capital and liquidity charges, no longer does. Our relationship teams engaged these clients, indicating we either needed to deepen our relationship or find a path to exit. Encouragingly, roughly three-quarters of clients asked to find a path to improving returns to keep Fifth Third in their bank group, and a significant share moved business to us. This was a more arduous approach to achieve higher capital and liquidity levels than simply selling a loan portfolio or executing a credit risk transfer transaction, and it delivered a more important lasting benefit: It taught our sales force what is required to achieve a fair relationship return under the new rules, putting us in a position to return to growth confidently this year.

**On structural costs, Fifth Third has a strong track record with the lowest annualized expense growth over the prior five years among our regional banking investor peers.** We reduced full-time equivalent employee headcount by 4% from our peak in 2023 through the end of the year without the need for a company-wide expense program, but rather through disciplined capacity planning and process automation. We need to continue to make progress on expenses this year and in the future to create investment capacity and produce operating leverage. Our investments in modernizing our technology platform, streamlining end-to-end "value streams," and continuing to build density — a specific form of scale — are critical to future progress.

> **"We will never lose sight of the fact that, as shareholders, this is your bank."**

We continue to make significant progress on our journey to replace legacy mainframe-based technologies with modern architecture and cloud-native software. In addition to improving infrastructure resiliency and product development speed to market, these investments enable us to increase process automation and lower invested capital costs by "renting" scale from third-party providers. Limiting customization is imperative to keeping our lifecycle management costs in check. In other words, Fifth Third must adopt the workflow embedded in the base software package instead of customizing it to suit how we do work today — ideally to less than 5% of overall code. While this sounds intuitive, it is an uncommon practice in the banking sector. The CEO of a major software-as-a-service provider shared banks on its platform average 25-30% customization. Low levels of customization allow us to utilize the full automation capabilities of a platform and to accept "regular" code releases, boosting productivity and optimizing the staffing required to handle routine maintenance. Too much customization results in the same maintenance and unit costs, plus the cost of new software, which is the opposite of the intended goal.

Our second expense lever is "value streams," an approach we borrowed from lean manufacturing disciplines. Following a process from "end to end" cuts through most organizational structures, resulting in hand-offs that create waste and rework. This organizational dynamic makes processes hard to manage or change. We set out to address the impact two years ago by selecting 10 of the most significant value streams as defined by cost, risk, and customer experience impact. We assigned a cross-functional team of process experts, technologists, and product owners to each, and empowered the team to drive optimization based on a data-driven analysis of opportunities. Each of my direct reports is responsible for a value stream. I meet with one team every week to "walk the walls," ideate, and evaluate progress. The results have been very impressive.

**Collectively, the value streams have generated just over $100 million of annualized savings while also materially improving the customer experience.**

Our “everyday servicing” value stream in Consumer and our “treasury management” value stream in Commercial are useful illustrations. The servicing value stream mapped how we support consumers in handling the small tasks they do every day with a focus on call center activity. Through boosting what could be done via our automated voice channel, rebuilding our AI-driven chat-bot Jeanie® to support 150 different needs, and refining processes and policies, the team reduced calls requiring a live agent by nearly 10% and generated over $10 million in annual savings while also improving customer satisfaction and employee retention. **Similarly, the treasury management team focused first on deposit account opening and has shortened account opening times by more than 60%.** This leap in productivity proved useful as we opened more commercial deposit accounts in the weekend after Silicon Valley Bank failed than we would in a normal month.

The last and most obvious factor is scale. There is no question that scale is helpful in providing capacity to make large investments and in attracting great talent. We also believe scale in the form of density — having a top position in the markets where we compete — is more important than absolute size. Density drives brand strength and a “network effect,” which lowers customer acquisition costs and improves customer lifetime value. Density also leverages your organizational span of control and drives more volume through the same teams, reducing corporate overhead and back-office costs. Absolute size, if it does not come with large positions in the markets where you compete, helps only to spread corporate overhead, which is meaningful but not the most significant component of a bank’s cost structure. Accordingly, Fifth Third is focused on achieving a top-five position in markets where we choose to compete, whether those are geographic and relationship-focused, or national and product-focused.

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On behalf of our team members at Fifth Third, thank you for your belief in our Company. We will never lose sight of the fact that, as shareholders, this is your bank. We are just the people fortunate enough to steward it into the future.

**Tim Spence**
**Chairman, CEO and President**

# Achieving Strong Performance in a Dynamic Environment

Fifth Third delivered strong financial results in 2023 while continuing to successfully navigate the challenging environment. We generated record revenue, up 4% from 2022, maintained our multi-year expense discipline, and continued to invest in our businesses.

We have maintained **stability** through our defensive balance sheet positioning, which has proven to be resilient to changes in the credit and rate environments. This has enabled us to continue generating peer-leading results and lower overall volatility.

- We increased average deposits in the fourth quarter of 2023 by 5% compared to the same period in 2022. This **industry-leading deposit growth** reflects the strength and quality of our deposit franchise. In addition, we achieved a loan-to-core deposit ratio of 72% at year-end, the best among our regional peers.
- Our liquidity position is very strong. We were able to move quickly to adapt to proposed regulatory changes, enabling us to achieve **full Category 1 LCR compliance** on Aug. 31 and maintain it through the remainder of 2023, ending the year at 129%.
- We completed our risk-weighted asset diet in the fourth quarter, which reduced our risk-weighted assets by 3% compared to 2022 and contributed to the decline in loans in 2023. As a result of the diet and our strong earnings generation, Fifth Third delivered over **100 basis points of capital accretion in 2023**.
- We maintained our credit discipline. Credit performance throughout 2023 was well-behaved with net charge-offs remaining below historical averages and in line with our expectations. This reflected our focus on high-quality relationships and our approach to client selection. In our Commercial Real Estate (CRE) portfolio we experienced zero net charge-offs in 2023. We continue to have one of the lowest CRE loan concentrations, including Office CRE, among our regional peers.

Our strategic positioning, diversified fee income streams and expense discipline has contributed to our top-quartile **profitability**.

- We have well-diversified and strong fee businesses, which lessen our exposure to cyclical impacts. Our primary fee-generating businesses, including Treasury Management, Wealth and Asset Management and Capital Markets, all experienced growth in 2023. In Treasury Management, our 2023 acquisitions of Rize Money, Inc. and Big Data Healthcare, and the launch of Newline, our embedded payments business, continue to support peer-leading performance. Our Wealth & Asset Management business has delivered consistent growth over the past five years, with an award-winning Private Bank prioritized on offering One Bank solutions. Capital Markets fee growth was driven by strong loan syndication and institutional brokerage revenues in 2023.

- We have maintained our relentless commitment to efficiently managing our expense base, while continuing to thoughtfully invest in process automation and value stream enhancements.

Finally, our continued efforts to maintain both stability and profitability have enabled us to focus on **growth**. We are committed to consistent and strategic investments in order to sustain long-term shareholder value.

- We remain focused on organic growth by growing our customer base and deepening relationships. In 2023, we added a record number of new quality middle market relationships, up 11% from 2022. We also **grew consumer households by 3% overall**.
- We have seen tremendous growth in the Southeast as a result of our expansion efforts. In 2023, we opened 37 new branches concentrated in the Southeast, bringing us to **107 opened over the past five years**. This investment has contributed to our consumer household growth momentum across the Southeast, which is up 6% compared to 2022. Additionally, **we grew or maintained our deposit market share rank in all 40 of our largest metro areas**.
- Investments in both our products and services have further enhanced the overall customer experience and our ability to retain and grow quality relationships. Fifth Third Momentum® Banking continues to evolve Early Pay functionality with the addition of gig workers and tax refunds. Our Dividend Finance and Provide businesses hold top market share ranks in their respective industries.
- Our technology modernization journey has been focused on investments in cloud-based, scalable infrastructure to enhance the efficiency of the organization.

Fifth Third is positioned to perform well under a range of economic scenarios going forward. As we have over the past decade, we will continue to remain focused on generating strong long-term results while maintaining our expense discipline.

# BANCORP OPERATING RESULTS

## Stability

**+5%** DEPOSIT GROWTH
Q4 AVERAGE VS. 2022

**72%** LOAN-TO-CORE DEPOSIT RATIO

**10.3%** CET1 CAPITAL RATIO
+100 BASIS POINTS VS. 2022

## Profitability

**59.6%** EFFICIENCY RATIO*

**1.13%** RETURN ON AVERAGE ASSETS

**14.2%** RETURN ON AVERAGE COMMON EQUITY
+50 BASIS POINTS VS. 2022

## Growth

**+3%** HOUSEHOLD GROWTH
VS. 2022

**+11%** NEW QUALITY RELATIONSHIPS
MIDDLE MARKET VS. 2022

**37** NEW FINANCIAL CENTERS
INCLUDES 34 IN SOUTHEAST MARKETS

* Non-GAAP financial measure, see the Non-GAAP financial measures section of the MD&A.

# Delivering Innovations that Empower Customers

In 2023, we continued to innovate our products and services to help our customers do things they need to do better, faster, and with more control and efficiency. The strategic acquisitions of fintechs Big Data Healthcare and Rize Money, Inc. added new software-driven solutions to the suite of digital payments solutions we offer to commercial clients.

**Big Data Healthcare,** a technology solutions provider for healthcare payments and remittance, added national healthcare revenue cycle capabilities to our toolkit and positions us to address the unique, complex needs of healthcare industry clients. The industry is one of the largest and fastest growing segments of the U.S. economy, and now we can leverage additional specialized expertise to serve our clients.

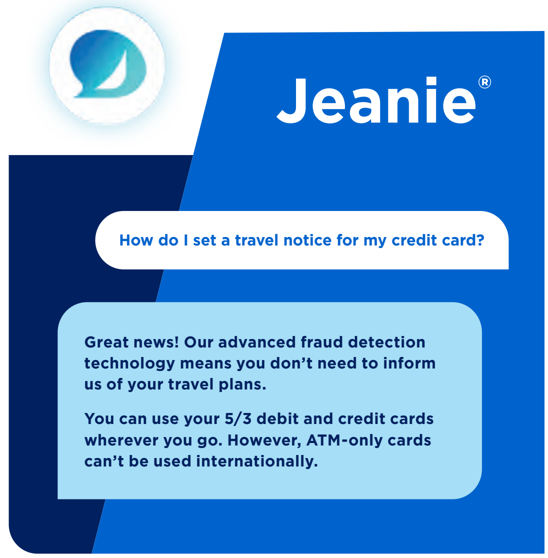
The acquisition of **Rize Money, Inc.** strengthened our market-leading embedded payment capabilities, with enhanced payment infrastructure and innovative risk-management solutions. This platform gives our clients (primarily leading non-bank financial institutions) the tools they need to build, launch and scale new financial products and services through a single application programming interface.

The launch of **Newline™ by Fifth Third** represented a critical milestone in our multi-decade commitment to providing innovative payments solutions to the world's leading companies. Newline delivers modern technologies for a seamless embedding of financial services into client platforms and products, with the highest standards of performance, scalability and risk management.

We also saw our fintech platform, **Provide,** recognized by *Fast Company* as one of the "World's Most Innovative Companies" as it progressed on its journey from a monoline lending business to a comprehensive relationship banking solution for retail healthcare practices and their owners. In the nearly three years since Fifth Third acquired Provide, the company increased its loan production from $693 million in 2021 to over $899 million at the end of 2023. In the past year, Provide grew deposits over 75% and increased fee revenue from commercial payments services by over 100%. The quality of the specialized product suite and concierge service the team offers healthcare providers continues to be among the most compelling value propositions in the practice finance industry. Just as important, more than 80% of Provide's relationships span more than one area of our business. This demonstrates the value of our One Bank model and our ability to support clients end to end—from business launch, growth and expansion through to transition and even personal wealth management.

We continued to improve and enhance our flagship everyday banking offering, **Fifth Third Momentum® Banking.** One such example is the Early Pay feature, which enables customers to receive early access to their paychecks and other sources of income. Since our introduction of Early Pay in 2021, we have continuously innovated to support more payment types for our customers. We enabled gig workers and many government and retirement benefits recipients in 2022 and added tax refunds in 2023, so Fifth Third customers could receive more than $500 million in refunds up to five days earlier.

Receiving a tax refund early, automatically and for free, makes an impactful difference for our customers, and we were the first traditional bank to roll this out, just as we were for the gig worker benefit. We are proud to have surpassed 1 million households enrolled in Fifth Third Momentum Banking in 2023.




We also significantly enhanced Fifth Third's artificial intelligence-powered digital assistant, **Jeanie®.** Following a major update in October 2023, Jeanie can now understand and support more than 150 different customer needs. In 2023, we expanded Jeanie's capabilities by over 300% and the data it is trained on by approximately 1,000%.

## Recognized for Innovation

# Improving the Well-Being of our Communities

Strong communities need strong banks, and strong banks need strong communities. Our deliberate focus on positioning our bank to perform through the cycle enables us to better support our communities.

At Fifth Third, we all share a deep commitment to strengthening our communities and helping the individuals within them reach their full potential. We have formed deep connections in our communities and are working with them to achieve their goals. Together, we are addressing the affordable housing crisis, lifting up small businesses, creating inclusion in the traditional financial system and in the workforce, and filling the gaps in and evolving education. Our ultimate focus is creating economic mobility for all.

Our **Empowering Black Futures Neighborhood Program** exceeded the original three-year, $180 million commitment in just two years. We extended technical assistance for one more year to further accelerate revitalization in nine communities that have experienced decades of disinvestment. Our approach is one of collaboration, with a key local community organization that drives the work and utilizes Fifth Third as a partner and catalyst to execute its vision and bring in other partners and investments.

# Strengthening our Culture and Employee Connections

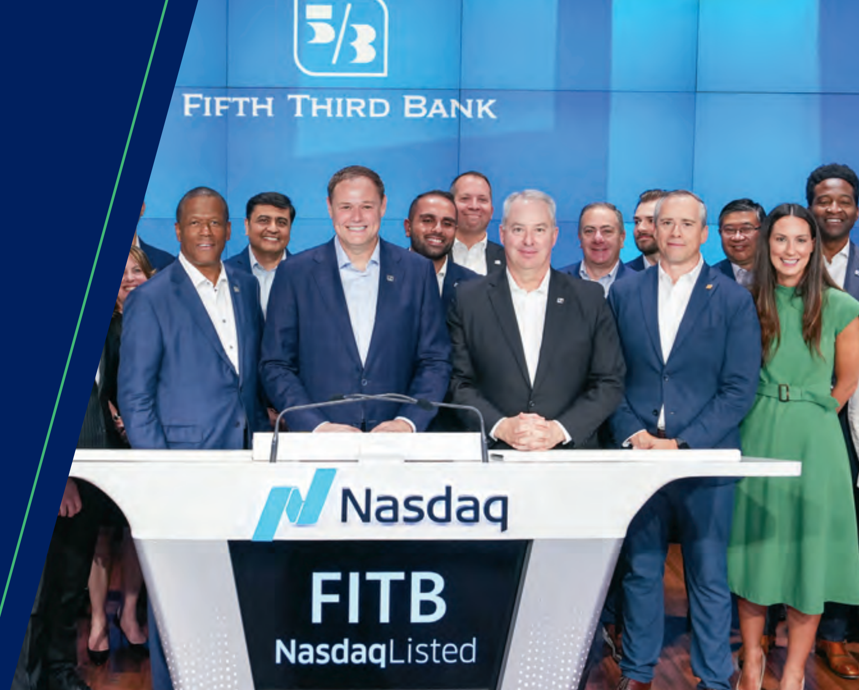
On June 17, 2023, we celebrated our **165-year anniversary**, a milestone less than 1% of companies reach. The hallmark of Fifth Third's success lies with our passionate, diverse and talented employees, who are united around our core values. Throughout the Bank's history, our employees have delivered innovation and found ways to help improve the lives of our customers and the well-being of our communities.

Fostering an inclusive culture remains a critical priority. We want employees to feel connected to their colleagues, to leadership and to our customers and communities as we collaborate, create and innovate to make a difference in the lives of others. As of 2023, women and people of color represent 50% of our executive leadership team and nearly 44% of our Board of Directors. We also continue to make progress in other areas of our organization.

It's the hustle, heart and dedication of our employees that keep our customers at the center of everything we do. In our annual **Employee Viewpoints survey**, 91% of employees said we are meeting or exceeding expectations; 79% would recommend Fifth Third as a great place to work; and 75% intend to stay at the Bank for more than three years, noting they enjoy their work, have quality teams and co-workers and are optimistic about their growth. In the past five years, we've celebrated 536 employees who marked 25 years (and counting!) with the Bank.

## Committed to being a leader and to caring for communities and each other

# A Year in Review




TIME WORLD'S BEST COMPANIES IN PARTNERSHIP WITH statista 2023

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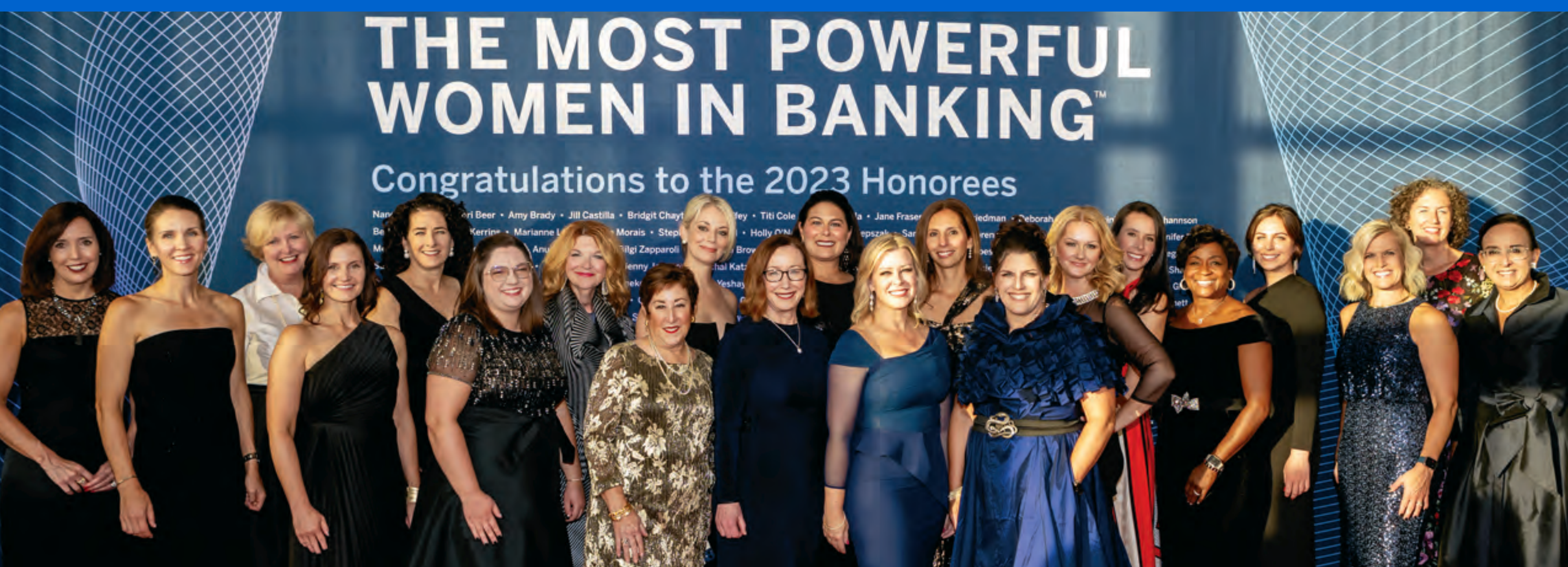

# Performance Comparison

| For the years ended Dec. 31<br>*$ in millions, except per share data* | 2023 | 2022 | 2021 |
|---|---|---|---|
| **EARNINGS AND DIVIDENDS** | | | |
| Net Income | $2,349 | $2,446 | $2,770 |
| Common Dividends Declared | 941 | 877 | 805 |
| Preferred Dividends Declared | 137 | 116 | 111 |
| **PER COMMON SHARE** | | | |
| Earnings | $3.23 | $3.38 | $3.78 |
| Diluted Earnings | 3.22 | 3.35 | 3.73 |
| Cash Dividends Declared | 1.36 | 1.26 | 1.14 |
| Book Value | 25.04 | 22.26 | 29.43 |
| **AT YEAR-END** | | | |
| Total Assets | $214,574 | $207,452 | $211,116 |
| Total Loans and Leases (Incl. Held-for-Sale) | 117,612 | 122,487 | 116,465 |
| Deposits | 168,912 | 163,690 | 169,324 |
| Bancorp Shareholders' Equity | 19,172 | 17,327 | 22,210 |
| **KEY RATIOS** | | | |
| Net Interest Margin (FTE)[1] | 3.05% | 3.02% | 2.59% |
| Efficiency Ratio (FTE)[1] | 59.6% | 56.2% | 60.1% |
| CET1 Ratio | 10.29% | 9.28% | 9.54% |
| Tier 1 Risk-Based Ratio | 11.59% | 10.53% | 10.91% |
| Total Risk-Based Capital Ratio | 13.72% | 12.79% | 13.42% |
| **ACTUALS** | | | |
| Common Shares Outstanding (000's) | 681,125 | 683,386 | 682,778 |
| Banking Centers | 1,088 | 1,087 | 1,117 |
| ATMs | 2,104 | 2,132 | 2,322 |
| Full-Time Equivalent Employees | 18,724 | 19,319 | 19,112 |

[1]Non-GAAP measure. For further information, see the Non-GAAP Financial Measures section of MD&A.

| Stock Performance | 2023 High | 2023 Low | 2023 Dividends Declared Per Share | 2022 High | 2022 Low | 2022 Dividends Declared Per Share |
|---|---|---|---|---|---|---|
| Fourth Quarter | $ 35.60 | $ 22.49 | $ 0.35 | $ 37.20 | $ 30.92 | $ 0.33 |
| Third Quarter | 29.45 | 24.52 | 0.35 | 37.86 | 31.18 | 0.33 |
| Second Quarter | 28.18 | 22.46 | 0.33 | 43.82 | 32.55 | 0.30 |
| First Quarter | 38.06 | 22.11 | 0.33 | 50.64 | 41.55 | 0.30 |

Includes intraday stock prices.
Fifth Third's common stock is traded on the NASDAQ® Global Select Market under the symbol "FITB."

## FIFTH THIRD BANCORP


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