

Fifth Third Bancorp (FITB)

Financial Services / Banks - Regional / New York Stock Exchange

Generated: 2026-Oct-18 · Market data through: 2026-10-16

LAST CLOSE \$50.37 2026-10-16	MARKET CAP \$45.7B VOLUME 6.5M	52-WK HIGH \$59.50 52-WK LOW \$40.66	TRAILING PE 17.0 P/S 3.07	GROSS MARGIN 68.5% NET MARGIN 15.8%	ROE 8% ROIC 4%	PIOTROSKI 6/9 ALTMAN Z -0.3	1-YR RETURN +29.0% 5-YR RETURN +162.3%
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Fifth Third Bancorp operates as the bank holding company for Fifth Third Bank, National Association that provides a range of financial products and services in the United States. It operates through three segments: Commercial Banking, Consumer and Small Business Banking, and Wealth and Asset Management. The Commercial Banking segment offers credit intermediation, cash management, and financial services; lending and depository products; and cash management, foreign exchange and international trade finance, derivatives and capital markets services, asset-based lending, real estate finance, public finance, commercial leasing, and syndicated finance for business, government, and professional customers. Its Consumer and Small Banking segment engages in the provision of a range of deposit and loan products to individuals and small businesses; residential mortgage activities, including the origination, retention and servicing of residential mortgage loans, sales and securitizations of loans, and associated hedging activities; home equity loans and lines of credit, credit cards, automobile and other indirect lending, and other consumer lending services; and home improvement and solar energy installation loans through contractors and installers. The Wealth and Asset Management segment provides various wealth management services, such as wealth planning, investment management, banking, insurance, trust, and estate services for individuals, companies, and not-for-profit organizations; retail brokerage services for individual clients; and advisory services for institutional clients. Fifth Third Bancorp was founded in 1858 and is headquartered in Cincinnati, Ohio.

SECTOR Financial Services INDUSTRY Banks - Regional EXCHANGE NYSE MARKET CAP \$45.7B EMPLOYEES 18,676 (SEC-filed) CEO Timothy N. Spence
IPO 1980-03-17 COUNTRY US
38 Fountain Square Plaza, Cincinnati, OH 45263 · Tel 800 972 3030 · [53.com](https://www.fifththird.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

51 / 100

Street mean **\$63.25** (4 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

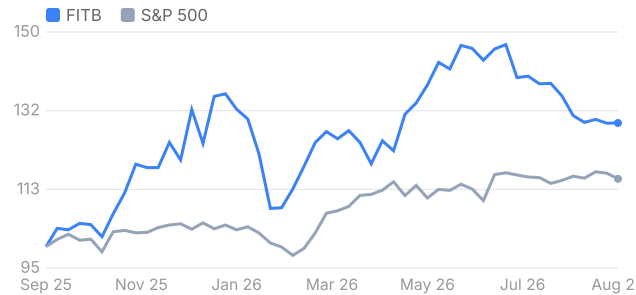
ROUTINE SELLING — LOW SIGNAL

\$1M sold / 6 mo, zero open-market buys

2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **FITB +29.0%** · **S&P 500 +15.9%** · spread **+13.1pp**



7 Years vs S&P 500 · **FITB +162.3%** · **S&P 500 +189.9%** · spread **-27.5pp**



Both charts indexed to 100 at the start of their window and drawn on a single shared scale, so the gap to the benchmark is the gap you see. Adjusted closes throughout.

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3 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE

51

OF 100

Score Breakdown

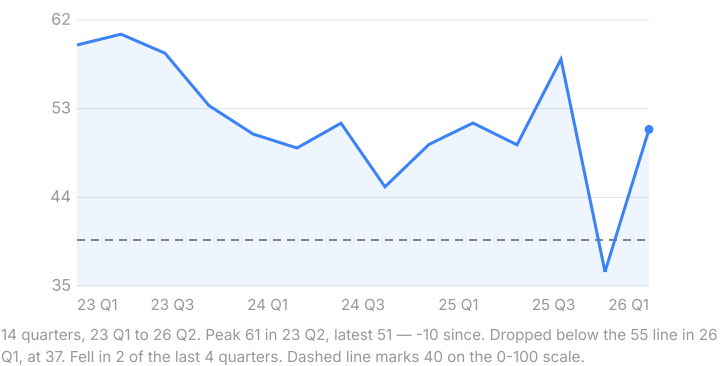
Profitability	56/100
Growth	52/100
Momentum	80/100
Quality	75/100
Earnings Quality	99/100
Balance Sheet	54/100
Value	64/100
Risk (safety)	90/100
Overall	51.1/100

Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than from the business.

Peer Comparison — IS Score

SYMBOL	IS SCORE
TFC	50
MTB	56
HBAN	59
NU	19
CFG	55
PNC	51
FITB	51

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

51 / 100

IS Score 51.1 / 100 · -9.6 from peak of 61

Quarter	Business Quality
23 Q1	61
23 Q2	61
23 Q3	58
23 Q4	55
24 Q1	53
24 Q2	51
24 Q3	48
24 Q4	45
25 Q1	48
25 Q2	50
25 Q3	48
25 Q4	58
26 Q1	37

Fundamental factor model, quarterly. Measures how the business is doing - not where the price is going.

PRICE STRUCTURE

BEARISH

Technical Score 34 / 100 · Power -32 · 8 of 22 indicator votes bullish

Date	Price Structure
07-23	50
08-13	96
09-03	25
09-25	25
10-16	34

Vote share across trend, momentum, volume, volatility and pattern families. Describes where the price is, not where it is going.

These two disagree — business quality 51, price structure 34 out of 100, so the business reads better than the price does. We publish the disagreement rather than resolving it: they answer different questions, and the gap between them is information, not an error.

5 WHAT WOULD CHANGE OUR MIND

falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 55 and holds two consecutive quarters	now 51.1	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 50 → 58 → 37 → 51	the direction matters more than the level
Technical vote share back above 50%	now 27%	price structure no longer broken
Institutional holder count rises two quarters running	peak 1,308 → now 1,308	fewer institutions willing to hold is our clearest warning

We publish these so the view can be shown to be wrong. If none of them move and our reading does, we owe you an explanation.

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This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

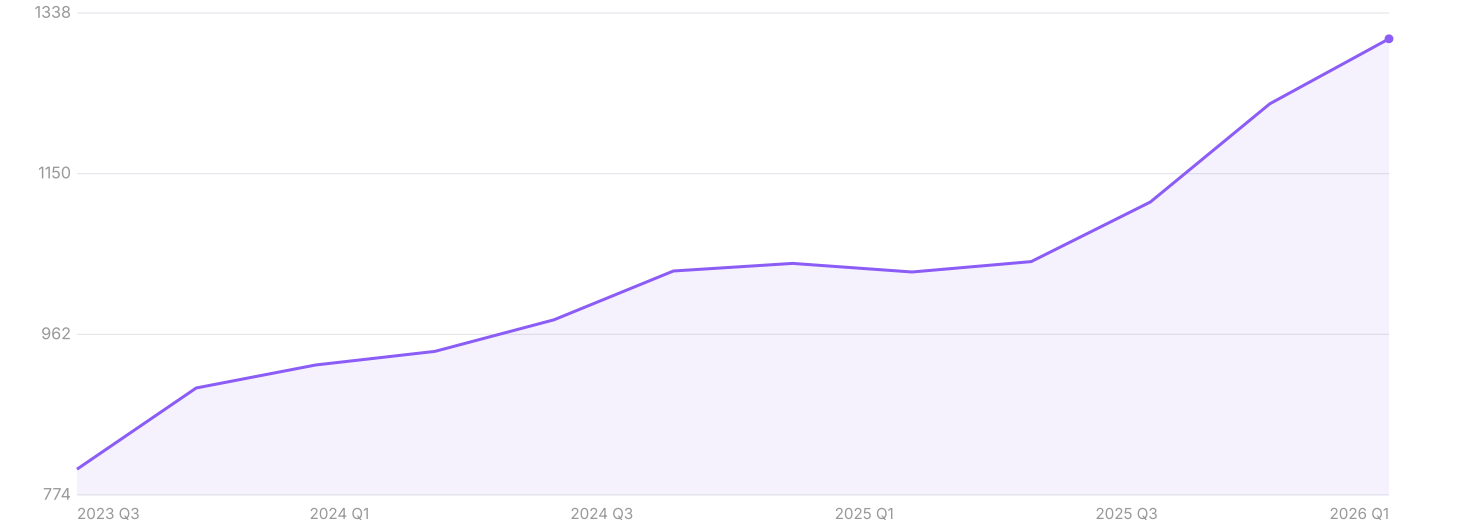
6 SMART MONEY CONFLUENCE EDGE · disclosure sources

SITE CONVERGENCE SCORE 3 of 4 top 4% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 8 buys 2026-10-09	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 1184 up / 978 down net +206 funds	INSTITUTIONS ADDED (13F) 76 managers opening or increasing		

Congressional and insider figures are disclosed purchases in the trailing 180 days; ETF figures are COUNTS OF FUNDS whose holding changed in 30 days, not dollars. Coincidence of separate disclosures, not coordination. An absent source means nothing qualifying was disclosed in its window.

7 INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND 13F · filed 45 days after quarter end

Institutions holding — 12 quarters



Peak 1,308 · latest 1,308 (+0 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%
2026 Q2	1,308	858.2M	\$45.8B	94.1%
2026 Q1	1,232	797.8M	\$34.6B	87.5%
2025 Q4	1,117	618.8M	\$27.9B	67.9%
2025 Q3	1,047	566.2M	\$24.8B	62.1%
2025 Q2	1,035	571.3M	\$22.9B	62.7%
2025 Q1	1,045	563.0M	\$21.3B	61.8%
2024 Q4	1,036	570.4M	\$23.2B	62.6%
2024 Q3	979	566.6M	\$23.4B	62.1%
2024 Q2	942	580.2M	\$20.2B	63.6%
2024 Q1	926	589.0M	\$20.7B	64.6%
2023 Q4	899	571.3M	\$18.6B	62.7%
2023 Q3	804	551.5M	\$13.0B	60.5%

How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being wrong. We publish the figure as filed rather than netting it down, and flag separately any quarter where the arithmetic is not merely high but impossible.

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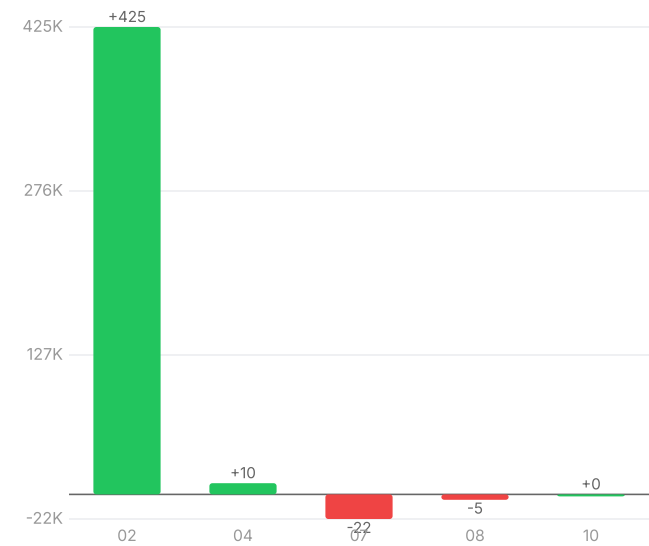
8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Gibson Kala	EVP	2026-08-04	EXERCISE	7,018	\$0.19M	64,397
Gibson Kala	EVP	2026-08-04	TAX W/H	4,821	\$0.28M	59,576
Gibson Kala	EVP	2026-08-04	EXERCISE	7,018	\$0.19M	0
Leonard James C.	EVP & Chief Operating Officer	2026-07-20	EXERCISE	8,772	\$0.23M	296,789
Leonard James C.	EVP & Chief Operating Officer	2026-07-20	TAX W/H	6,041	\$0.35M	290,748
Leonard James C.	EVP & Chief Operating Officer	2026-07-20	EXERCISE	4,965	\$0.16M	295,713
Leonard James C.	EVP & Chief Operating Officer	2026-07-20	TAX W/H	3,753	\$0.22M	291,960
Leonard James C.	EVP & Chief Operating Officer	2026-07-20	EXERCISE	9,654	\$0.26M	301,614

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	8	26,000	\$1.3M	Counted
M — Exercises (paired A/D)	6	42,492	\$1.2M	None — mechanics
F — Tax withholding	6	29,267	\$1.7M	None — compensation
G — Gifts	1	4,300	—	None
P — Open-market purchases	0	0	\$0	Counted — none occurred

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL Routine Selling — Low Signal	OPEN-MARKET SELLS \$1.3M 8 txns / 6 mo	OPEN-MARKET BUYS \$0.0M 0 txns / 6 mo	CLUSTER None active 3+ insiders / 21 days
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10 CONGRESSIONAL TRADING EDGE · STOCK Act

MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
David Taylor	House	BUY	\$1,001 - \$15,000	2026-10-09	2026-10-16
David Taylor	House	BUY	\$1,001 - \$15,000	2026-08-26	2026-09-07
David J. Taylor	House	BUY	\$1,001 - \$15,000	2026-08-25	2026-09-07
Mark Warner	Senate	BUY	\$1,001 - \$15,000	2026-03-20	2026-05-01
Mark Warner	Senate	BUY	\$1,001 - \$15,000	2026-03-20	2026-05-01
Mark R. Warner	Senate	BUY	\$1,001 - \$15,000	2026-03-20	2026-05-01

HOUSE 12-MO 17 trades 7 purchases	SENATE 12-MO 4 trades 4 purchases	COVERAGE STOCK Act filings 30-45 day disclosure lag	
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11 INSTITUTIONAL OWNERSHIP & 13F FLOW live 13F data

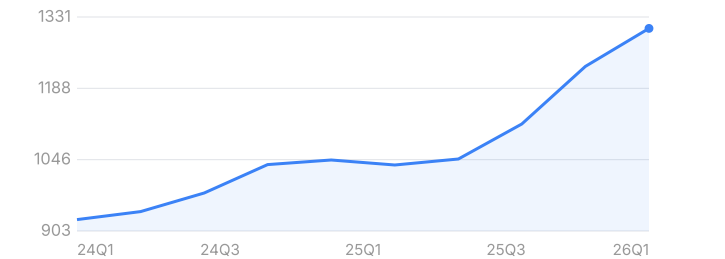
13F FILERS (LAST COMPLETE Q) 1,232	13F SHARES 798M 87.5% of shares out	NEW / CLOSED 224 / 92 positions, QoQ	INCREASED / REDUCED 671 / 203 positions, QoQ
PUT/CALL (13F) 1.15 option positions	FREE FLOAT 99.6% 903M sh		

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Smead Capital Management, Inc.	3.1M	\$158M
Deprince Race & Zollo Inc	912,615	\$46M
Atwood & Palmer Inc	826,018	\$42M
Viking Fund Management Llc	270,000	\$14M
Boston Common Asset Management, LI	266,083	\$13M
Mn Services Vermogensbeheer B.V.	263,824	\$13M

EDGAR 13F holdings as of 2026-09-30; filer values normalized to dollars.

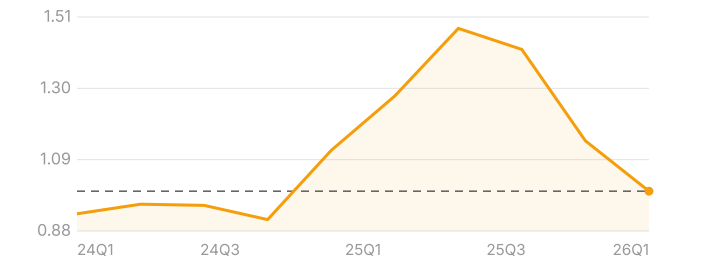
13F Filers Holding FITB — quarterly



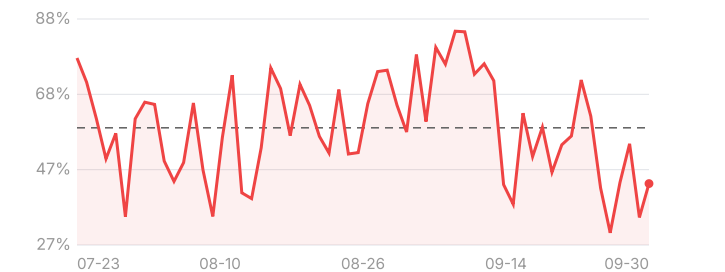
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.1%	\$1.5B
VTI	0.1%	\$1.5B
VSMPX	0.1%	\$1.5B
VTSAX	0.1%	\$1.5B
SCHD	1.1%	\$1.3B
VOO	0.1%	\$1.2B

Institutional Put/Call — quarterly



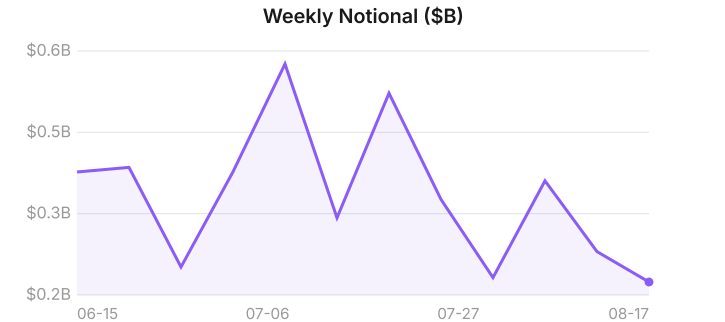
12 SHORT VOLUME — DAILY, 60 SESSIONS EDGE · live FINRA feed



Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

LATEST SESSION 43.7% 2026-10-15	20-DAY AVG 55.1% 50-day 58.9%	TREND Falling 20d vs 50d	BY MARKET CENTER Q: 44% · N: 33% · B: 64% latest session
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13 DARK POOL ACTIVITY EDGE · live ATS data

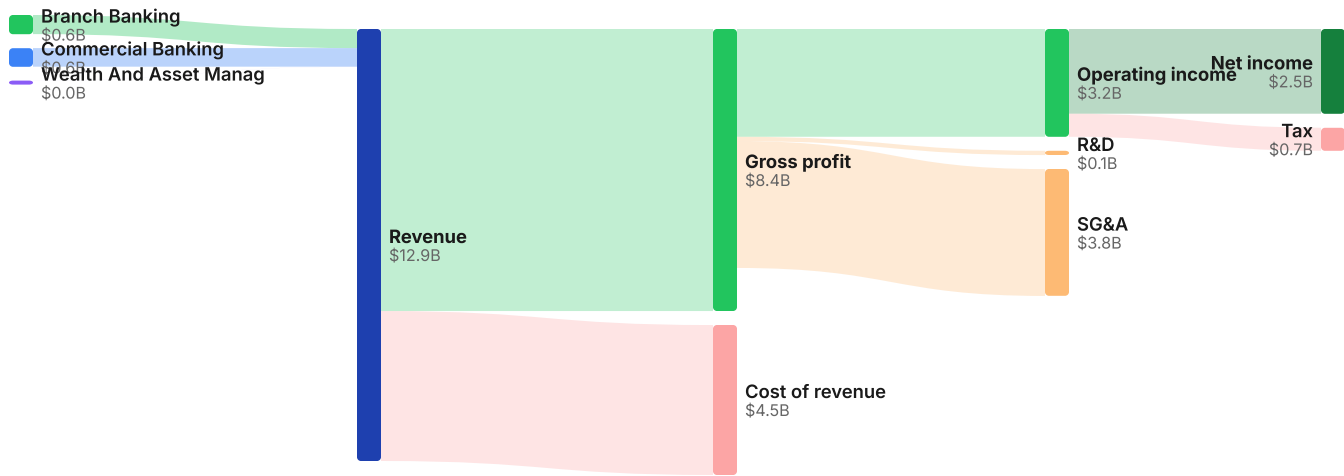


Where FITB Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	11.0M	86 sh
Ebxi Level Ats	8.5M	54 sh
Ubsa Ubs Ats	7.7M	77 sh
Mstx Ms Trajectory Cross (Ats-1)	6.5M	114 sh
Pure Purestream	5.1M	53 sh
Sgmt Sigma X2	4.5M	84 sh

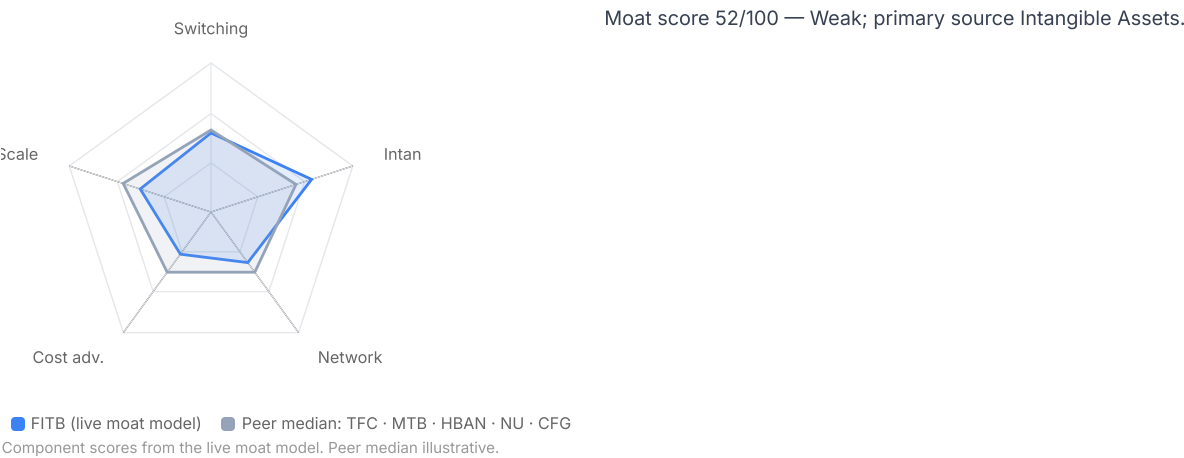
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14 REVENUE FLOW — FY2025 live segmentation + income data

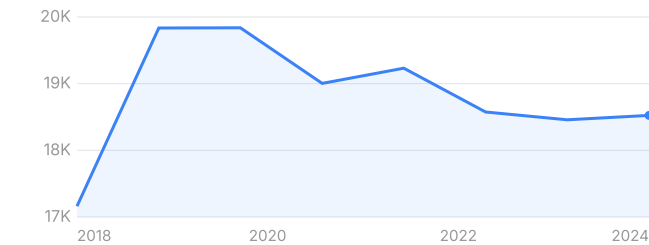


Where a dollar of Fifth Third Bancorp revenue goes. All values FY2025 filings, live.

15 MOAT & COMPETITIVE POSITION LIVE MODEL · 52/100 WEAK



3.8 · Employees (SEC filings)



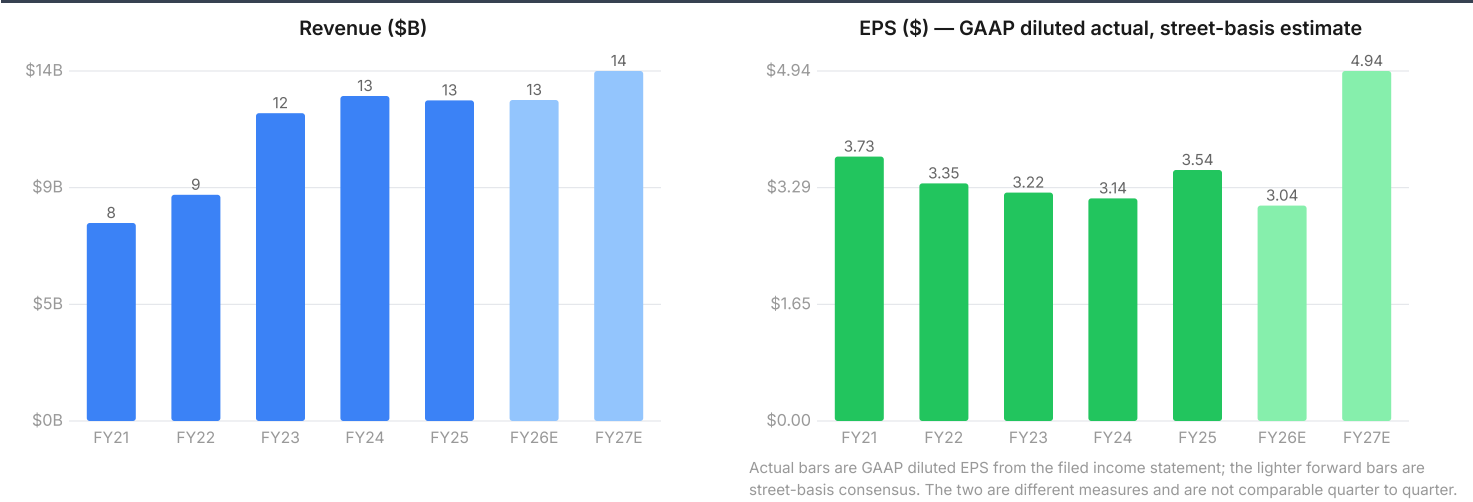
16 CORPORATE INFORMATION — KEY OFFICERS 18,676 employees

OFFICER	TITLE
Timothy N. Spence	Chairman, Chief Executive Officer & President
James C. Leonard	Executive Vice President & Chief Operating Officer
Bryan D. Preston	Executive Vice President & Chief Financial Officer
Robert Shaffer	Executive Vice President & Chief Risk Officer

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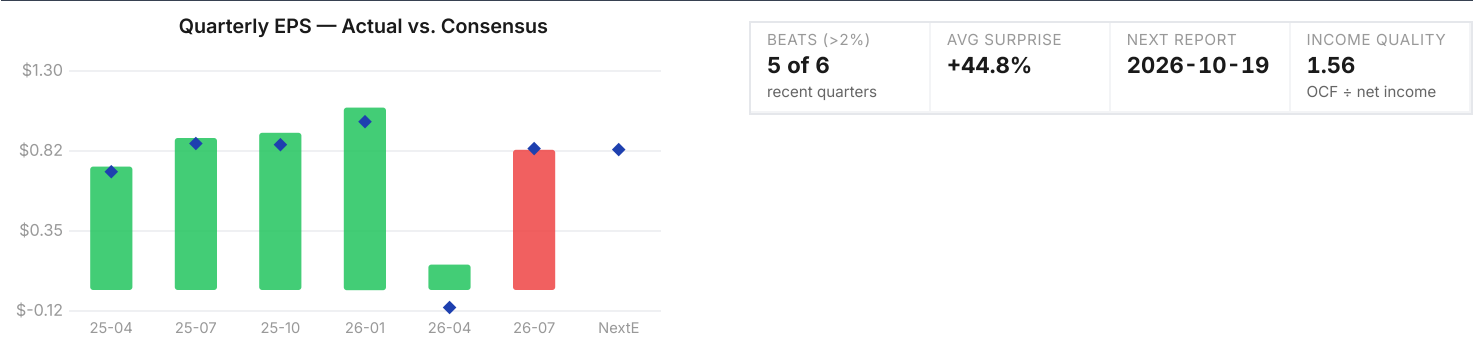
17 REVENUE & EPS — HISTORY AND ESTIMATES

live consensus



18 ESTIMATE VS. ACTUAL & SURPRISES

live data



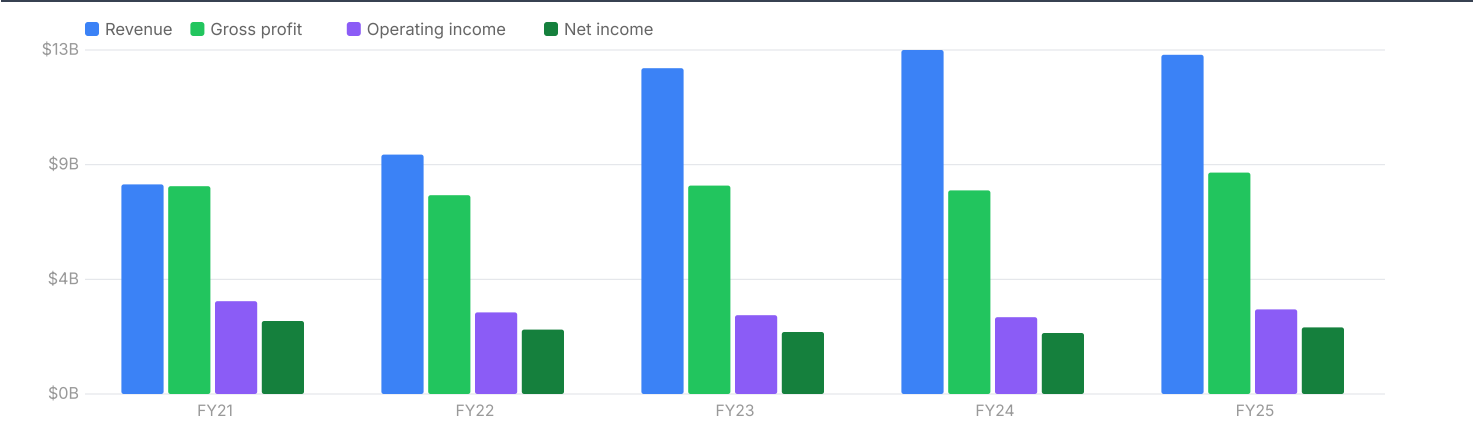
19 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

BEAT RATE —% 0 of 0 quarters		CURRENT STREAK 0 longest 0		AVG EPS SURPRISE —% median —%		SURPRISE TREND — last 4 vs prior 4	
PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE	
Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.							

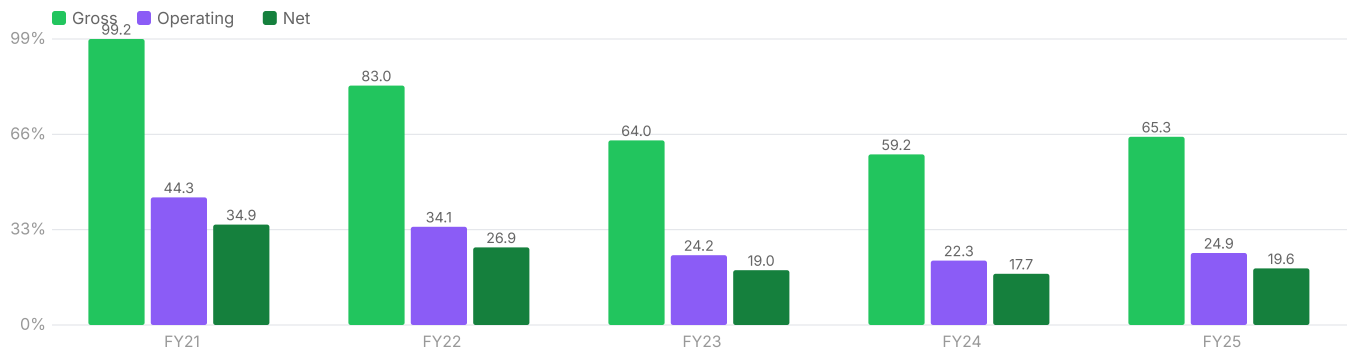
INCOME TRENDS — 5 YEAR

live financials

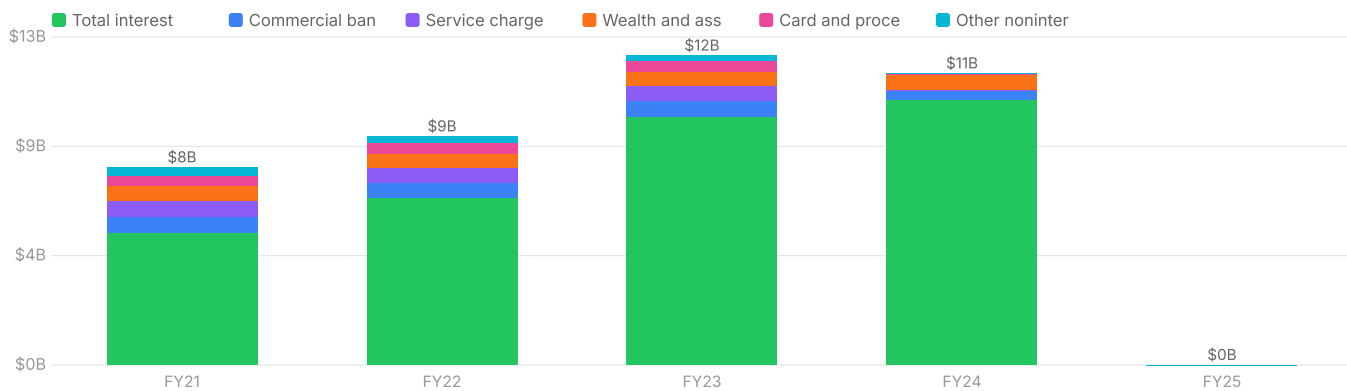


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Profit Margins (%)



Revenue by Segment — Stacked



Live segmentation data.

YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	-1.1%	+14.3%	+36.1%	+5.6%	-1.4%
Gross profit	+28.3%	-4.4%	+4.9%	-2.3%	+8.8%
Operating income	+95.7%	-12.1%	-3.4%	-2.4%	+10.1%
Net income	+94.1%	-11.7%	-4.0%	-1.5%	+9.0%

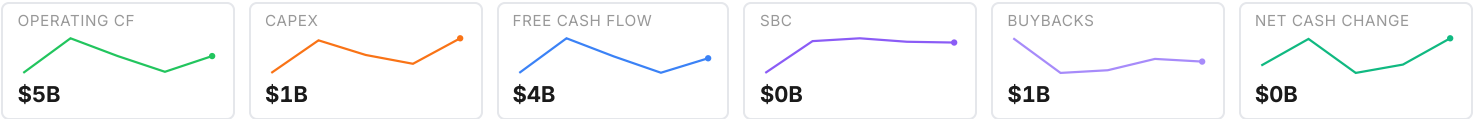
20 INCOME STATEMENT — FULL

live financials

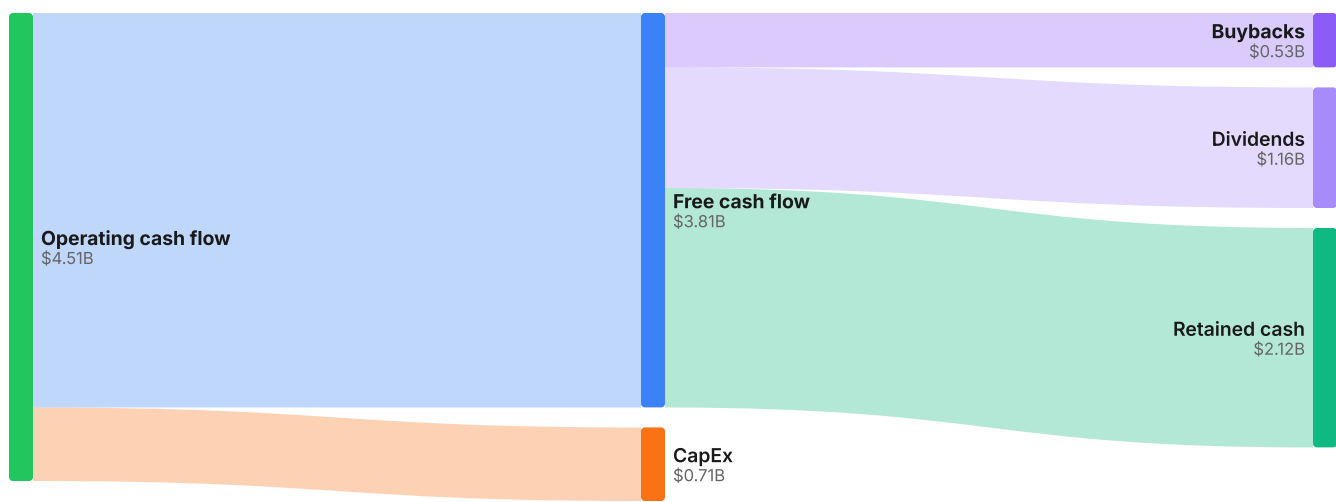
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	7.9	9.1	12.4	13.0	12.9	
Cost of revenue	0.1	1.5	4.4	5.3	4.5	
Gross profit	7.9	7.5	7.9	7.7	8.4	
R&D expense	0.0	0.0	0.0	0.0	0.1	
SG&A expense	3.0	3.0	3.1	3.2	3.8	
Operating income	3.5	3.1	3.0	2.9	3.2	
EBITDA	3.9	3.5	3.5	3.4	3.6	
D&A	0.3	0.4	0.5	0.5	0.4	
Pretax income	3.5	3.1	3.0	2.9	3.2	
Income tax	0.7	0.6	0.6	0.6	0.7	
Net income	2.8	2.4	2.3	2.3	2.5	
Diluted EPS (\$)	3.73	3.35	3.22	3.14	3.54	
Diluted shares (M)	711	695	688	687	669	

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CASH FLOW TRENDS live data



WHERE THE CASH WENT — FY2025 cash Sankey, live data



Balance Sheet — Full

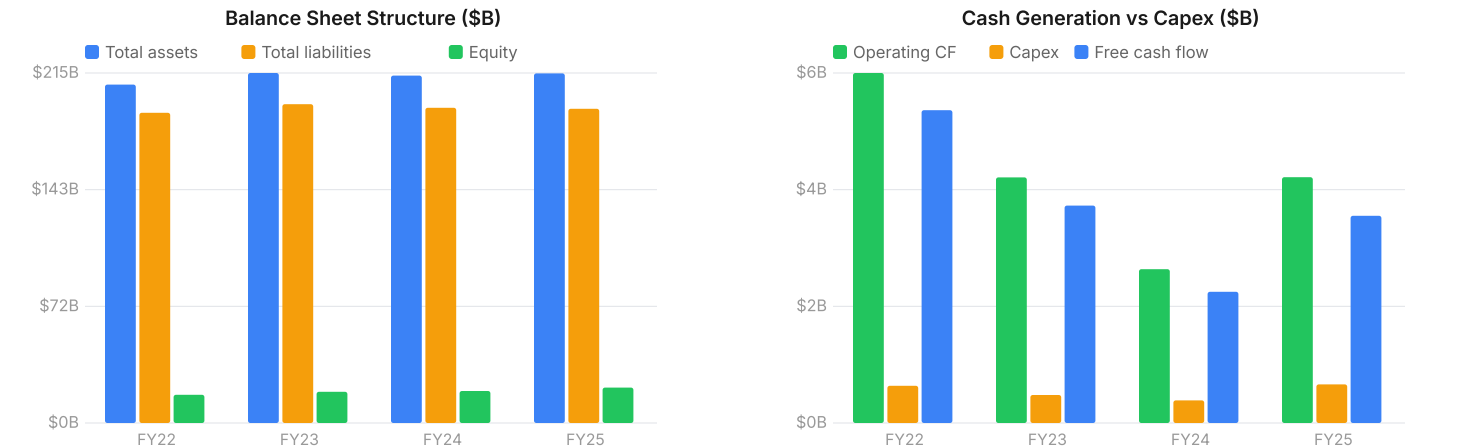
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	3.5	3.1	3.0	3.5	
ST investments	59.0	71.8	55.9	18.9	
Receivables (net)	6.2	5.6	6.5	120.4	
Total current assets	68.8	80.7	65.6	143.5	
PP&E (net)	3.3	3.3	3.3	3.1	
Goodwill + intangibles	6.8	6.8	6.7	5.0	
Total assets	207.5	214.6	212.9	214.4	
Accounts payable	0.0	0.0	0.0	171.8	
Short-term debt	4.9	3.1	4.6	0.9	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	168.6	172.0	171.9	174.8	
Long-term debt	13.7	16.4	14.3	13.6	
Total liabilities	190.1	195.4	193.3	192.7	
Shareholders' equity	17.3	19.2	19.6	21.7	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	2.4	2.3	2.3	2.5	
D&A	0.4	0.5	0.5	0.6	
Stock-based compensation	0.2	0.2	0.2	0.2	
Working capital change	0.2	0.4	(0.6)	0.4	
Operating cash flow	6.4	4.5	2.8	4.5	
Capital expenditures	(0.7)	(0.5)	(0.4)	(0.7)	
Investing cash flow	(4.9)	(9.5)	1.0	(1.8)	
Buybacks	(0.1)	(0.2)	(0.6)	(0.5)	
Dividends paid	(0.9)	(1.1)	(1.2)	(1.2)	
Debt issuance / (repay)	6.6	0.8	(0.4)	(0.9)	
Financing cash flow	(1.1)	4.7	(4.0)	(2.2)	
Free cash flow	5.7	4.0	2.4	3.8	

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21 EXPANDED RATIO ANALYSIS (I)

live ratio engine · profitability · valuation

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	12.2%	12.4%	12.9%	11.9%	12.2%	8%	
ROA	1.3%	1.2%	1.1%	1.1%	1.2%	0.8%	
ROIC	-6.9%	-9.2%	-6.5%	-11.4%	18.2%	3.7%	
Gross margin	99.2%	83.0%	64.0%	59.2%	65.3%	68.5%	
Operating margin	44.3%	34.1%	24.2%	22.3%	24.9%	20.1%	
Net margin	34.9%	26.9%	19.0%	17.7%	19.6%	15.8%	
EBITDA margin	48.6%	38.9%	27.9%	26.1%	28.1%	24.7%	
FCF margin	30.1%	65.7%	32.6%	18.4%	33.7%	—	
VALUATION							
P/E	9.45	8.31	9.47	12.12	12.42	17.0	
P/B	1.18	1.17	1.16	1.43	1.44	1.3	
P/S	3.29	2.24	1.80	2.14	2.43	3.07	
P/FCF	10.93	3.41	5.54	11.63	7.22	15.2	
EV/EBITDA	-9.40	-6.66	-9.63	-3.50	6.25	17.3	
EV/Revenue	-4.57	-2.59	-2.70	-0.91	1.82	4.3	
Earnings yield	10.6%	12.0%	10.6%	8.3%	8.1%	5.11%	
FCF yield	9.2%	29.3%	18.1%	8.6%	13.9%	6.59%	

EXPANDED RATIO ANALYSIS (II)

leverage · solvency

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	0.48	0.41	0.47	0.38	0.82	0.37	
Quick ratio	0.48	0.41	0.47	0.38	0.82	0.37	
Debt / equity	0.57	1.07	1.01	0.97	0.67	0.65	
Debt / assets	6.0%	9.0%	9.1%	8.9%	6.8%	7.4%	
Net debt / EBITDA	-16.17	-12.42	-16.08	-11.72	-2.09	4.87	
Interest coverage	7.94	3.16	0.76	0.61	0.82	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.04	0.04	0.06	0.06	0.06	0.05	
Receivables turnover	2.82	2.87	4.05	4.37	0.21	0.1	
DSO (days)	129	127	90	83	1753	—	
DPO (days)	0	0	0	0	7021	—	
Cash conversion cycle	129	127	90	83	-5268	-10627	
GROWTH (YoY)							
Revenue growth	-1.5%	13.9%	36.0%	6.1%	-1.6%	—	
Net income growth	94.2%	-11.7%	-4.0%	-1.5%	9.0%	—	
EPS growth	101.1%	-11.3%	-3.1%	-0.6%	11.0%	—	
FCF growth	18323.1%	148.7%	-32.5%	-40.0%	80.0%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	3.97	3.52	3.42	3.40	3.77	2.57	
Book value / share	31.84	24.96	27.88	28.83	32.46	37.76	
Revenue / share	11.40	13.05	17.92	19.18	19.23	16.32	
FCF / share	3.43	8.58	5.84	3.54	6.48	3.30	
Cash / share	107.75	89.95	108.94	86.49	33.44	97.57	
SHAREHOLDER RETURN & SCORES							
Buyback yield	5.3%	0.5%	0.9%	2.2%	1.7%	0.58%	
Altman Z-Score	-0.19	-0.27	-0.19	-0.25	0.20	-0.3	
Piotroski F-Score	6	5	6	6	8	6/9	
Beneish M-Score	-2.38	-2.28	-2.44	-2.29	13.00	-3.15	

22 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	6 / 9	Middling		
Altman Z-Score	-0.3	Distress (<1.81)	Distress	
Income quality	1.56	Cash-backed	OCF ÷ net income	
Beneish M-Score	-3.15	Non-manipulator	vs -2.22 threshold	

23 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.78	Revenue stability	0.96
Interest burden		1.00	Earnings stability	0.60
Operating margin		20.1%	Earnings persistence	1.00
Asset turnover		0.06×	Revenue CAGR 3y	10.8%
Financial leverage		9.18×	EPS CAGR 3y	-11.6%
= ROE		8%	FCF CAGR 3y	-11.6%

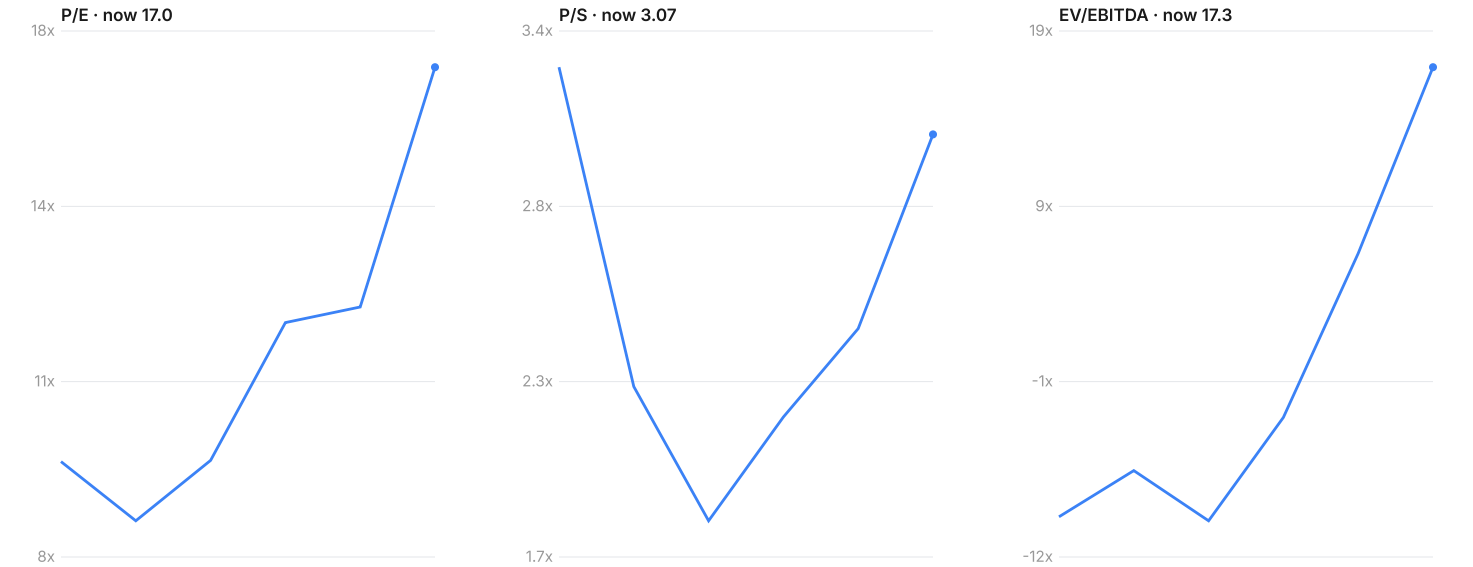
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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 0.58%	DIVIDEND YIELD 3.22%	TOTAL SHAREHOLDER RETURN 3.08% cash yield	SBC / REVENUE 1.6% dilution pressure
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24 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



25 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
TFC	\$57.5B	12.0	9%	20.4%	+0.3%	6/9	+16.0%
MTB	\$31.1B	11.2	11%	24.3%	-5.8%	7/9	+21.4%
HBAN	\$30.9B	11.2	9%	17.4%	+18.5%	7/9	+0.2%
NU	\$70.3B	19.7	32%	19.2%	+54.9%	4/9	-1.2%
CFG	\$26.7B	12.7	8%	18.4%	-4.5%	7/9	—
PNC	\$86.7B	11.6	13%	22.6%	+3.9%	4/9	—
FCNCA	\$24.0B	11.4	11%	18.6%	-1.3%	7/9	—
RF	\$23.4B	10.6	12%	24.0%	+0.5%	6/9	—

1-yr returns computed from adjusted price history; peers without a tracked series show —.

26 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

51 Analysts



MEAN TARGET (QTR) \$63.25 4 targets	TARGET VS. PRICE +25.6% last-quarter mean	NEXT REPORT 2026-10-19 street \$0.83
--	--	---

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$12.88B	\$12.90B / \$12.86B	\$3.04	\$3.11 / \$2.98	13
FY2027	\$14.05B	\$14.25B / \$13.82B	\$4.94	\$5.17 / \$4.31	14
FY2028	\$14.80B	\$15.17B / \$14.49B	\$5.41	\$5.89 / \$4.69	9

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27 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$63.00	+25.1%	2
Last Quarter	\$63.25	+25.6%	4
Last Year	\$58.95	+17.0%	22
All Time	\$50.33	-0.1%	54

Rolling mean of published targets vs. last close \$50.37. Aggregated from StreetInsider, Benzinga.

Third-Party Composite Rating

B

DCF4/5ROE3/5ROA3/5DEBT/EQ3/5P/E2/5P/B2/5

Independent quant composite as of 2026-10-16; components scored 1-5 (5 best). Shown for contrast with the InsiderStreet Score — methodologies differ.

28 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set

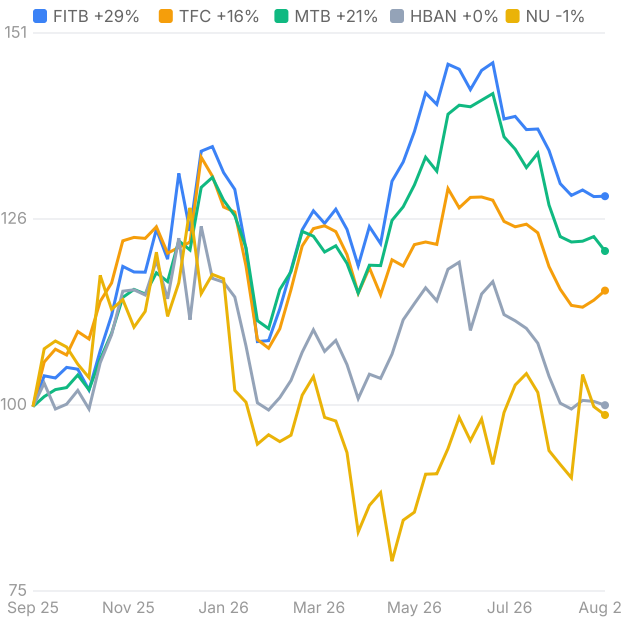
FITB +29.0% vs S&P 500 +15.9% — spread +13.1pp



Sector — XLF +7.2%



Peer Set — indexed to 100



All series indexed to 100 at the start of the window, adjusted closes.

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TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON

site chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,2σ) band, volume, and Wilder RSI(14) — computed from live daily OHLCV.

MOVING AVERAGE RIBBON & TREND

site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$50.87	-0.50	-0.98%	Below
SMA 50	\$53.19	-2.82	-5.30%	Below
SMA 200	\$51.07	-0.70	-1.37%	Below
EMA 9	\$50.44	-0.07	-0.14%	Below
EMA 21	\$51.11	-0.74	-1.45%	Below
EMA 50	\$52.40	-2.03	-3.87%	Below
EMA 200	\$50.68	-0.31	-0.61%	Below

Series and readings from the nightly technical-indicator history — identical data to the site's ribbon chart. Supertrend segments colored by direction.

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29 TECHNICAL POWER SCORE

EDGE · site engine · 34/100 composite

TECHNICAL VERDICT

BEARISH

Power Score -32

8 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

20

40

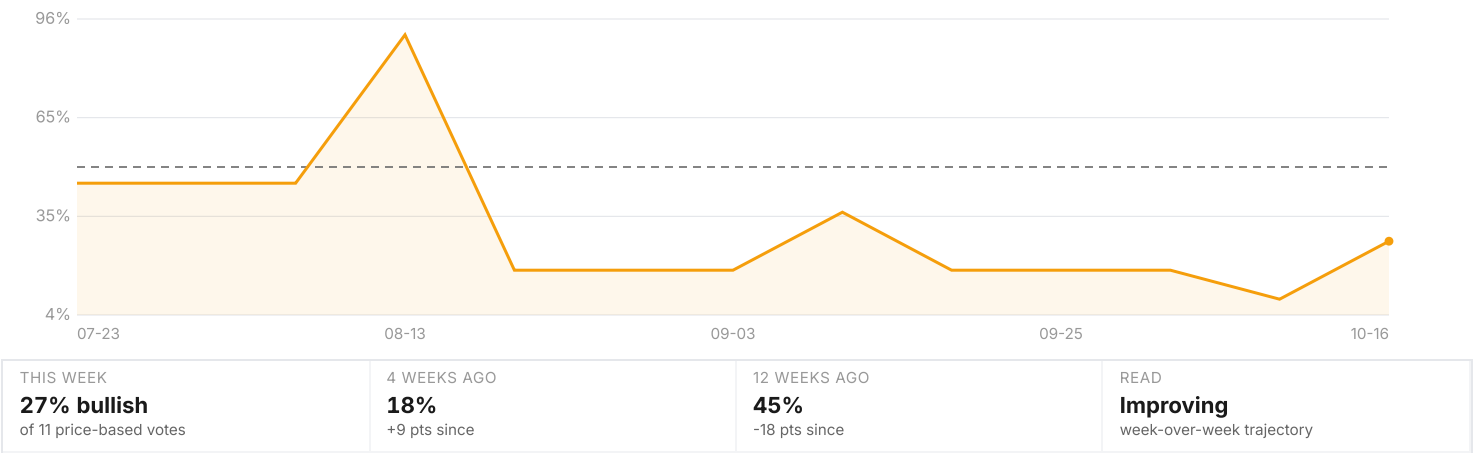
44

17

50

BEARISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



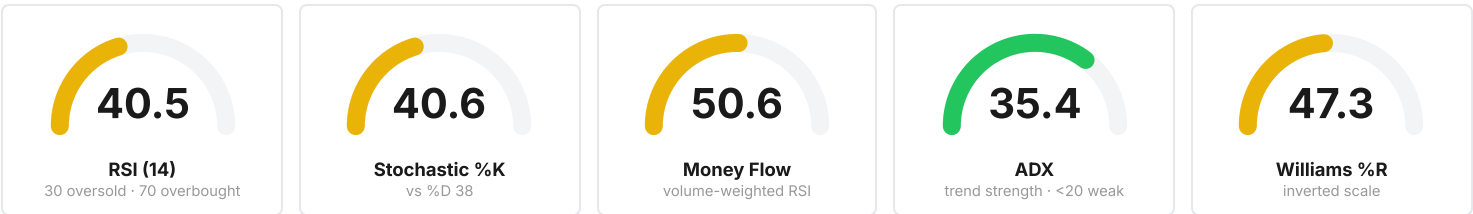
INDICATOR VOTE GRID

8 bull / 14 bear

● Price vs SMA 20	\$50.87	● Price vs SMA 50	\$53.19	● Price vs SMA 200	\$51.07
● EMA 9/21 Cross	50.4/51.1	● SMA 50/200	Golden	● ADX Direction	ADX 35
● Supertrend	\$52	● Parabolic SAR	\$49	● SMA Slope	-0.100
● RSI	40.5	● Stochastic K/D	41/38	● StochRSI K/D	71/60
● Williams %R	-47	● CCI	-19	● TSI vs Signal	-25.3
● CMO	-19.0	● ROC	-0.98%	● OBV Signal	Distrib
● Chaikin MF	-0.010	● MFI	51	● Force Index	-0M
● Elder Ray Bull	0.41				

INDICATOR GAUGES

site technicals-tab style



30 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$50.13 / \$50.91 / \$51.46	S1 / S2	\$49.58 / \$48.80
Bollinger (20,2)	\$49.42 – \$52.32	Squeeze	ON
52-wk range	\$38.76 – \$59.01	Off 52-wk high	-14.6%
ATR (14)	\$1.04 (2.1%)	Historical vol	16.1%

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31 SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

-1.8% Jan 55%	-0.4% Feb 50%	-0.7% Mar 43%	+4.6% Apr 55%	+2.5% May 50%	-1.9% Jun 45%	+5.2% Jul 70%	+0.5% Aug 55%	-0.7% Sep 40%	+1.4% Oct 60%	+3.9% Nov 75%	+1.5% Dec 65%
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Sample: 20 years — treat short histories as suggestive, not statistical.

32 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	FITB	S&P 500
Weekly volatility (σ , 1y)	3.91%	1.83%
Best / worst week (1y)	+9.8% / -10.5%	—
Max drawdown (5y, monthly)	-58.3%	—
1-week VaR (95%)	-6.1%	—
Beta (5y)	0.91	1.00

33 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

FITB EQUITY WEATHER (LIVE)

RAINY · -35

Trend

Momentum

Volume

Volatility

Breadth

-48

-16

-48

-30

-23

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed

Bearish

SPY / QQQ TSI

7.2 / 4.7

trend strength

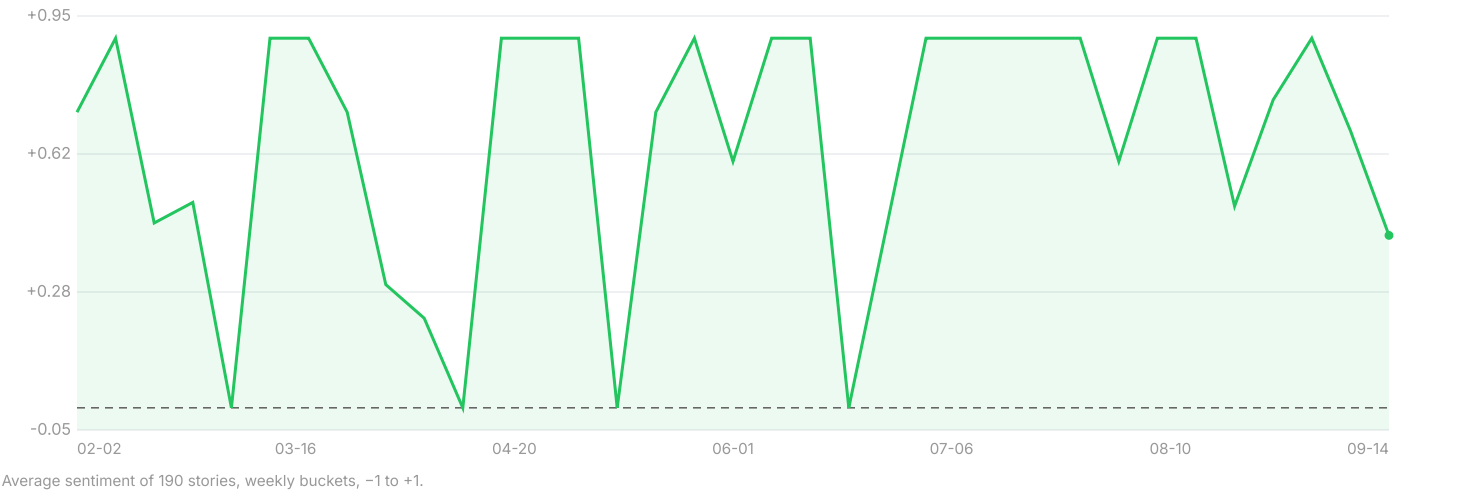
SECTOR STRENGTH

46/100

breadth average

34 NEWS SENTIMENT — WEEKLY

live Glauxie-scored feed



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35 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Rainy

OVERALL -34.9 -12.1 vs industry		TREND -48.4 -24.4 vs industry	MOMENTUM -16.2 -2.1 vs industry	VOLUME -48.1 -13.5 vs industry
READING	FITB	BANKS - REGIONAL N=1,560	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	-34.9	-22.8	-16.3	-20.5
Trend	-48.4	-24.0	-12.5	-21.3
Momentum	-16.2	-14.1	-4.4	-15.8
Volume	-48.1	-34.6	+0.0	-3.8

Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

36 EXECUTIVE COMPENSATION

live proxy data · FY2003

EXECUTIVE	TOTAL COMP	STRUCTURE
George A. Schaefer, Jr President and Chief E	\$3.4M	25% equity+incentive
Stephen J. Schrantz Executive Vice President	\$1.0M	0% equity+incentive
Kevin T. Kabat Executive Vice President	\$1.0M	0% equity+incentive
Robert P. Niehaus Executive Vice President	\$0.9M	0% equity+incentive
Neal E. Arnold Executive Vice President and	\$0.9M	0% equity+incentive

37 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	51
Social	67
Governance	58
Composite ESG	58



38 METHODOLOGY

Methodology. Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

39 DISCLOSURES

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40 DATA PROVENANCE FOR THIS REPORT			sources · coverage · method
DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT	
Price & volume	market_db.historical_prices	52 rows	
Fundamentals	income_statements_annual	6 rows · 2020 to 2025	
Reported vs consensus	fact/earnings_calendar	24 rows · 2020-10-22 to 2026-07-17	
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31	
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	114 rows · 1998 to 2026	
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-07-20 to 2026-08-04	
Proposed sales (Form 144)	edgar/form144	not present for this symbol	
Beneficial ownership (13D/G)	edgar/13dg	not present for this symbol	
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15	
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31	
ETF & fund holding	etf_holdings_changelog (30d)	1 record	
Peer set	stock_peers_dynamic	8 rows	
Industry medians	industry_medians	1 record	
Congressional trades	congress_db (House + Senate)	1 record	
ESG	fact/esg_disclosures	1 record	

Method. Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

Not covered. Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.