3Q12 Earnings Conference Call

October 18, 2012

Please refer to earnings release dated October 18, 2012 for further information.

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Cautionary statement

This report contains statements that we believe are "forward-looking statements" within the meaning of Section 27A of the Securities Act of 1933, as amended, and Rule 175 promulgated thereunder, and Section 21E of the Securities Exchange Act of 1934, as amended, and Rule 3b-6 promulgated thereunder. These statements relate to our financial condition, results of operations, plans, objectives, future performance 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," "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. When considering these forward-looking statements, you should keep in mind these risks and uncertainties, as well as any cautionary statements we may make. Moreover, you should treat these statements as speaking only as of the date they are made and based only on information then actually known to us.

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) general economic conditions and weakening in the economy, specifically the real estate market, either nationally or in the states in which Fifth Third, one or more acquired entities and/or the combined company do business, are less favorable than expected; (2) deteriorating credit quality; (3) political developments, wars or other hostilities may disrupt or increase volatility in securities markets or other economic conditions; (4) changes in the interest rate environment reduce interest margins; (5) prepayment speeds, loan origination and sale volumes, charge-offs and loan loss provisions; (6) Fifth Third's ability to maintain required capital levels and adequate sources of funding and liquidity; (7) maintaining capital requirements may limit Fifth Third's operations and potential growth; (8) changes and trends in capital markets; (9) problems encountered by larger or similar financial institutions may adversely affect the banking industry and/or Fifth Third; (10) competitive pressures among depository institutions increase significantly; (11) effects of critical accounting policies and judgments; (12) changes in accounting policies or procedures as may be required by the Financial Accounting Standards Board (FASB) or other regulatory agencies; (13) legislative or regulatory changes or actions, or significant litigation, adversely affect Fifth Third, one or more acquired entities and/or the combined company or the businesses in which Fifth Third, one or more acquired entities and/or the combined company are engaged, including the Dodd-Frank Wall Street Reform and Consumer Protection Act; (14) ability to maintain favorable ratings from rating agencies; (15) fluctuation of Fifth Third's stock price; (16) ability to attract and retain key personnel; (17) ability to receive dividends from its subsidiaries; (18) potentially dilutive effect of future acquisitions on current shareholders' ownership of Fifth Third; (19) effects of accounting or financial results of one or more acquired entities; (20) difficulties from the separation of or the results of operations of Vantiv, LLC from Fifth Third; (21) loss of income from any sale or potential sale of businesses that could have an adverse effect on Fifth Third's earnings and future growth; (22) ability to secure confidential information through the use of computer systems and telecommunications networks; and (23) the impact of reputational risk created by these developments on such matters as business generation and retention, funding and liquidity.

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.

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3Q12 in review

- **Net income available to common shareholders of $354MM ($0.38 per diluted common share), vs. $376MM ($0.40 per share) in 2Q12 and $373MM ($0.40 per share) in 3Q11**

Significant items in 3Q12 results

$ in MM, except per share data	Net income impact		After tax EPS impact
	Pre-tax	After tax	
Debt extinguishment costs related to redemptions of TruPS	($26)	(~$17)	(~$0.02)
Valuation adjustment on Vantiv warrant	($16)	(~$10)	(~$0.01)
Sale of certain Fifth Third funds	$11	~$8	~$0.01
Increase in mortgage rep and warranty reserve	($24)	(~$16)	(~$0.02)

  - **Return on assets (ROA) of 1.23%; return on average common equity of 10.4%; return on average tangible common equity** of 12.8%**
- **Credit trends remain favorable**
  - **Net charge-offs (NCOs) of $156MM (0.75% of loans and leases) down $25MM (13 bps) vs. 2Q12; lowest since 3Q07**
  - **Provision expense of $65MM, down $6MM vs. 2Q12; loan loss allowance down $91MM sequentially; allowance to loan ratio of 2.32%, 133% of nonperforming assets (NPAs), 167% of nonperforming loans and leases (NPLs), and 3.1 times 3Q12 annualized NCOs**
  - **Total NPAs of $1.5B including loans held-for-sale (HFS) down $190MM, or 11%, from 2Q12; NPAs excluding loans HFS of $1.4B down $173MM, or 11%; lowest since 4Q07**
  - **NPA ratio of 1.73% down 23 bps from 2Q12, NPL ratio of 1.38% down 24 bps from 2Q12**
  - **Total delinquencies (loans 30-89 days past due and ≥90 days past due) down 5% sequentially, lowest since 2005**
- **Strong capital ratios***
  - **Tier 1 common ratio 9.67%**, down 10 bps sequentially (Basel III pro forma estimate of ~9%)**
  - **Tier 1 capital ratio 10.85%, Total capital ratio 14.76%, Leverage ratio 10.09%**
  - **Tangible common equity ratio** of 9.10% excluding unrealized gains/losses; 9.45% including them**
  - **Book value per share of $14.84; tangible book value per share** of $12.12 up 2% from 2Q12 and 10% from 3Q11**

** Capital ratios estimated; presented under current U.S. capital regulations. The pro forma Tier I common equity ratio is management's estimate based upon its current interpretation of the three draft Federal Register notices proposing enhancements to regulatory capital requirements published in June 2012. The actual impact to the Bancorp's Tier I common equity ratio may change significantly due to further clarification of the agencies proposals or revisions to the agencies final rules, which remain subject to public comment.*

*** Non-GAAP measure; see Reg. G reconciliation in appendix.*

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Financial summary

($ in millions)	Actual 3Q11	Actual 2Q12	Actual 3Q12	Seq. Δ $	Seq. Δ %	YOY Δ $	YOY Δ %
Average Balances							
Commercial loans*	$43,879	$46,886	$46,901	$15	-	$3,022	7%
Consumer loans*	34,741	35,700	35,987	287	1%	1,246	4%
Total loans & leases*	**$78,620**	**$82,586**	**$82,888**	**$302**	**-**	**$4,268**	**5%**
Core deposits	**$78,222**	**$81,980**	**$81,722**	**($258)**	**-**	**$3,500**	**4%**
Income Statement Data							
Net interest income (taxable equivalent)	$902	$899	$907	$8	1%	$5	1%
Provision for loan and lease losses	87	71	65	(6)	(9%)	(22)	(25%)
Noninterest income	665	678	671	(7)	(1%)	6	1%
Noninterest expense	946	937	1,006	69	7%	60	6%
Net income attributable to Bancorp	**$381**	**$385**	**$363**	**($22)**	**(6%)**	**($18)**	**(5%)**
Net income available to common shareholders	**$373**	**$376**	**$354**	**($22)**	**(6%)**	**($19)**	**(5%)**
Pre-provision net revenue^	**$617**	**$636**	**$568**	**($68)**	**(11%)**	**($49)**	**(8%)**
Earnings per share, diluted	**$0.40**	**$0.40**	**$0.38**	**($0.02)**	**(5%)**	**($0.02)**	**(5%)**
Net interest margin	**3.65%**	**3.56%**	**3.56%**	**-**	**-**	**(9bps)**	**(2%)**
Return on average assets	**1.34%**	**1.32%**	**1.23%**	**(9bps)**	**(7%)**	**(11bps)**	**(8%)**
Return on average common equity	**11.9%**	**11.4%**	**10.4%**	**(100bps)**	**(9%)**	**(150bps)**	**(12%)**
Return on average tangible common equity^	**14.9%**	**14.1%**	**12.8%**	**(130bps)**	**(9%)**	**(210bps)**	**(14%)**

- **3Q12 earnings of $0.38 per share included $26MM ($0.02 per share after-tax) of debt extinguishment costs associated with redemption of TruPS; $16MM ($0.01 per share after-tax) in losses on Vantiv warrants, $11MM ($0.01 per share after-tax) of net benefit recognized on the sale of certain Fifth Third funds.**
- **3Q12 also included additional charges of $24MM ($0.02 per share after-tax) related to the increase in mortgage repurchase reserve as a result of additional information obtained from Freddie Mac regarding future mortgage repurchases and file requests.**

** Excluding loans held-for-sale*
^ Non-GAAP measure; See Reg. G reconciliation in appendix
Note: Numbers may not sum due to rounding and percentages are calculated on actual dollar amounts not the rounded dollar amounts

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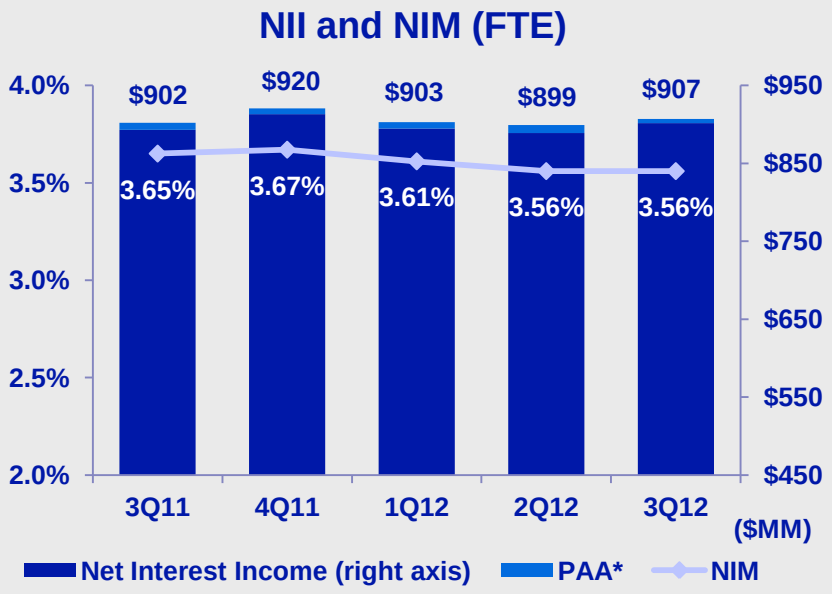
Net interest income



Yield Analysis	3Q11	2Q12	3Q12	Seq. Δ (bps)	YoY Δ (bps)
Commercial and industrial loans	4.29%	4.13%	4.08%	(5)	(21)
Commercial mortgage loans	3.94%	3.81%	3.76%	(5)	(18)
Commercial construction loans	3.02%	3.05%	2.83%	(22)	(19)
Commercial leases	3.87%	3.68%	3.62%	(6)	(25)
Residential mortgage loans	4.47%	4.12%	4.03%	(9)	(44)
Home equity	3.89%	3.80%	3.78%	(2)	(11)
Automobile loans	4.52%	3.76%	3.61%	(15)	(91)
Credit card	9.49%	9.92%	9.82%	(10)	33
Other consumer loans and leases	30.76%	42.87%	49.00%	NM	NM
Total loans and leases	**4.48%**	**4.26%**	**4.21%**	**(5)**	**(27)**
Taxable securities	3.88%	3.48%	3.41%	(7)	(47)
Tax exempt securities	5.84%	5.02%	3.29%	(173)	(255)
Other short-term investments	0.25%	0.24%	0.25%	1	-
Total interest-earning assets	**4.28%**	**4.08%**	**4.03%**	**(5)**	**(25)**
Total interest-bearing liabilities	**0.86%**	**0.73%**	**0.67%**	**(6)**	**(19)**
Net interest spread	**3.42%**	**3.35%**	**3.36%**	**1**	**(6)**

- **Sequential net interest income growth reflected lower deposit costs and benefit from non-recurring items partially offset by asset yield compression in loans and securities, which more than offset net loan growth**
  - **NII up $8MM sequentially and $5MM year-over-year**
    - **Included in results were $10MM of non-recurring benefits (4 bps positive impact to NIM), $6MM benefit from day count (1 bp negative impact to NIM), and $4MM benefit from redemption of TruPS (2 bps positive impact to NIM)**
  - **NIM flat sequentially and down 9 bps year-over-year**
- **Yield on interest-earning assets declined 5 bps sequentially and 25 bps year-over-year**

** Represents purchase accounting adjustments included in net interest income.*

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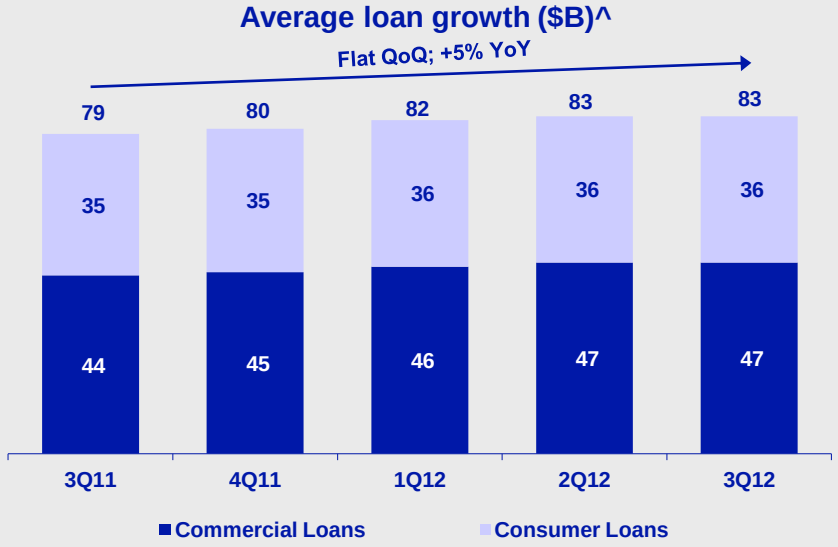
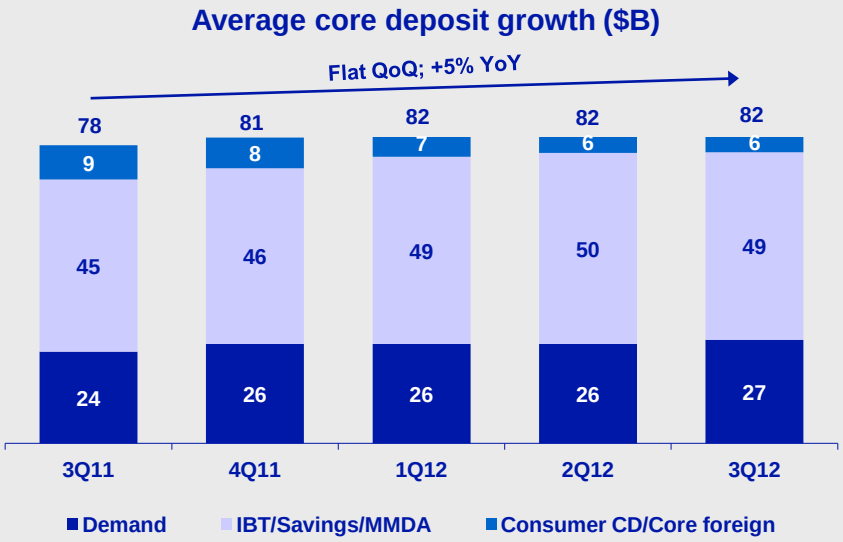
Balance sheet



- C&I loans up 1% sequentially and 15% from 3Q11
- CRE loans down 4% sequentially and 13% from 3Q11
- Consumer loans were up 1% sequentially and 4% year-over-year
- Average warehoused residential mortgage loans held-for-sale were $1.9B in 3Q12 versus $1.8B in 2Q12



- Core deposit to loan ratio of 99% flat versus 3Q11
  - DDAs up 3% sequentially and 15% year-over-year
  - Consumer average transaction deposits down 1% sequentially and up 5% from the previous year
  - Commercial average transaction deposits flat sequentially and up 10% from the previous year

^ Excludes loans held-for-sale
Note: Numbers may not sum due to rounding

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Noninterest income

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Noninterest income	Actual			Seq. Δ		YOY Δ	
	3Q11	2Q12	3Q12	$	%	$	%
($ in millions)							
Service charges on deposits	$134	$130	$128	($2)	(2%)	($6)	(5%)
Corporate banking revenue	87	102	101	(1)	(1%)	14	16%
Mortgage banking net revenue	178	183	200	17	9%	22	13%
Investment advisory revenue	92	93	92	(1)	(2%)	-	-
Card and processing revenue	78	64	65	1	2%	(13)	(17%)
Other noninterest income	64	103	78	(25)	(24%)	14	22%
Securities gains, net	26	3	2	(1)	(33%)	(24)	(92%)
Securities gains, net - non-qualifying hedges on MSRs	6	-	5	5	NM	(1)	(24%)
Noninterest income	**$665**	**$678**	**$671**	**($7)**	**(1%)**	**$6**	**1%**

- **Noninterest income of $671MM decreased $7MM, or 1%, from prior quarter and included a $16MM negative valuation adjustment on Vantiv warrant and $13MM of gains on the sale of certain Fifth Third funds; prior quarter results included $56MM positive valuation adjustment on Vantiv warrant, $17MM negative valuation adjustment associated with bank premises held-for-sale and $11MM reduction related to valuation of Visa total return swap**
- **Mortgage banking net revenue of $200MM benefited from record gains on deliveries, partially offset by MSR valuation adjustments**
- **Credit costs recorded in noninterest income:**

($ in millions)	Actual 3Q11	2Q12	3Q12
Gain / (loss) on sale of loans	$3	$8	$2
Commercial loans HFS FV adjustment	(6)	(5)	(3)
Gain / (loss) on sale of OREO properties	(21)	(19)	(11)
Mortgage repurchase costs	(2)	(2)	(2)
Total credit-related revenue impact	**($25)**	**($17)**	**($14)**

Note: Numbers may not sum due to rounding

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Noninterest expense

FIFTH THIRD BANK

Noninterest expense	Actual			Seq. Δ		YOY Δ	
	3Q11	2Q12	3Q12	$	%	$	%
($ in millions)							
Salaries, wages and incentives	$369	$393	$399	$6	2%	$30	8%
Employee benefits	70	84	79	(5)	(5%)	9	14%
Net occupancy expense	75	74	76	2	3%	1	2%
Technology and communications	48	48	49	1	2%	1	3%
Equipment expense	28	27	28	1	2%	-	(1%)
Card and processing expense	34	30	30	-	(1%)	(4)	(13%)
Other noninterest expense	322	281	345	64	23%	23	7%
Noninterest expense	**$946**	**$937**	**$1,006**	**$69**	**7%**	**$60**	**6%**

- **Noninterest expense of $1.0B increased $69MM, or 7%, compared with 2Q12 and included $26MM of debt extinguishment costs related to the redemption of TruPS, $22MM of additional expense to increase the mortgage representation and warranty reserve, $5MM benefit from sale of affordable housing investments, and $2MM of costs associated with the sale of certain Fifth Third funds; prior quarter results included $17MM benefit related to affordable housing investments and FDIC insurance**
- **Credit costs recorded in noninterest expense:**

($ in millions)	Actual		
	3Q11	2Q12	3Q12
Mortgage repurchase expense	$19	$18	$36
Provision for unfunded commitments	(10)	(1)	(2)
Derivative valuation adjustments	4	(0)	(2)
OREO expense	7	5	6
Other problem asset related expenses	25	19	21
Total credit-related operating expenses	**$45**	**$40**	**$59**

Note: Numbers may not sum due to rounding

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Pre-tax pre-provision earnings*

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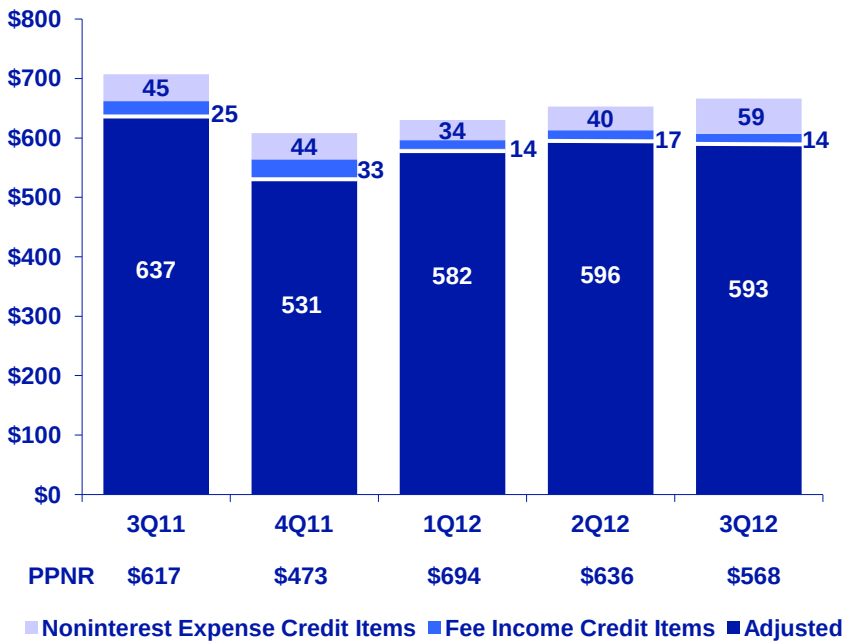
PPNR trend



PPNR reconciliation

($ in millions)	3Q11	4Q11	1Q12	2Q12	3Q12
Income before income taxes (U.S. GAAP) (a)	$530	$418	$603	$565	$503
Add: Provision expense (U.S. GAAP) (b)	87	55	91	71	65
PPNR (a) + (b)	$617	$473	$694	$636	$568
Adjustments to remove (benefit) / detriment^:					
In noninterest income:					
Vantiv IPO gain	-	-	(115)	-	-
Vantiv debt refinancing	-	-	34	-	-
Valuation of 2009 Visa total return swap	17	54	19	11	1
Vantiv warrants & puts	(3)	(10)	(46)	(56)	16
Valuation of bank premises moved to HFS	-	-	-	17	-
Litigation reserve additions in revenue	-	-	-	6	-
Sale of certain Fifth Third funds	-	-	-	-	(13)
Securities (gains) / losses	(26)	(5)	(9)	(3)	(2)
In noninterest expense:					
Debt extinguishment (gains) / losses	-	-	9	-	26
Non-income tax related assessment resolution	-	-	(23)	-	-
Sale of certain Fifth Third funds	-	-	-	-	2
Termination of certain borrowing & hedging transactions	28	-	-	-	-
Severance expense	-	-	6	-	-
FDIC insurance expense	-	-	-	(9)	-
Gain on sale of affordable housing	-	-	-	(8)	(5)
Litigation reserve additions in expense	4	19	13	2	-
Adjusted PPNR	$637	$531	$582	$596	$593
Credit-related items^^:					
In noninterest income	25	33	14	17	14
In noninterest expense	45	44	34	40	59
Credit-adjusted PPNR**	$707	$608	$630	$653	$666

- **PPNR of $568MM down 11% from 2Q12 levels and 8% from prior year**
- **Adjusted PPNR of $593MM, including positive adjustments totaling $25MM, down 1% sequentially and 7% year-over-year**
  - **Including 3Q12 mortgage repurchase reserve build, PPNR of $617MM**

Efficiency ratio

** Non-GAAP measure. See Reg. G reconciliation in appendix.*

*** There are limitations on the usefulness of credit-adjusted PPNR, including the significant degree to which changes in credit and fair value are integral, recurring components of the Bancorp's core operations as a financial institution. This measure has been included herein to facilitate a greater understanding of the Bancorp's financial condition.*

^ Prior quarters include similar adjustments.

^^ See Slide 7 and Slide 8 for detailed breakout of credit-related items.

 # 61% also excluding 3Q12 mortgage repurchase reserve build

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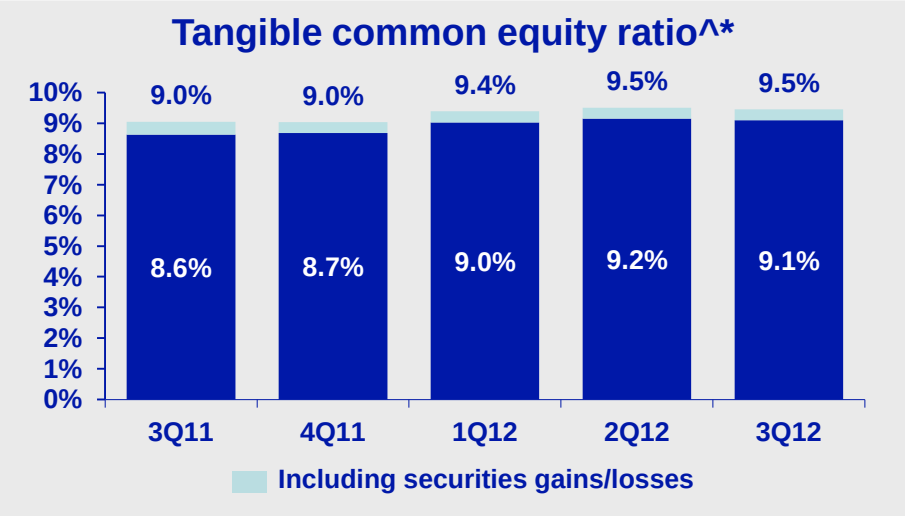
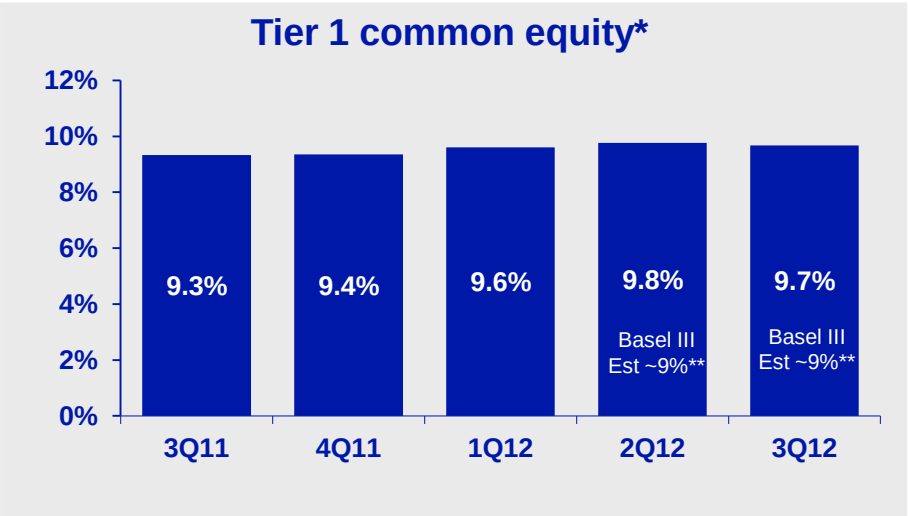
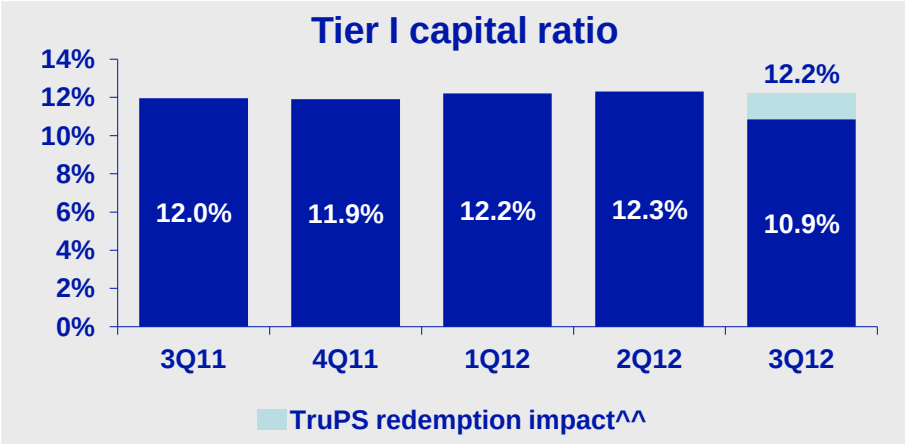
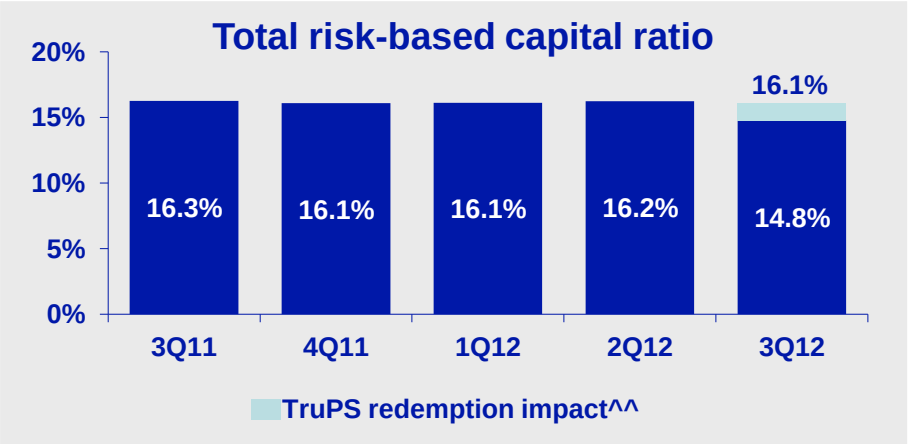
Strong capital position









Capital ratios remained strong during the quarter and reflected growth in retained earnings; offset by impact of share repurchases and TruPS redemptions

** Non-GAAP measure. See Reg. G reconciliation in appendix.*

***The pro forma Tier I common equity ratio is management's estimate based upon its current interpretation of the three draft Federal Register notices proposing enhancements to regulatory capital requirements published in June 2012. The actual impact to the Bancorp's Tier I common equity ratio may change significantly due to further clarification of the agencies proposals or revisions to the agencies final rules, which remain subject to public comment.*

^ Tangible common equity ratio excluding (dark blue) and including (light blue) unrealized securities gains / losses after-tax

^^ Regulatory capital ratios for Fifth Third as of September 30, 2012, excluding the ~135 bps impact of Fifth Third's call of $1.4B in TruPS in 3Q12

Current period regulatory capital data ratios are estimated.

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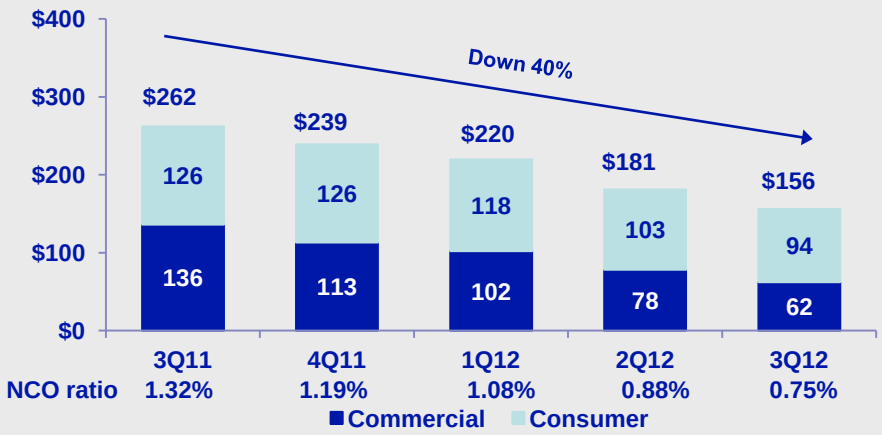
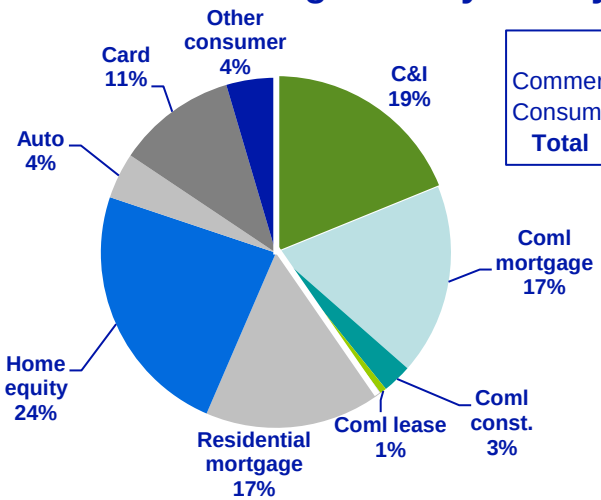
Net charge-offs

Net charge-offs ($MM)



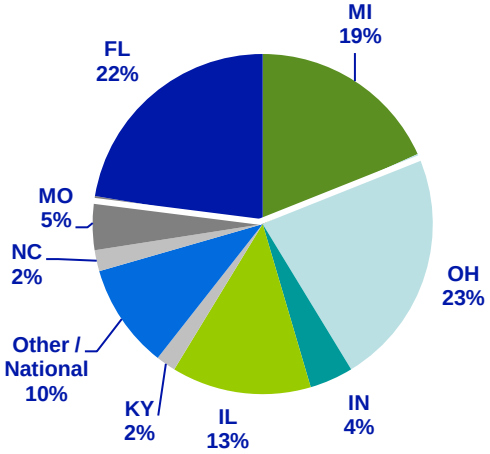
($ in millions)	Actual 3Q11	Actual 2Q12	Actual 3Q12	Seq. Δ $	Seq. Δ %	YOY Δ $	YOY Δ %
C&I	$55	$46	$29	($17)	(37%)	($26)	(47%)
Commercial mortgage	47	25	28	3	12%	(19)	(40%)
Commercial construction	35	-	4	4	NM	(31)	(89%)
Commercial lease	(1)	7	1	(6)	(86%)	2	200%
Commercial	**$136**	**$78**	**$62**	**($16)**	**(21%)**	**($74)**	**(54%)**
Residential mortgage loans	36	36	26	(10)	(28%)	(10)	(28%)
Home equity	53	39	37	(2)	(5%)	(16)	(30%)
Automobile	12	7	7	-	-	(5)	(42%)
Credit card	18	18	18	-	-	-	-
Other consumer	7	3	6	3	100%	(1)	(14%)
Consumer	**$126**	**$103**	**$94**	**($9)**	**(9%)**	**($32)**	**(25%)**
Total net charge-offs	**$262**	**$181**	**$156**	**($25)**	**(14%)**	**($106)**	**(40%)**

Net charge-offs by loan type



	$MM	%
Commercial	$62	40%
Consumer	$94	60%
Total	**$156**	**100%**

Net charge-offs by geography



	$MM	%
Florida	$35	22%
Michigan	29	19%
Subtotal	**$64**	**41%**
Other	92	59%
Total	**$156**	**100%**

Year-over-year charge-offs down significantly due to improving credit trends

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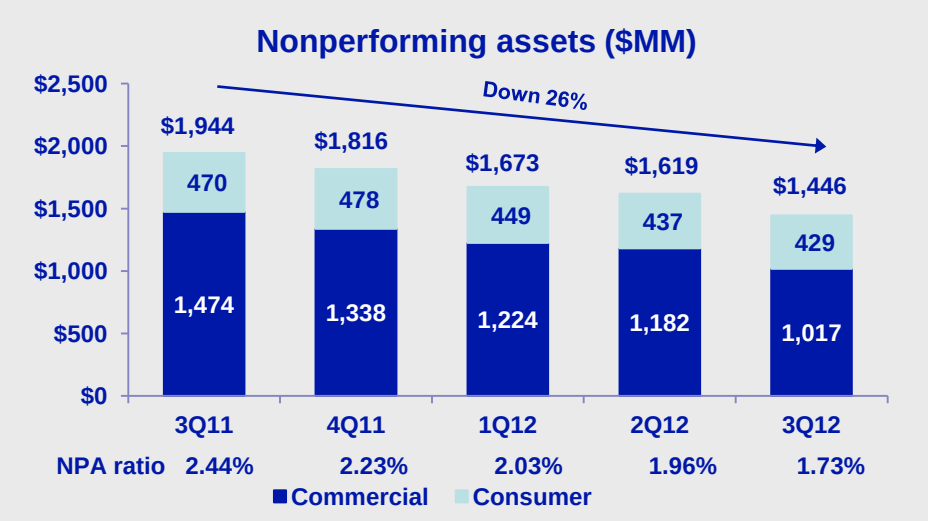
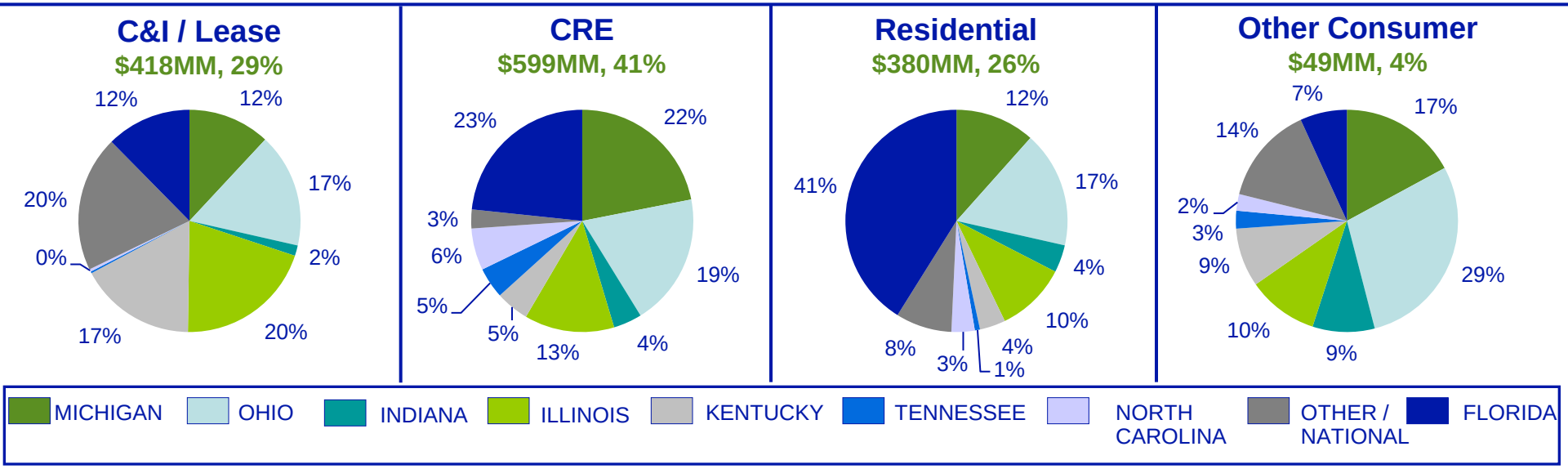
Nonperforming assets



Nonperforming assets continue to improve

- NPAs of $1.4B excluding held-for-sale down 26% year-over-year
- Commercial NPAs of $1.0B, down 31% from the previous year
  - Homebuilder / developer NPAs of $104MM; represent 10% of total commercial NPAs
- Consumer NPAs of $429MM, down 9% from the previous year
- NPAs in held-for-sale of $43MM



NPAs exclude loans held-for-sale.

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NPL Rollforward

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NPL HFI Rollforward

Commercial

	3Q11	4Q11	1Q12	2Q12	3Q12
Beginning NPL Amount	1,253	1,155	1,058	988	983
Transfers to nonperforming	217	189	168	203	121
Transfers to performing	(11)	-	(1)	-	(17)
Transfers to performing (restructured)	(1)	-	(2)	(4)	(20)
Transfers from held for sale	-	4	-	-	-
Transfers to held for sale	(58)	(3)	(3)	(3)	(7)
Loans sold from portfolio	(17)	(21)	(8)	(4)	(18)
Loan paydowns/payoffs	(77)	(149)	(94)	(123)	(160)
Transfer to other real estate owned	(20)	(14)	(36)	(15)	(35)
Charge-offs	(136)	(113)	(101)	(79)	(62)
Draws/other extensions of credit	5	10	7	20	21
Ending Commercial NPL	1,155	1,058	988	983	806

Consumer

	3Q11	4Q11	1Q12	2Q12	3Q12
Beginning NPL Amount	386	383	380	364	359
Transfers to nonperforming	201	205	184	182	161
Transfers to performing	(33)	(28)	(36)	(26)	(29)
Transfers to performing (restructured)	(39)	(39)	(36)	(40)	(37)
Transfers to held for sale	-	-	-	-	-
Loans sold from portfolio	-	-	(4)	-	-
Loan paydowns/payoffs	(27)	(26)	(28)	(32)	(38)
Transfer to other real estate owned	(16)	(30)	(18)	(18)	(17)
Charge-offs	(91)	(87)	(80)	(72)	(53)
Draws/other extensions of credit	2	2	2	1	1
Ending Consumer NPL	383	380	364	359	347
Total NPL	**1,538**	**1,438**	**1,352**	**1,342**	**1,153**
Total new nonaccrual loans - HFI	**418**	**394**	**352**	**385**	**282**

Significant improvement in NPL inflows over past year

Note: Numbers may not sum due to rounding

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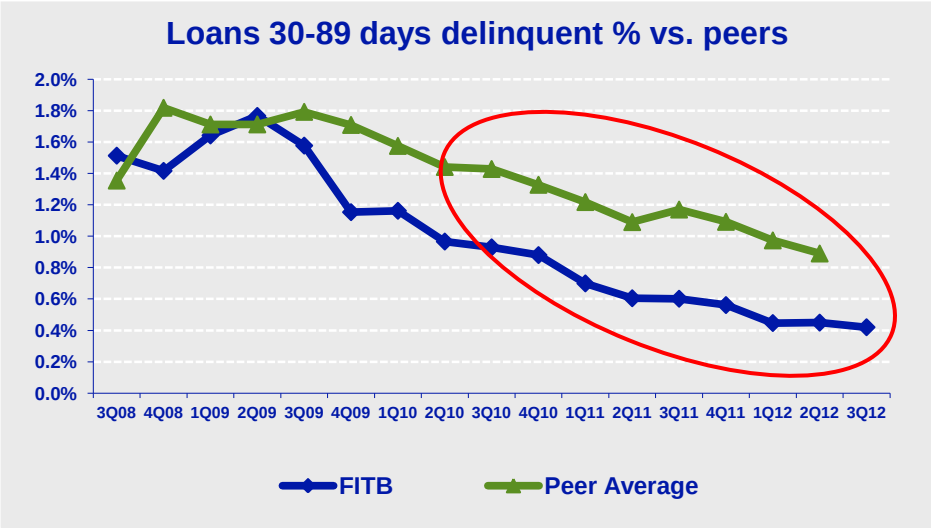
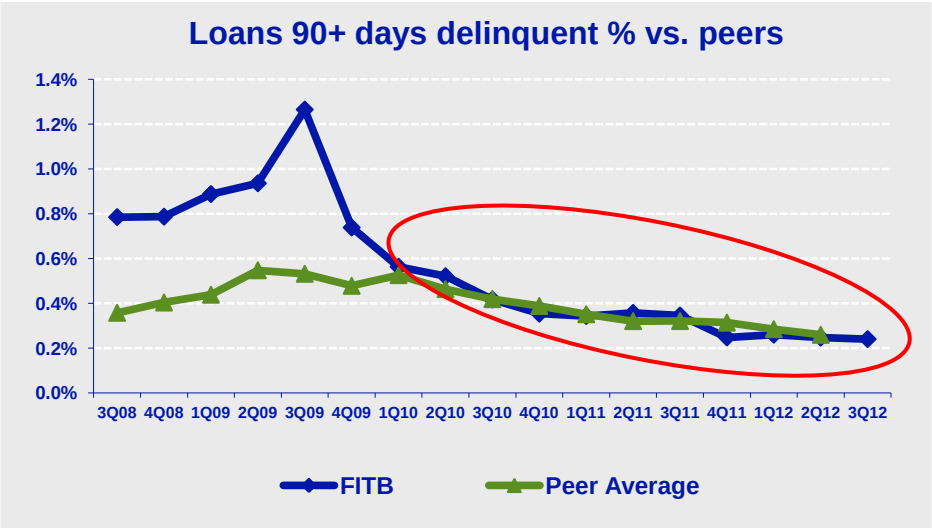
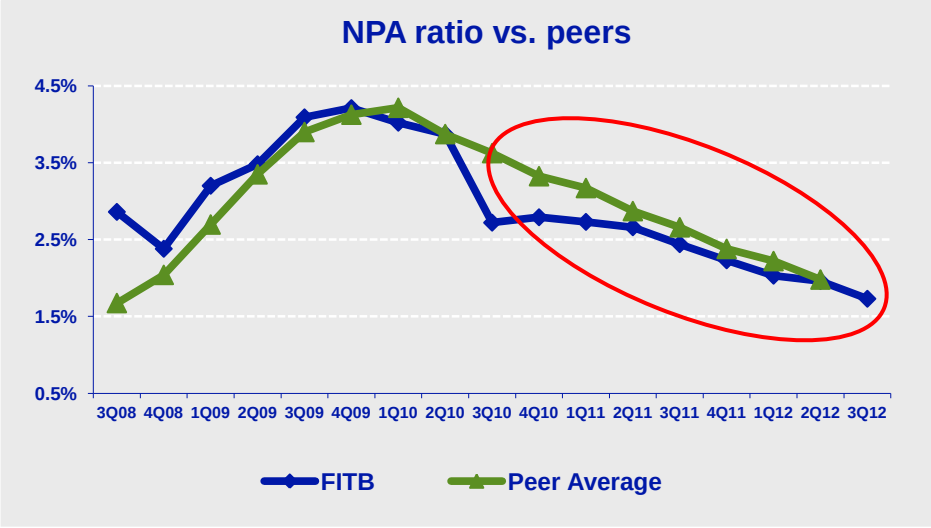
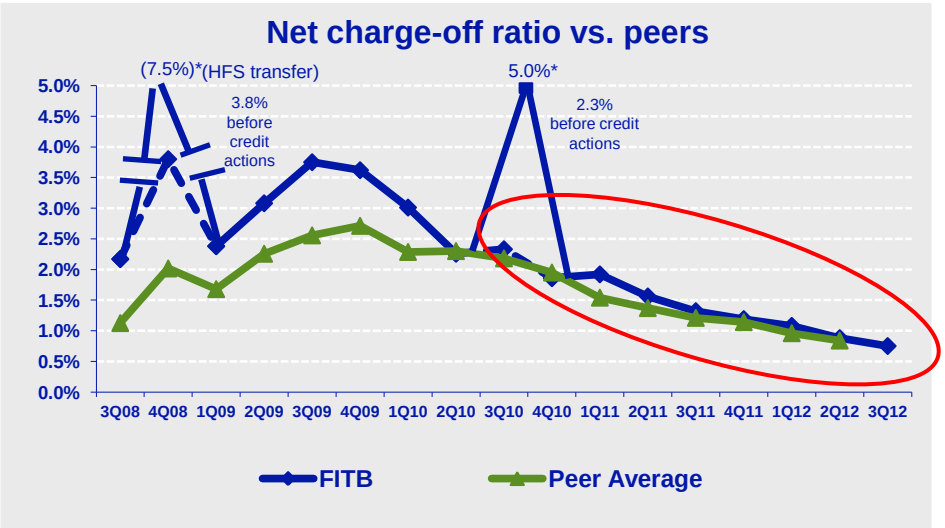
Continued improvement in credit trends









FITB credit metrics are in line with or better than peers

Peer average includes: BBT, CMA, HBAN, KEY, MTB, PNC, RF, STI, USB, WFC, and ZION
Source: SNL Financial and company filings. All ratios exclude loans held-for-sale and covered assets for peers where appropriate.
** 4Q08 NCOs included $800MM in NCOs related to commercial loans moved to held-for-sale; 3Q10 NCOs included $510MM in NCOs related to loans sold or moved to held-for-sale*

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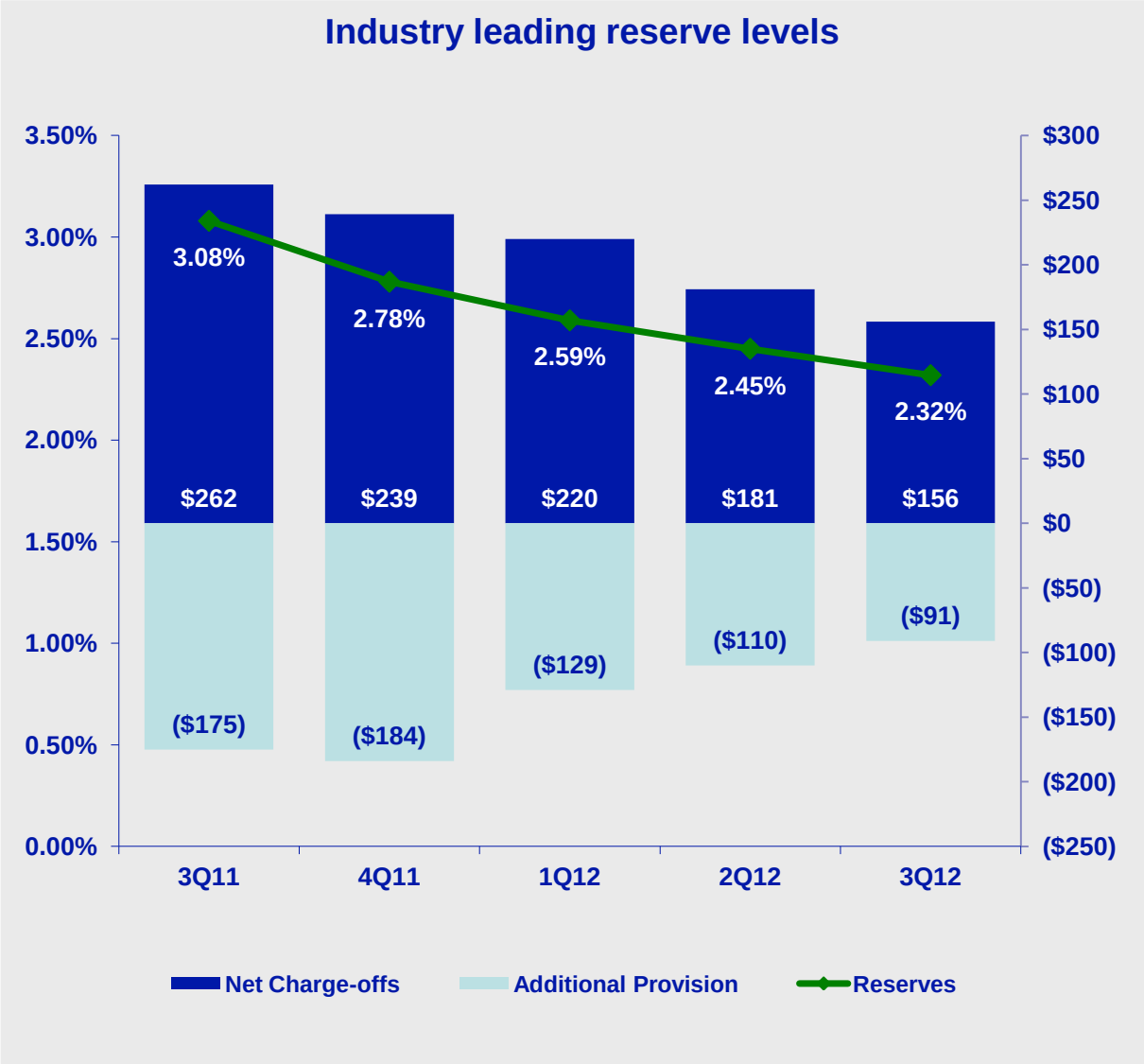
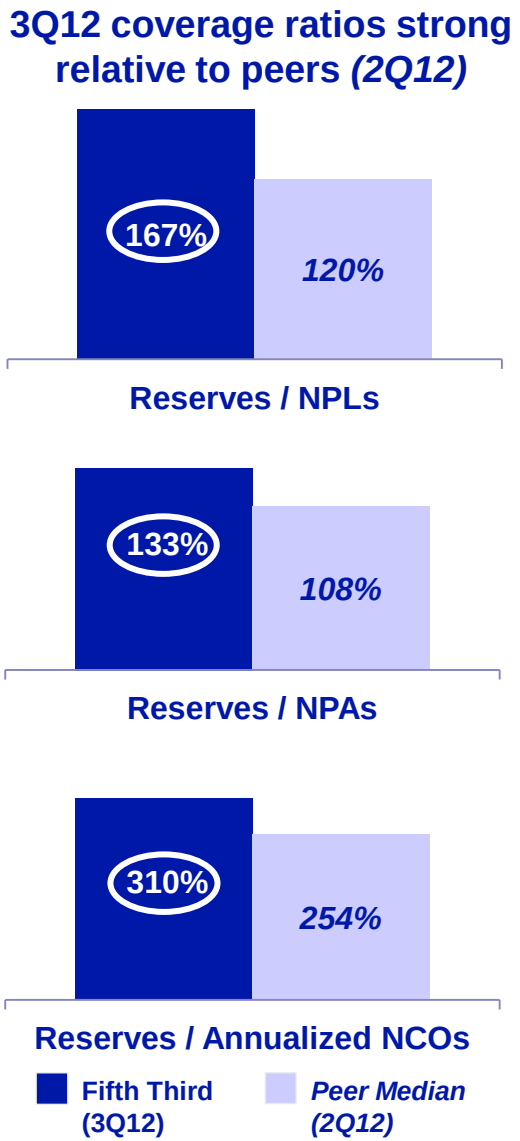
Strong reserve position





Peer median includes: BBT, CMA, HBAN, KEY, MTB, PNC, RF,STI, USB, WFC, and ZION
Source: SNL and company reports. NPAs / NPLs exclude held-for-sale portion for all banks as well as covered assets for BBT, USB, and ZION

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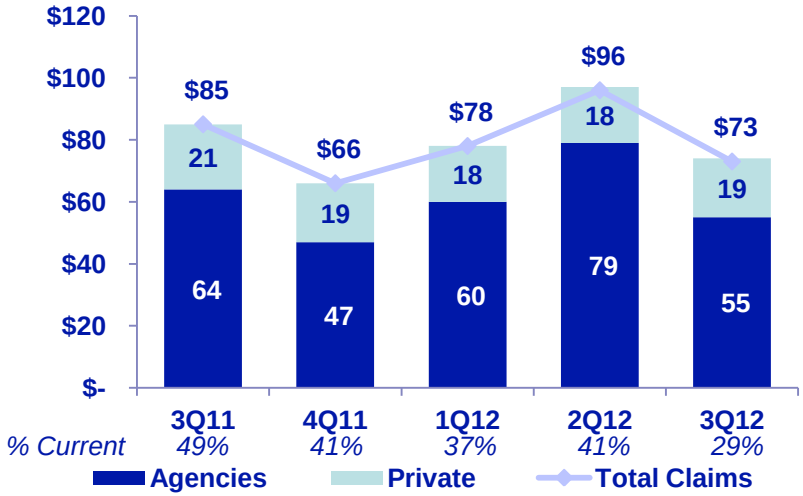
Mortgage repurchase overview

- 3Q12 balances of outstanding claims decreased 24% from 2Q12
  - Within recent range of quarterly volatility
- Virtually all sold loans and the majority of new claims relate to agencies
  - 99% of outstanding balance of loans sold
  - 82% of current quarter outstanding claims
- Majority of outstanding balances of the serviced for others portfolio relates to origination activity in 2009 and later
- Private claims and exposure relate to whole loan sales (no outstanding first mortgage securitizations)
  - Preponderance of private sales prior to 2006
- 2005-2008 vintages account for ~80% of total life to date losses of $372MM from sold portfolio
- $24MM increase in representation & warranty reserve resulting from additional information received from Freddie Mac regarding future mortgage file requests and repurchase expectations

Repurchase Reserves* ($ in millions)

	3Q11	4Q11	1Q12	2Q12	3Q12
Beginning balance	$80	$69	$72	$71	$75
Net reserve additions	20	20	17	20	39
Repurchase losses	(31)	(17)	(17)	(16)	(15)
Ending balance	$69	$72	$71	$75	$99

Outstanding Counterparty Claims ($ in millions)



Outstanding Balance of Sold Loans ($ in millions)

	Fannie	Freddie	GNMA	Private	Total
2004 and Prior	$778	$3,500	$195	$307	$4,779
2005	274	1,151	49	130	1,605
2006	363	930	48	214	1,556
2007	563	1,517	64	171	2,314
2008	714	1,207	519	-	2,441
2009	1,362	6,498	3,160	1	11,020
2010	3,015	6,768	2,744	-	12,527
2011	3,712	6,844	2,275	-	12,831
2012	3,858	6,830	2,671	-	13,359
Grand Total	$14,638	$35,246	$11,725	$823	$62,432

13%

1.3%

** Includes reps and warranty reserve ($81MM) and reserve for loans sold with recourse ($18MM)*
Note: Numbers may not sum due to rounding

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Traditional banking focus consistent with direction of financial reform

Dodd-Frank	• Does not require substantial changes to Fifth Third's business model or asset mix with attendant execution risk
Financial system interconnectedness	• International activity primarily related to trade finance and lending to U.S. subsidiaries of foreign companies (e.g. Fifth Third loss in Lehman bankruptcy expected to be less than $2MM)
Volcker rule	• Little to no impact (de minimis market maker in derivatives, proprietary trading) – Low trading business activity; daily VaR < $1mm – Small private equity portfolio ~$200MM
Mortgage Putback / Litigation risk	• Other large firms facing significant litigation related to mortgage securitizations, GSE repurchases, and private label mortgage repurchases • Fifth Third's mortgage risks are manageable – Quarterly mortgage repurchase costs in ~$20MM range – No mortgage securitizations outstanding
Basel III NPR	• Subject to proposed "standardized approach" for risk-weightings of assets, Market Risk Rule for trading assets and liabilities • Expect current capital ratios, as well as capital ratios pro forma for changes as currently proposed and as if they were fully phased in today, would substantially exceed new well-capitalized minimums including fully phased-in buffered minimums • Continue to evaluate proposals and potential impact; believe the proposed rules would increase risk-weighted assets and would lower estimated pro forma Tier 1 common ratio relative to current Tier 1 common ratio of 9.7% • Proposed rules remain subject to public comment, interpretation, and change

Business profile positions Fifth Third well – today and in the future

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Appendix

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Well-positioned for the future

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Diversified traditional banking platform

- Traditional commercial banking franchise built on customer-oriented localized operating model
- Strong market share in key markets with focus on further improving density
- Fee income ~43% of total revenue

Industry leader in earnings power

- PPNR has remained strong throughout the credit cycle
- PPNR substantially exceeds annual net charge-offs (364% PPNR / NCOs^ in 3Q12)
- 1.2% ROAA; 13% return on average tangible common equity^

Proactive approach to risk management

- NCOs of 0.75%; 3.1x reserves / annualized NCOs
- Substantial reduction in exposure to CRE since 1Q09; relatively low CRE exposure versus peers
- Very low relative exposure to areas of concern, e.g. European financials, mortgage repurchase risk

Superior capital and liquidity position

- Fifth Third monitors liquidity at the Holding Company over a 24-month period, and manages liquidity based on the coverage of contractual obligations without accessing the capital markets or receiving dividends from the Bank entity
- Fifth Third has completely exited all crisis-era government support programs
  - Fifth Third is one of the few large banks that have no TLGP-guaranteed debt to refinance in 2012

^ Non-GAAP measure. See Reg. G reconciliation on slides 32-33

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Fifth Third: Outlook

Please see cautionary statement on slide 2 for risk factors related to forward-looking statements

Category	3Q12 Actual	4Q12 Outlook
Balance Sheet:		
• Average loans & leases (excl. HFS)	$82.9B	Continued growth
• Average transaction deposits	$77.5B	Up modestly vs. 3Q12
Income Statement:		
• Net interest income*	$907MM	~$890MM +/-
• Net interest margin*	3.56%	Lower vs. 3Q12
• Noninterest income	$671MM	+$40MM +/- vs. 3Q12
• Noninterest expense	$1.0B	Down $25MM-$30MM +/-
• Pre-provision net revenue**	$568MM	Consistent with $617MM^^^
• ROA	1.2%	~1.25%+
• Effective tax rate	28%	~28.5%
Asset Quality:		
• Net charge-offs	$156MM (0.75%^^)	Down $5MM +/- vs. 3Q12
• Loan loss allowance	$1.9B (2.32%)	Lower vs. 3Q12
• Nonperforming assets^	$1.4B (1.73%)	Down ~$75MM-$100MM +/- vs. 3Q12
Capital Ratios#:		
• Tier I common equity**	9.67%	
• Tier I leverage	10.09%	
• Tier I capital	10.85%	
• Total risk-based capital	14.76%	

Outlook as of October 18, 2012

** Presented on a fully-taxable equivalent basis.*
*** Non-GAAP measure. See Reg. G reconciliation on slides 32-33.*
^ Ratio as a percent of loans excluding held-for-sale; allowance expectation assumes current expectation for credit and economic trends and is subject to review at quarter-end.
^^ Annualized net charge-offs as a percentage of average loans and leases.
^^^ 3Q12 adjusted PPNR of $593MM plus 3Q12 mortgage repurchase reserve build of $24MM. See slide 9 for reconciliation.
 # Current period regulatory capital data ratios are estimated.

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European Exposure

European Exposure	Sovereigns		Financial Institutions		Non-Financial Entities		Total	
	Total exposure	Funded exposure	Total exposure	Funded exposure	Total exposure	Funded exposure	Total exposure	Funded exposure
(amounts in $MM)								
Peripheral Europe	-	-	15	-	152	119	167	119
Other Eurozone	-	-	74	74	1,382	759	1,456	833
Total Eurozone	-	-	89	74	1,534	878	1,623	952
Other Europe	-	-	42	32	879	492	921	524
Total Europe	-	-	132	106	2,413	1,369	2,545	1,475

- **International exposure primarily related to trade finance and financing activities of U.S. companies with foreign parent or overseas activities of U.S. customers**
- **No European sovereign exposure (total international sovereign exposure $3MM)**
- **Total exposure to European financial institutions <$150MM**
- **Total exposure to five peripheral Europe countries <$200MM**
- **$878MM in funded exposure to Eurozone-related companies (~1% of total loan portfolio)**

Total exposure includes funded and unfunded commitments, net of collateral; funded exposure excludes unfunded exposure
Peripheral Europe includes Greece, Ireland, Italy, Portugal and Spain
Eurozone includes countries participating in the European common currency (Euro)
Other Europe includes European countries not part of the Euro (primarily the United Kingdom and Switzerland)
Data above includes exposure to U.S. subsidiaries of Europe-domiciled companies
Note: Numbers may not sum due to rounding

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Strong liquidity profile

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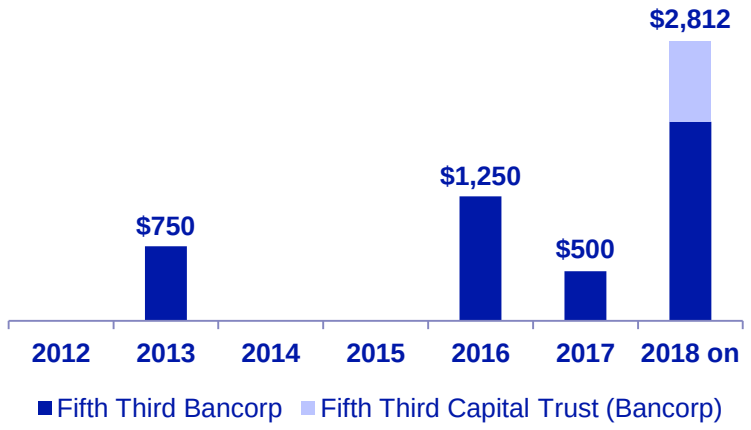
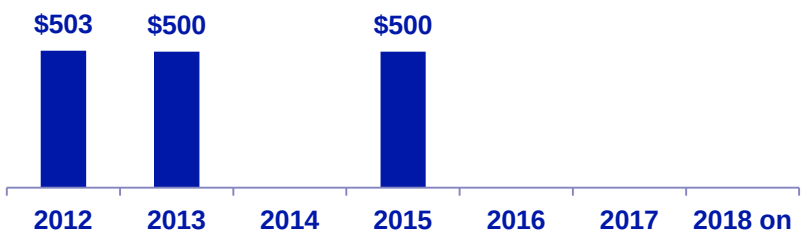
Holding company unsecured debt maturities ($MM)



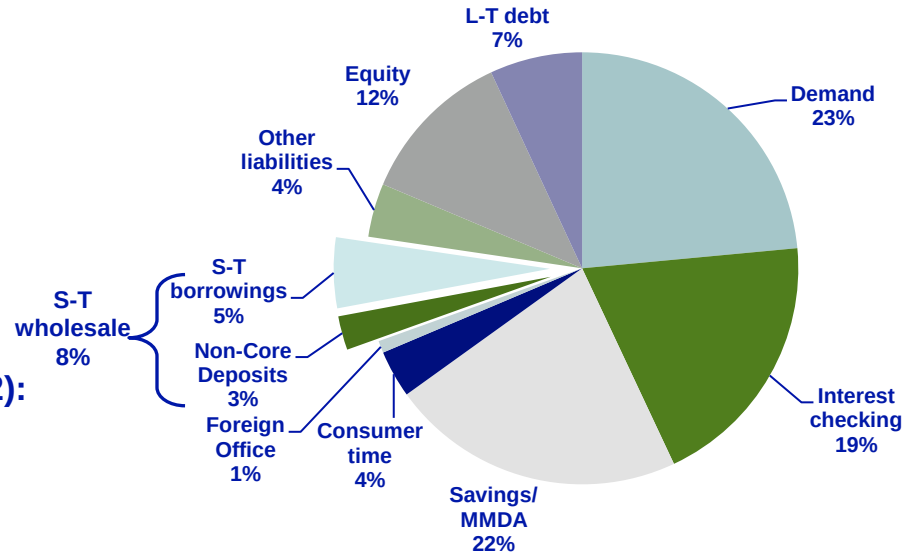
- **Holding Company cash at 9/30/12: $1.7B**
- **Fifth Third monitors liquidity at the Holding Company over a 24-month period, and manages liquidity based on the coverage of contractual obligations without accessing the capital markets or receiving dividends from the bank entity**
- **Expected cash obligations over the next 24 months**
  - **~$732MM common dividends**
  - **~$70MM Series G preferred dividends**
  - **~$725MM interest and other expenses**

Bank unsecured debt maturities ($MM – excl. Brokered CDs)



- **Available and contingent borrowing capacity (3Q12):**
  - **FHLB ~$7B available, ~$12B total**
  - **Federal Reserve ~$25B**

Heavily core funded



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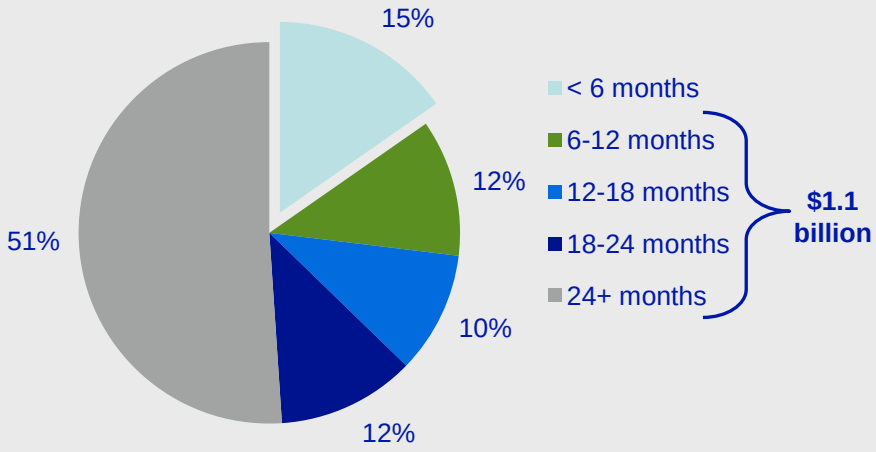
Troubled debt restructurings overview

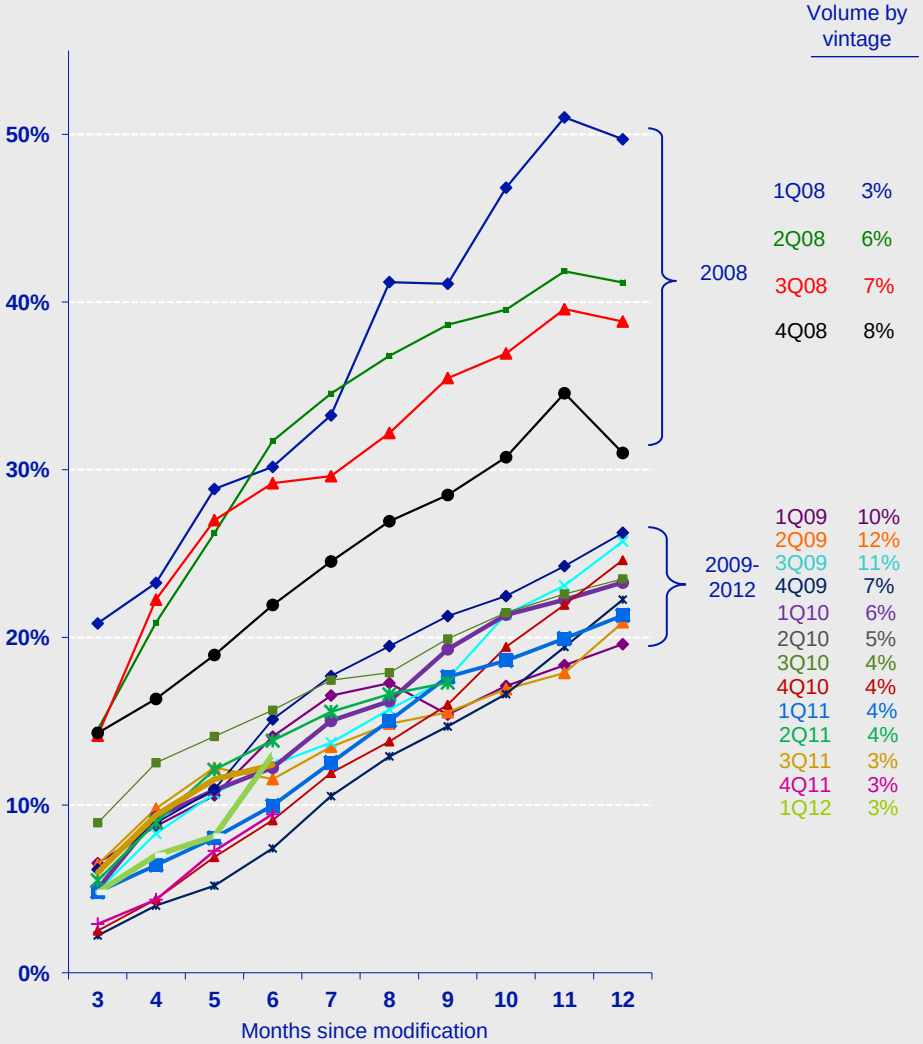
- **Successive improvement in vintage performance during 2008 and 2009 as volume of modification increased**
- **Of $1.8B in consumer TDRs, $1.6B were on accrual status and $192MM were nonaccruals**
  - **$1.1B of TDRs are current and have been on the books 6 or more months; within that, ~$1B of TDRs are current and have been on the books for more than a year**
- **As current TDRs season, their default propensity declines significantly**
  - **We see much lower defaults on current loans after a vintage approaches 12 months since modification**

$1.3B current consumer TDRs (%)



TDR performance has improved in newer vintages

Mortgage TDRs that are past due 60 days or more trend by vintage*



Source: Fifth Third and OCC/OTS data through 1Q12

** Fifth Third data includes changes made to align with OCC/OTS methodology (i.e. excludes government loans, closed loans and OREO from calculations)*

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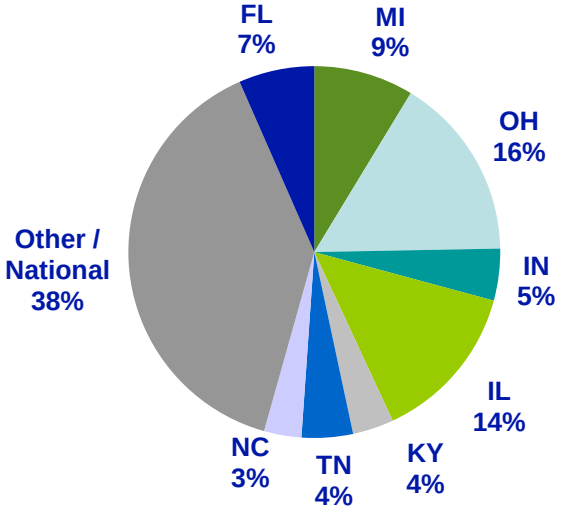
Commercial & industrial

Credit trends

($ in millions)	C&I 3Q11	4Q11	1Q12	2Q12	3Q12
EOP Balance*	$29,258	$30,783	$32,155	$32,612	$33,344
Avg Loans*	$28,777	$29,891	$31,371	$32,734	$33,111
90+ days delinquent	$9	$4	$2	$2	$1
as % of loans	0.03%	0.01%	0.01%	0.01%	0.00%
NPAs*	$588	$509	$474	$479	$406
as % of loans	2.01%	1.65%	1.47%	1.47%	1.22%
Net charge-offs	$55	$62	$54	$46	$29
as % of loans	0.76%	0.82%	0.69%	0.57%	0.36%

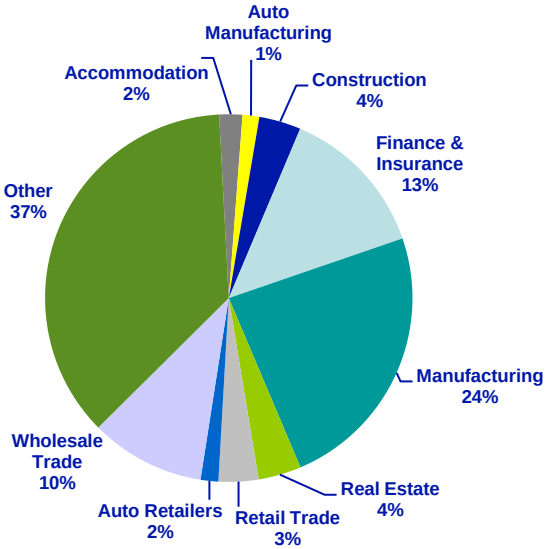
Loans by geography



Comments

- **Commercial & industrial loans represented 40% of total loans and 19% of net charge-offs**
- **29% of 3Q12 losses on loans to companies in real estate related industries**
  - **Loans to real estate related industries of $2.5B (7%); 3Q12 NCO ratio of 1.36%**
- **FL represented 20% of 3Q12 losses, 7% of loans; MI represented 18% of losses, 9% of loans**

Loans by industry



**Excludes loans held-for-sale.*

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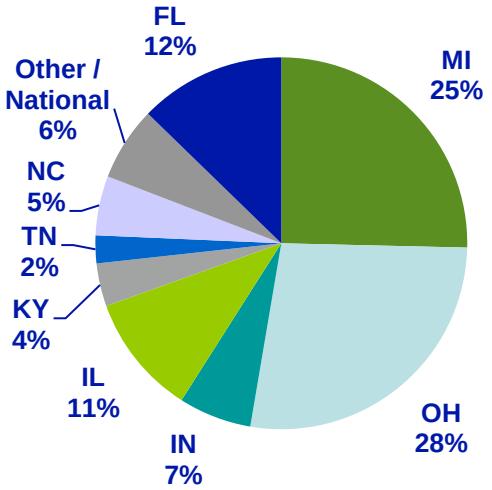
Commercial mortgage

Credit trends

($ in millions)	Commercial mortgage 3Q11	4Q11	1Q12	2Q12	3Q12
EOP Balance*	$10,330	$10,138	$9,909	$9,662	$9,348
Avg Loans*	$10,050	$10,262	$10,007	$9,810	$9,567
90+ days delinquent	$10	$3	$30	$22	$22
as % of loans	0.10%	0.03%	0.30%	0.23%	0.24%
NPAs*	$630	$637	$568	$555	$489
as % of loans	5.97%	6.15%	5.64%	5.66%	5.15%
Net charge-offs	$47	$47	$30	$25	$28
as % of loans	1.86%	1.82%	1.18%	1.04%	1.15%

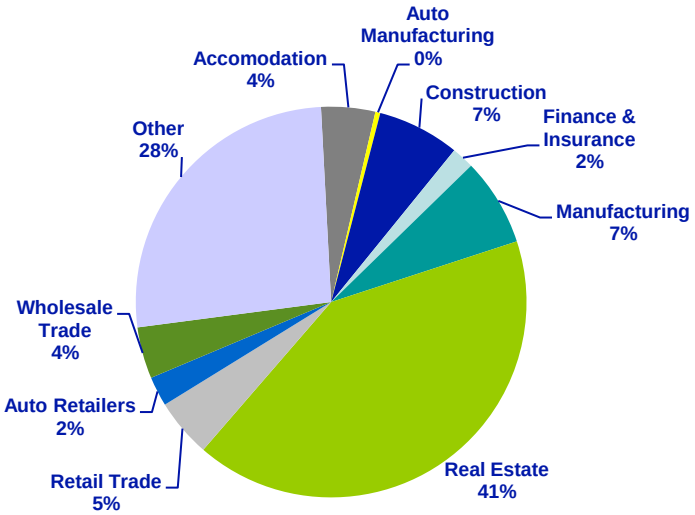
Loans by geography



Comments

- **Commercial mortgage loans represented 11% of total loans and 18% of net charge-offs**
- **Owner occupied 3Q12 NCO ratio of 0.7%, non-owner occupied 2Q12 NCO ratio of 1.7%**
- **Loans from FL/MI represented 38% of portfolio loans, 48% of portfolio losses in 3Q12**

Loans by industry



Excludes loans held-for-sale.

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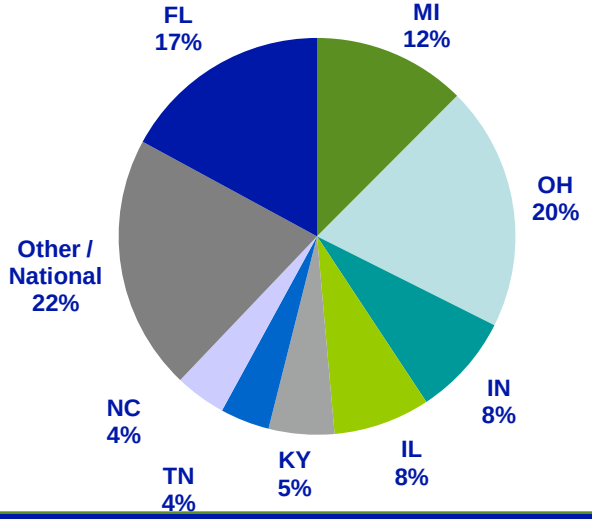
Commercial construction

Credit trends

($ in millions)	Commercial construction 3Q11	4Q11	1Q12	2Q12	3Q12
EOP Balance*	$1,213	$1,020	$901	$822	$672
Avg Loans*	$1,752	$1,132	$992	$873	$742
90+ days delinquent	$43	$1	$0	$0	$0
as % of loans	3.54%	0.09%	0.05%	NM	NM
NPAs*	$238	$179	$171	$141	$110
as % of loans	18.53%	16.92%	18.20%	16.57%	15.77%
Net charge-offs	$35	$4	$18	$0	$4
as % of loans	7.90%	1.37%	7.30%	(0.12%)	2.29%

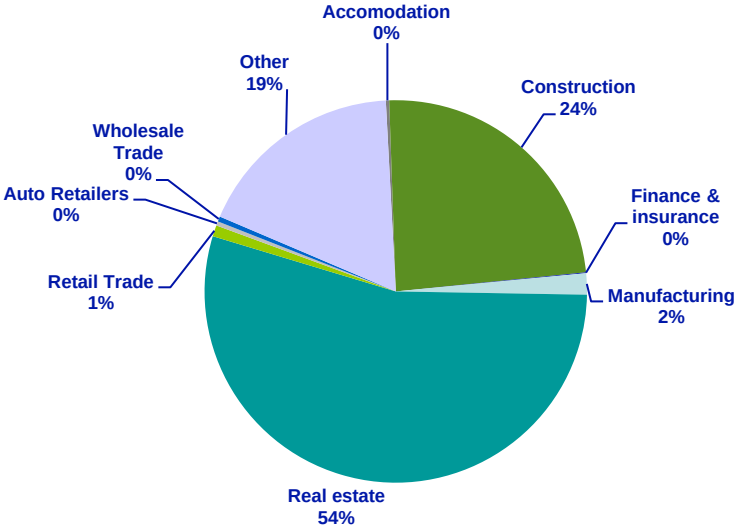
Loans by geography



Comments

- **Commercial construction loans represented 1% of total loans and 3% of net charge-offs**
- **Loans from FL/MI represented 30% of portfolio loans**

Loans by industry



**Excludes loans held-for-sale.*

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Homebuilders/developers
(included in previous slides)

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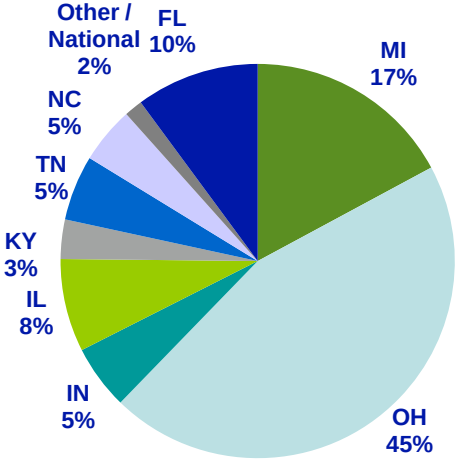
Credit trends

($ in millions)	Homebuilders/developers 3Q11	4Q11	1Q12	2Q12	3Q12
EOP Balance*	$578	$512	$423	$376	$376
90+ days delinquent	$3	$0	$1	$0	$0
as % of loans	0.59%	0.03%	0.15%	NM	NM
NPAs*	$207	$155	$123	$114	$104
as % of loans	30.73%	30.34%	29.06%	26.52%	23.96%
Net charge-offs	$18	$2	$21	$4	$3
as % of loans	11.50%	1.28%	18.49%	4.37%	2.85%

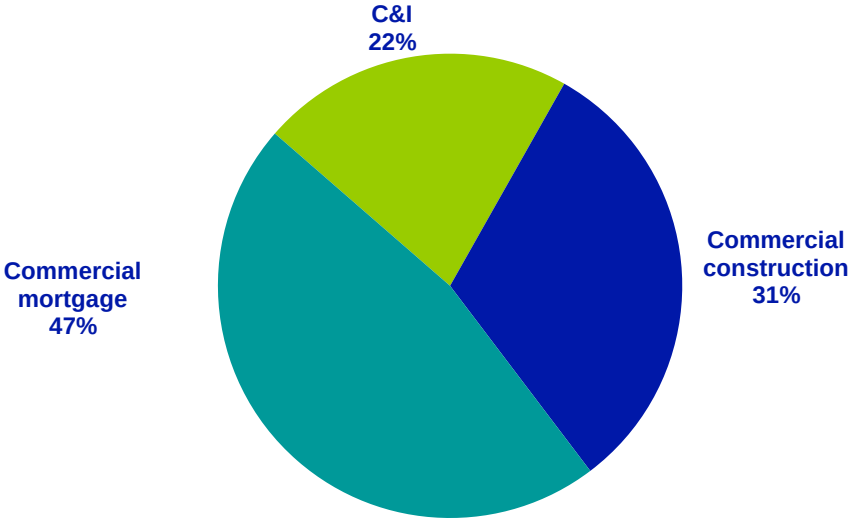
Loans by geography



Comments

- **Originations of builder/developer loans suspended in 2007**
- **Remaining portfolio balance of $376MM, down 89% from peak of $3.3B in 2Q08; represents <1% of total loans and <1% of commercial loans**
- **$3MM of NCOs (66% commercial mortgage, 23% commercial construction, 11% C&I)**
- **$104MM of NPAs (57% commercial mortgage, 32% commercial construction, 11% C&I)**

Loans by industry



**Excludes loans held-for-sale.*

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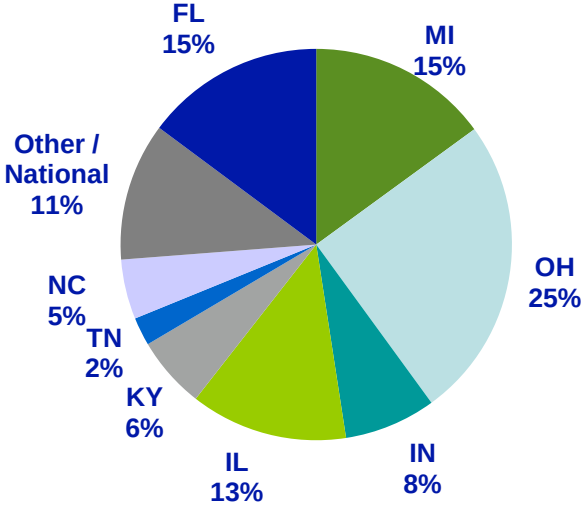
Residential mortgage

Credit trends

($ in millions)	Residential mortgage 3Q11	4Q11	1Q12	2Q12	3Q12
EOP Balance*	$10,249	$10,672	$11,094	$11,429	$11,708
Avg Loans*	$10,006	$10,464	$10,828	$11,274	$11,578
90+ days delinquent	$91	$79	$73	$80	$76
as % of loans	0.89%	0.74%	0.66%	0.70%	0.65%
NPAs*	$337	$350	$331	$322	$317
as % of loans	3.29%	3.28%	2.98%	2.82%	2.71%
Net charge-offs	$36	$36	$37	$36	$26
as % of loans	1.41%	1.38%	1.39%	1.28%	0.90%

Loans by geography



Comments

- **Residential mortgage loans represented 14% of total loans and 17% of net charge-offs**
- **FL portfolio 15% of residential mortgage loans and 44% of portfolio losses**

Portfolio details

- **1st liens: 100%; weighted average LTV: 73.4%**
- **Weighted average origination FICO: 751**
- **Origination FICO distribution: <660 7%; 660-689 6%; 690-719 9%; 720-749 13%; 750+ 55%; Other^ 10%**

  (note: loans <660 includes CRA loans and FHA/VA loans)
- **Origination LTV distribution: <=70 37%; 70.1-80 38%; 80.1-90 7%; 90.1-95 4%; >95 14%**
- **Vintage distribution: 2012 21%; 2011 24%; 2010 14%; 2009 5%; 2008 5%; 2007 6%; 2006 6%; 2005 10%; 2004 and prior 9%**
- **% through broker: 13%; performance similar to direct**

^ Includes acquired loans where FICO at origination is not available
**Excludes loans held-for-sale*

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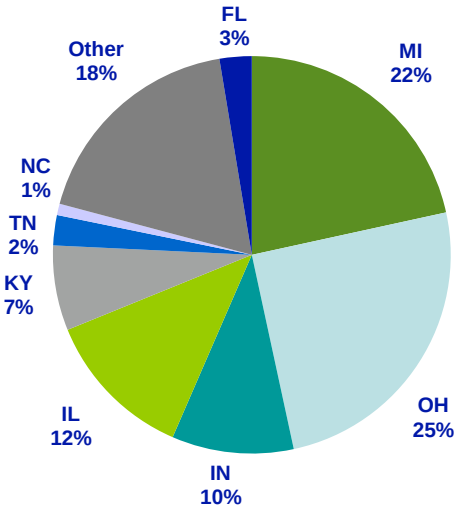
Home equity

Credit trends

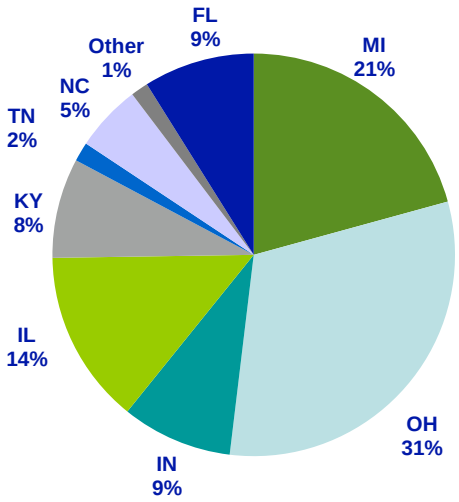
Home equity - brokered					
($ in millions)	3Q11	4Q11	1Q12	2Q12	3Q12
EOP Balance*	$1,540	$1,487	$1,507	$1,458	$1,414
90+ days delinquent	$21	$18	$19	$17	$16
as % of loans	1.37%	1.24%	1.23%	1.15%	1.16%
Net charge-offs	$18	$17	$15	$14	$13
as % of loans	4.53%	4.54%	4.01%	3.76%	3.62%

Home equity - direct					
($ in millions)	3Q11	4Q11	1Q12	2Q12	3Q12
EOP Balance*	$9,380	$9,232	$8,986	$8,919	$8,824
90+ days delinquent	$62	$56	$55	$50	$49
as % of loans	0.66%	0.62%	0.62%	0.56%	0.55%
Net charge-offs	$35	$33	$31	$25	$24
as % of loans	1.50%	1.42%	1.39%	1.14%	1.09%

Brokered loans by geography



Direct loans by geography



Comments

- **Home equity loans represented 12% of total loans and 24% of net charge-offs**
- **Approximately 14% of portfolio in broker product generated 35% total loss**
- **Approximately one third of Fifth Third 2nd liens are behind Fifth Third 1st liens**
- **2005/2006 vintages represent approximately 27% of portfolio; account for 50% of losses**

Portfolio details

- **1st liens: 32%; 2nd liens: 68%**
- **Weighted average origination FICO: 751**
- **Origination FICO distribution^: <660 3%; 660-689 7%; 690-719 13%; 720-749 17%; 750+ 52%; Other 8%**
- **Average CLTV: 73%; Origination CLTV distribution: <=70 39%; 70.1-80 23%; 80.1-90 19%; 90.1-95 7%; >95 12%**
- **Vintage distribution: 2012 4%; 2011 4%; 2010 3%; 2009 4%; 2008 10%; 2007 10%; 2006 14%; 2005 13%; 2004 and prior 38%**
- **% through broker channels: 14% WA FICO: 735 brokered, 753 direct; WA CLTV: 88% brokered; 71% direct**

Note: Brokered and direct home equity net charge-off ratios are calculated based on end of period loan balances

^ Includes acquired loans where FICO at origination is not available

** Excludes loans held-for-sale*

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Florida market*

Deterioration in real estate values having effect on credit trends as evidenced by elevated NPA/NCOs in real estate related products

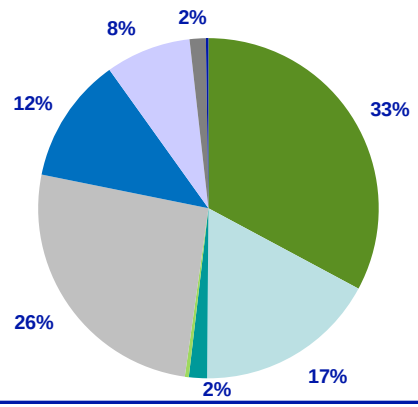
Florida	Loans ($B)	% of FITB	NPAs ($MM)	% of FITB	NCOs ($MM)	% of FITB
Commercial loans	2.2	7%	44	11%	6	20%
Commercial mortgage	1.2	13%	89	18%	7	27%
Commercial construction	0.1	17%	51	47%	2	50%
Commercial lease	0.0	1%	7	67%	-	0%
Commercial	3.5	7%	192	19%	15	25%
Mortgage	1.7	15%	147	46%	11	44%
Home equity	0.8	8%	9	14%	5	15%
Auto	0.5	5%	1	6%	0	6%
Credit card	0.1	5%	3	7%	1	7%
Other consumer	0.0	5%	-	0%	1	16%
Consumer	3.2	9%	159	37%	20	21%
Total	6.7	8%	351	24%	35	22%

Weak commercial real estate market

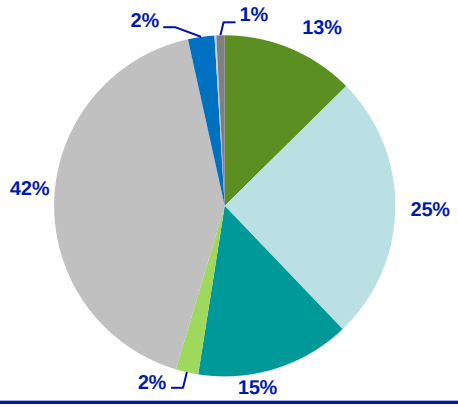
Losses due to significant declines in valuations

Valuations; relatively small home equity portfolio

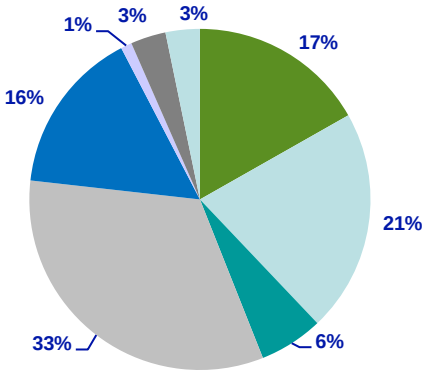
Total Loans



NPAs



NCOs



C&I | COML MORTGAGE | COML CONST | COML LEASE | RESI MORTGAGE | HOME EQUITY | AUTO | CREDIT CARD | OTHER CONS

**NPAs exclude loans held-for-sale.*

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Michigan market*

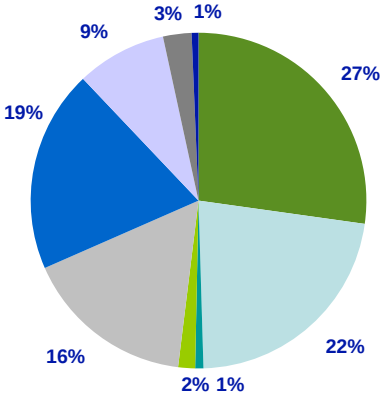
Deterioration in home price values coupled with weak economy impacted credit results due to frequency of defaults and severity

Michigan	Loans ($B)	% of FITB	NPAs ($MM)	% of FITB	NCOs ($MM)	% of FITB
Commercial loans	2.9	9%	49	12%	5	18%
Commercial mortgage	2.4	25%	120	25%	6	21%
Commercial construction	0.1	13%	11	10%	0	7%
Commercial lease	0.2	5%	0	3%	1	0%
Commercial	5.5	12%	181	18%	12	20%
Mortgage	1.8	15%	33	10%	4	15%
Home equity	2.1	20%	11	17%	8	21%
Auto	0.9	8%	1	9%	1	12%
Credit card	0.3	15%	8	19%	2	14%
Other consumer	0.1	24%	-	0%	1	17%
Consumer	5.1	14%	52	12%	16	17%
Total	10.6	13%	233	16%	29	19%

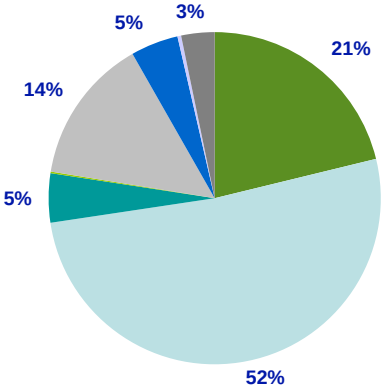
Economic weakness impact on commercial real estate market

Negative impact from housing valuations, economy, unemployment

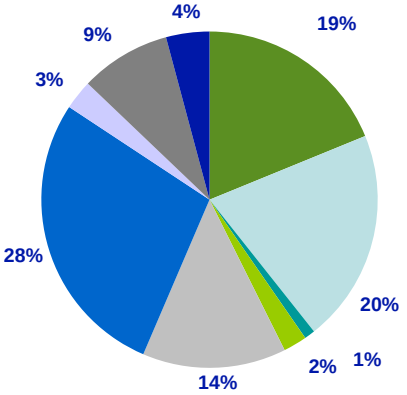
Total Loans



NPAs



NCOs



C&I | COML MORTGAGE | COML CONST | COML LEASE | RESI MORTGAGE | HOME EQUITY | AUTO | CREDIT CARD | OTHER CONS

**NPAs exclude loans held-for-sale.*

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Regulation G Non-GAAP reconciliation

Fifth Third Bancorp and Subsidiaries
Regulation G Non-GAAP Reconcilation
$ and shares in millions
(unaudited)

	For the Three Months Ended				
	September 2012	June 2012	March 2012	December 2011	September 2011
Income before income taxes (U.S. GAAP)	$503	$565	$603	$418	$530
Add: Provision expense (U.S. GAAP)	65	71	91	55	87
Pre-provision net revenue (a)	568	636	694	473	617
Net income available to common shareholders (U.S. GAAP)	354	376	421	305	373
Add: Intangible amortization, net of tax	2	2	3	3	3
Tangible net income available to common shareholders	356	378	424	308	376
Tangible net income available to common shareholders (annualized) (b)	1,416	1,520	1,705	1,222	1,492
Average Bancorp shareholders' equity (U.S. GAAP)	13,887	13,628	13,366	13,147	12,841
Less: Average preferred stock	(398)	(398)	(398)	(398)	(398)
Average goodwill	(2,417)	(2,417)	(2,417)	(2,417)	(2,417)
Average intangible assets	(31)	(34)	(38)	(42)	(47)
Average tangible common equity (c)	11,041	10,779	10,513	10,290	9,979
Total Bancorp shareholders' equity (U.S. GAAP)	13,718	13,773	13,560	13,201	13,029
Less: Preferred stock	(398)	(398)	(398)	(398)	(398)
Goodwill	(2,417)	(2,417)	(2,417)	(2,417)	(2,417)
Intangible assets	(30)	(33)	(36)	(40)	(45)
Tangible common equity, including unrealized gains / losses (d)	10,873	10,925	10,709	10,346	10,169
Less: Accumulated other comprehensive income / loss	(468)	(454)	(468)	(470)	(542)
Tangible common equity, excluding unrealized gains / losses (e)	10,405	10,471	10,241	9,876	9,627
Total assets (U.S. GAAP)	117,483	117,543	116,747	116,967	114,905
Less: Goodwill	(2,417)	(2,417)	(2,417)	(2,417)	(2,417)
Intangible assets	(30)	(33)	(36)	(40)	(45)
Tangible assets, including unrealized gains / losses (f)	115,036	115,093	114,294	114,510	112,443
Less: Accumulated other comprehensive income / loss, before tax	(720)	(698)	(720)	(723)	(834)
Tangible assets, excluding unrealized gains / losses (g)	114,316	114,395	113,574	113,787	111,609
Common shares outstanding (h)	897	919	920	920	920
Net charge-offs (i)	156	181	220	239	262
Ratios:					
Return on average tangible common equity (b) / (c)	12.8%	14.1%	16.2%	11.9%	15.0%
Tangible common equity (excluding unrealized gains/losses) (e) / (g)	9.10%	9.15%	9.02%	8.68%	8.63%
Tangible common equity (including unrealized gains/losses) (d) / (f)	9.45%	9.49%	9.37%	9.04%	9.04%
Tangible book value per share (d) / (h)	12.12	11.89	11.64	11.25	11.05
Pre-provision net revenue / net charge-offs (a) / (i)	364%	351%	315%	198%	235%

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Regulation G Non-GAAP reconciliation

Fifth Third Bancorp and Subsidiaries
Regulation G Non-GAAP Reconcilation
$ and shares in millions
(unaudited)

	For the Three Months Ended				
	September 2012	June 2012	March 2012	December 2011	September 2011
Total Bancorp shareholders' equity (U.S. GAAP)	$13,718	$13,773	$13,560	$13,201	$13,029
Goodwill and certain other intangibles	(2,504)	(2,512)	(2,518)	(2,514)	(2,514)
Unrealized gains	(468)	(454)	(468)	(470)	(542)
Qualifying trust preferred securities	810	2,248	2,248	2,248	2,273
Other	38	38	38	38	20
Tier I capital	11,594	13,093	12,860	12,503	12,266
Less: Preferred stock	(398)	(398)	(398)	(398)	(398)
Qualifying trust preferred securities	(810)	(2,248)	(2,248)	(2,248)	(2,273)
Qualifying noncontrolling interest in consolidated subsidiaries	(51)	(51)	(50)	(50)	(30)
Tier I common equity (a)	10,335	10,396	10,164	9,807	9,565
Risk-weighted assets, determined in accordance with prescribed regulatory requirements (b)	106,866	106,398	105,412	104,945	102,562
Ratio:					
Tier I common equity (a) / (b)	9.67%	9.77%	9.64%	9.35%	9.33%

Basel III - Estimates (Amounts in billions)

	For the Three Months Ended	
	September 2012	June 2012
Tier 1 common equity (Basel I)	$10.3	$10.4
Add: Adjustment related to AOCI for AFS securities	0.5	0.5
All other adjustments	-	-
Estimated Tier 1 common equity under Basel III rules (a)	$10.8	$10.9
Estimated risk-weighted assets under Basel III rules (b)	120.3	119.4
Estimated Tier 1 common equity ratio under Basel III rules	9%	9%

(a) Tier 1 common equity under Basel III includes the unrealized gains and losses for AFS securities. Other adjustments include mortgage servicing rights and deferred tax assets subject to threshold limitations and deferred tax liabilities related to intangible assets.

(b) Key differences under Basel III in the calculation of risk-weighted assets compared to Basel I include: (1) Risk weighting for commitments under 1 year; (2) Higher risk weighting for exposures to residential mortgage, home equity, past due loans, foreign banks and certain commercial real estate; (3) Higher risk weighting for mortgage servicing rights and deferred tax assets that are under certain thresholds as a percent of Tier 1 capial; (4) Incremental capital requirements for stress VaR; and (5) Derivatives are differentiated between exchange clearing and over-the-counter and the 50% risk-weight cap is removed.

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