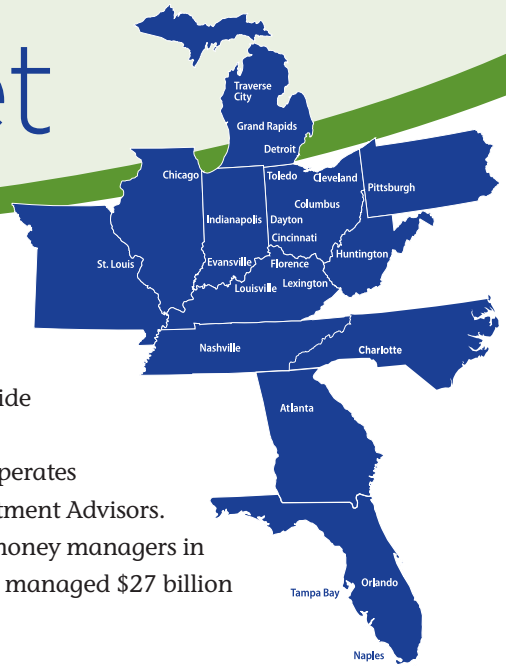
FIFTH THIRD BANCORP

FACTsheet



corporate profile

Fifth Third Bancorp is a diversified financial services company headquartered in Cincinnati, Ohio. The Company has $122 billion in assets, operates 15 affiliates with 1,325 full-service Banking Centers, including 106 Bank Mart® locations open seven days a week inside select grocery stores and 2,415 ATMs in Ohio, Kentucky, Indiana, Michigan, Illinois, Florida, Tennessee, West Virginia, Pennsylvania, Missouri, Georgia and North Carolina. Fifth Third operates four main businesses: Commercial Banking, Branch Banking, Consumer Lending, and Investment Advisors. Fifth Third also has a 33% interest in Vantiv Holding, LLC. Fifth Third is among the largest money managers in the Midwest and, as of December 31, 2012, had $308 billion in assets under care, of which it managed $27 billion for individuals, corporations and not-for-profit organizations.

headlines

Most Trusted Banks

Fifth Third Bank ranked second on the Ponemon Institute's list of the 2011 Most Trusted Retail Banks for Privacy. A privacy and information security research firm, the Ponemon Institute ranked Fifth Third Bank as part of its 2011 Privacy Trust Study for Retail Banking designed to measure and examine how issues related to consumer privacy and data security, and the ways in which retail banking institutes address those issues, translate to consumer opinion.

July 11, 2012

FORTUNE 500 Company

Fifth Third ranked #372 on *Fortune's* annual listing of the largest U.S. corporations based on revenues, profits, assets, stockholders' equity, market value, earnings per share and total return to investors.

May 21, 2012

Top 10 Superregional Bank, *Fortune* magazine

Fifth Third earned top 10 inclusion in the Superregional Bank category of *Fortune's* Most Admired Companies for the 11th consecutive year. The ranking is based on strength in innovation, people management, use of corporate assets, social responsibility, quality of management, financial soundness, long-term investment, quality of products/services and global competitiveness.

March 2012

Top 500 Banking Brands

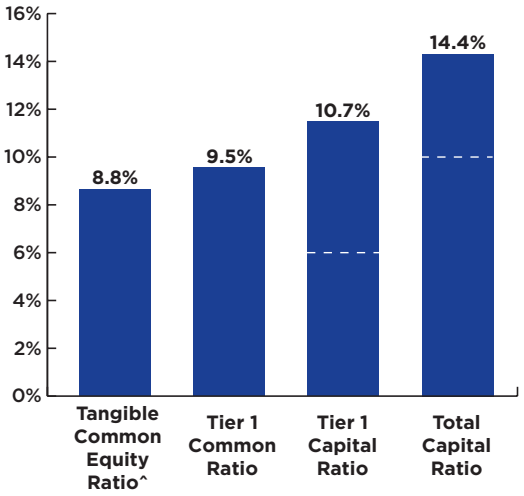
The Banker magazine recently ranked Fifth Third Bank #95 on its list of the Top 500 Banking Brands in the world. The Top 500 was based on intangible asset valuations by Brand Finance, an independent global brand valuation consultancy. Fifth Third Bank received a rating of AA for "very strong" and was among the top 25 U.S. financial institutions to make the list.

February 2012

capital

Today, it is important that you know your banking company is strong and well-capitalized. Fifth Third is both. Throughout its history, Fifth Third has represented a source of strength and stability. Our capital levels significantly exceed all regulatory "well-capitalized" levels as well as our own target levels.

Fifth Third Bancorp 12/31/2012 capital ratios*



dashed lines represent regulatory "well-capitalized" levels.

*current period regulatory capital ratios are estimated.

^excluding unrealized gains/losses

credit agency ratings*

	Holding Company Long-Term Issuer Rating	Rating Level	Bank Long-Term Deposit Rating	Rating Level
Moody's	Baa1	8th highest of 22	A3	7th highest of 22
S&P	BBB	9th highest of 21	BBB+#	8th highest of 21
Fitch	A-	7th highest of 23	A	6th highest of 23
DBRS	AL	7th highest of 26	A	6th highest of 26

*As an investor, you should be aware that a security rating is not a recommendation to buy, sell or hold securities, that it may be subject to revision or withdrawal at any time by the assigning rating organization and that each rating should be evaluated independently of any other rating.

S&P does not provide a depositor rating. Fifth Third Bank's issuer credit rating is BBB+.

FIFTH THIRD BANCORP

FINANCIAL highlights

FOURTH QUARTER 2012

	TWELVE MONTHS (ENDED DECEMBER 31)			CALENDAR YEAR				
	2012	2011	Change %	2012	2011	2010	2009	2008
Key Performance Ratios								
Return on Average Assets	1.34 %	1.15 %	17 %	1.34 %	1.15 %	0.67 %	0.64 %	(1.85) %
Return on Average Common Equity	11.6	9.0	29	11.6	9.0	5.0	5.6	(23.0)
Net Interest Margin (FTE)	3.55	3.66	(3)	3.55	3.66	3.66	3.32	3.54
Efficiency	61.7	62.3	(1)	61.7	62.3	60.7	46.9	70.4
Earnings ($ in millions) and Per Share Data								
Net Income Available to Common Shareholders	$ 1,541	$ 1,094	41 %	$ 1,541	$ 1,094	$ 503	$ 511	($ 2,180)
Earnings Per Share, Basic	1.69	1.20	41	1.69	1.20	0.63	0.73	(3.91)
Earnings Per Share, Diluted	1.66	1.18	41	1.66	1.18	0.63	0.67	(3.91)
Cash Dividends Per Common Share	0.36	0.28	29	0.36	0.28	0.04	0.04	0.75
Book Value Per Share	$ 15.10	$ 13.92	8	$ 15.10	$ 13.92	$ 13.06	$ 12.44	$ 13.57
Common Shares Outstanding ($000)	882,152	919,804	(4)	882,152	919,804	796,273	795,068	577,387
Income Statement Highlights ($ in millions)								
Net Interest Income (FTE)	$ 3,613	$ 3,575	1 %	$ 3,613	$ 3,575	$ 3,622	$ 3,373	$ 3,536
Total noninterest income	2,999	2,455	22	2,999	2,455	2,729	4,782	2,946
Total noninterest expense	4,081	3,758	9	4,081	3,758	3,855	3,826	4,564
Average Balances ($ in millions)								
Loans and Leases, including held-for-sale	$ 84,822	$ 80,214	6 %	$ 84,822	$ 80,214	$ 79,232	$ 83,391	$ 85,835
Core Deposits	82,422	78,652	5	82,422	78,652	76,188	69,338	63,815
Bancorp Shareholders' Equity	13,701	12,885	6	13,701	12,851	13,737	13,053	10,038
Asset Quality Ratios								
Net Charge-Offs/Avg. Loans and Leases	0.85 %	1.49 %	(43) %	0.85 %	1.49 %	3.02 %	3.20 %	3.23 %
Nonperforming Assets/Loans, Leases and Other Assets, including OREO	1.49	2.23	(34)	1.49	2.23	2.79	4.22	2.38
ALLL/Loans and Leases	2.16	2.78	(22)	2.16	2.78	3.88	4.88	3.31

	THREE MONTHS (ENDED DECEMBER 31)			CALENDAR YEAR				
	2012	2011	Change %	2012	2011	2010	2009	2008
Market Performance FITB (NASDAQ)								
Market Price Per Share:								
High	$ 16.16	$ 13.08	24 %	$ 16.16	$ 15.75	$ 15.95	$ 11.20	$ 28.58
Low	13.75	9.60	43	12.04	9.13	9.81	1.01	6.32
End of Period	15.20	12.72	19	15.20	12.72	14.68	9.75	8.26
Market Capitalization ($ in millions)	13,409	11,700	15	13,409	11,700	11,689	7,752	4,769

This Fact Sheet is for general informational purposes only and does not constitute an offer or sale of Fifth Third common stock or any other security. All such offers and sales shall be made only pursuant to an effective registration statement filed with the Securities and Exchange Commission and a current prospectus.

Fifth Third files annual, quarterly and special reports, proxy statements and other information with the Securities and Exchange Commission ("SEC"). These documents provide more information regarding the information contained in this Fact Sheet. Investors may read and copy reports, proxy statements and other information filed by Fifth Third at the SEC's public reference rooms at 100 F Street N.E., Washington, D.C. 20549. Please call the SEC at 1-800-SEC-0330 for further information about the public reference rooms. Fifth Third's reports, proxy statements and other information are also available from commercial document retrieval services, www.53.com, and at the SEC's website located at www.sec.gov.