

Investor Update

May 2013

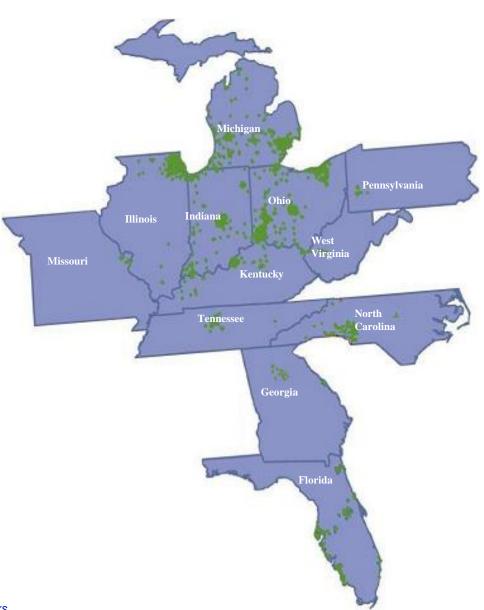
Please refer to earnings release dated April 18, 2013 and 10-Q dated May 9, 2013 for further information

Fifth Third franchise

FIFTH THIRD BANK

- \$121 billion assets (#12)
- \$92 billion total deposits (#13)
- \$14 billion market cap (#12)
- 18 affiliates in 12 states
- 1,320 banking centers
- 2,426 ATMs
- Leading market share in mature
 Midwest market; strong presence in higher growth Southeastern markets



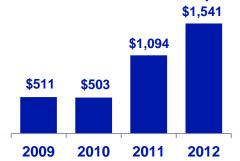


Source: SNL Financial. Rankings based on U.S. headquartered commercial banks.

A strong franchise with strong momentum

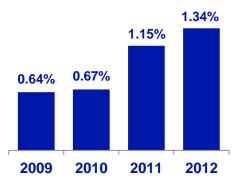


Net income available to common shareholders (\$MM)



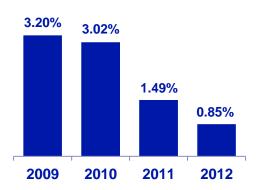
Generated highest level of net income to common shareholders since 2005.

Return on avg. assets



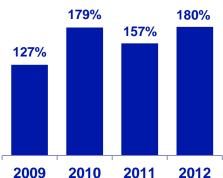
Improving profitability approaching target for normalized environment.

Net charge-off ratio



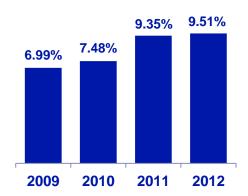
Problem assets are at the lowest levels in five years.

ALLL / NPLs



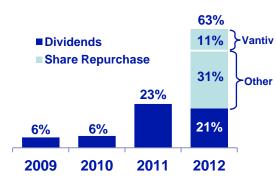
Coverage levels more than adequate to protect against potential losses.

Tier 1 common ratio*



Capital ratios continue to be strong and grow to record levels.

Total payout ratio



Payouts to shareholders approached \$1B in 2012.

1Q13 highlights



- Net income available to common shareholders of \$413MM (\$0.46 per diluted share), vs. \$390MM (\$0.43 per share) in 4Q12 and \$421MM (\$0.45 per share) in 1Q12
 - Return on assets of 1.41%; return on average common equity of 12.5%; return on average tangible common equity** of 15.5%
- Credit trends remain favorable
 - Net charge-offs (NCOs) of \$133MM (0.63% of loans and leases) down \$14MM (7 bps) vs. 4Q12
 - Total NPAs of \$1.2B including loans held-for-sale (HFS) down \$86MM, or 7%, from 4Q12; NPA ratio of 1.41% down 8 bps from 4Q12, NPL ratio of 1.11% down 8 bps from 4Q12
 - Total delinquencies (loans 30-89 days past due and ≥90 days past due) lowest since 1Q01
- Strong capital ratios*
 - Tier 1 common ratio 9.70%**, up 19 bps sequentially (Basel III pro forma estimate of ~8.9%)
 - Tier 1 capital ratio 10.83%, Total capital ratio 14.35%, Leverage ratio 10.03%
 - Tangible common equity ratio** of 9.03% excluding unrealized gains/losses; 9.29% including them
 - Repurchased ~8MM common shares in 1Q13; new 100MM share repurchase authorization in March

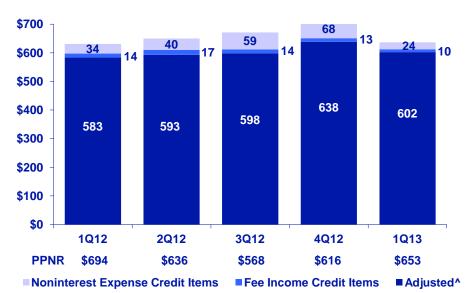
** Non-GAAP measure; see Reg. G reconciliation in appendix.

^{*} Capital ratios 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 revisions to the agencies' final rules.

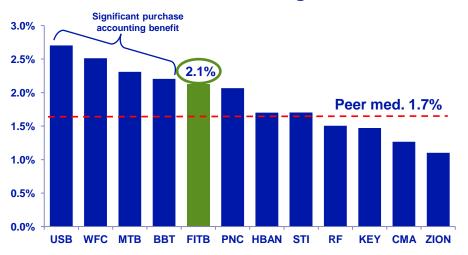
Strong revenue and profit generation



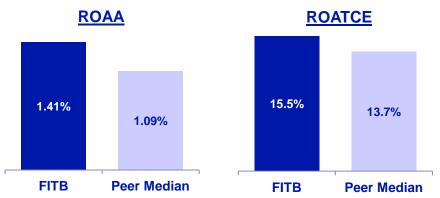
Pre-provision net revenue (PPNR) trend



1Q13 PPNR* / Average Assets



1Q13 returns strong relative to peers



- Business mix provides higher than average diversity among spread and fee revenues (45+% of revenue)
- Relatively strong margin and relatively high fee income contribution drives strong profitability despite interest rate environment

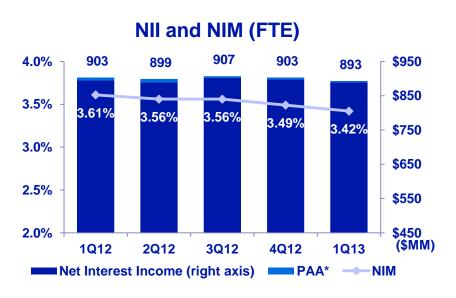
Source: SNL Financial and Company Reports. Data as of 1Q13. Peer median includes: BBT, CMA, HBAN, KEY, MTB, PNC, RF, STI, USB, WFC, and ZION.PPNR and ROATCE are Non-GAAP measures. See Reg. G reconciliation in the Appendix to the presentation.

[^] See Page 19 in the Appendix for adjustments

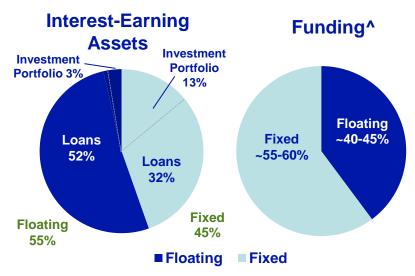
^{*} Excludes securities gains / losses for FITB and peers. Also excludes goodwill impairment charge for peers as applicable.

NII results reflect continued moderate NIM pressure offset by balance sheet growth

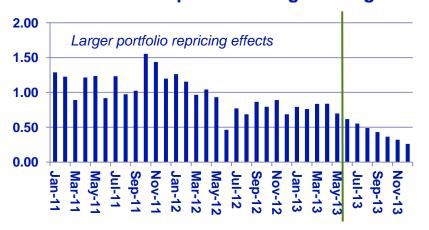




Fixed / Floating Portfolio



Trend: fixed rate loan origination coupons relative to fixed portfolio weighted avg



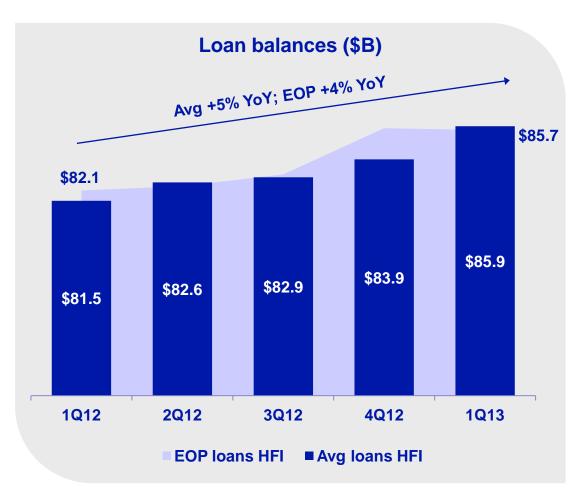
- Negative impact of lower rates on net interest income generally offset by loan growth
- Spreads on new originations of variable rate assets consistent with historical spreads
 - Emphasis on variable rate C&I lending
- Coupons on new fixed rate loan originations converging with portfolio average coupons

^{*} Represents purchase accounting adjustments included in net interest income.

[^] Estimate; funding (DDAs + interest-bearing liabilities); liabilities attributed to fixed or floating using terms and expected beta

Strong loan growth, ample opportunities for ongoing growth





Loan composition (EOP HFI)

Commercial 47% C&I / lease 11% Commercial real estate





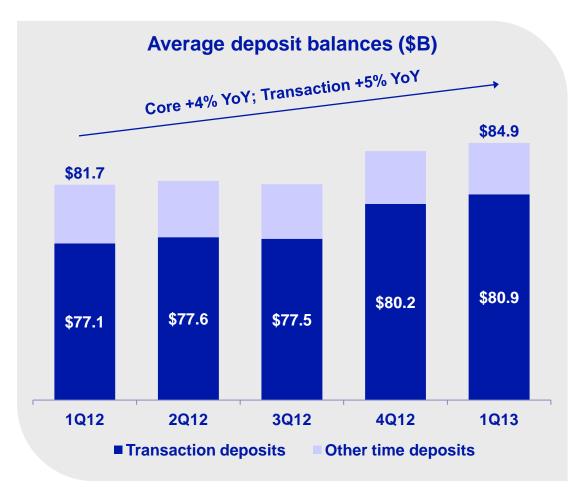
Consumer

25% Resi. mtg. / home equity 14% Auto 3% Card / other

- Solid loan growth with disciplined lending standards
- C&I and residential mortgage balance growth more than offset run-off in both home equity and commercial real estate loans (CRE run-off continues to slow)

Strengthened deposit profile and increased value proposition to customers





Simplified deposit products



- Straightforward, easy to use accounts
- Reduced complexity



- Elimination of certain fees
- Total relationship earns better rates and lower costs



 Compatible with Fifth Third's strategic direction and new regulatory landscape

Deposit growth benefited from focus on full customer relationship

Diverse revenue stream









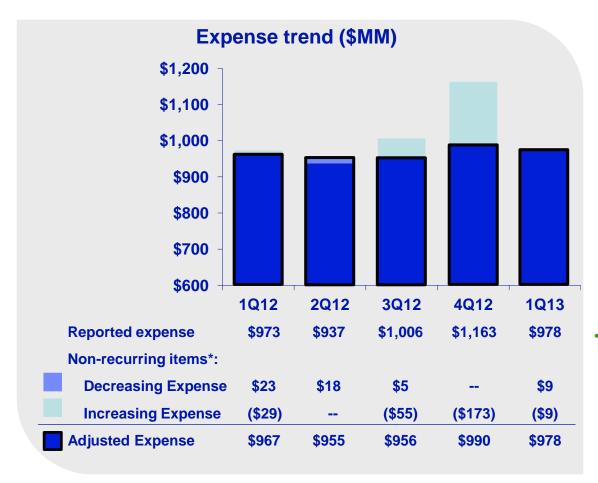
Strong momentum in key businesses:

- Corporate banking: recent investments in capital markets capabilities, increased syndication and business lending fees
- Investment advisors: 1Q13 strongest in company history due to increased brokerage production, seasonal trust tax preparation fees and higher market values
- Retail banking: listening to voice of customer and enhancing channels and products to meet consumer preferences
- Consumer lending: record mortgage originations and strong auto lending supporting business

Economic trends should support long-term improvement in results through balance sheet growth and higher business activity

Disciplined expense management





Managing expenses carefully in response to revenue environment; continuous process of expense evaluation

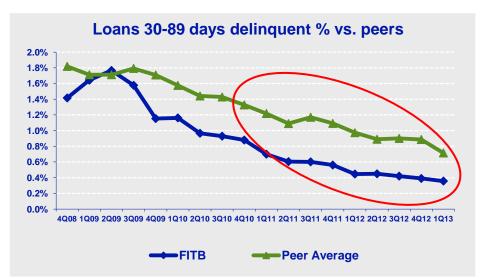


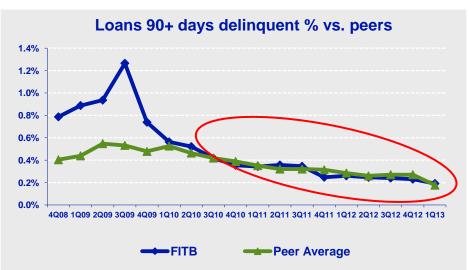
- Long-term target for mid-50% efficiency ratio in normalized environment (with higher interest rate environment)
 - Current impact of credit costs on revenue and expenses; impact of regulatory reforms not fully mitigated
 - Reflects below-capacity balance sheet and lower revenue than we expect and can support longer term
 - ~60% for year end 2013

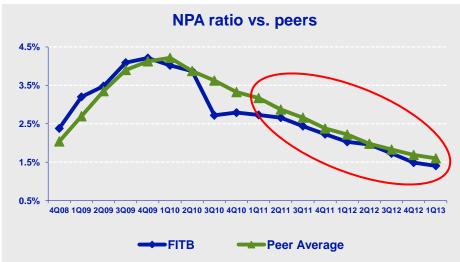
^{*} Non-recurring items listed on page 19 in the appendix.

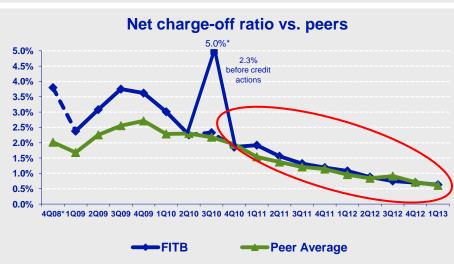
Continued improvement in credit trends











FITB credit metrics are in line with or better than peers

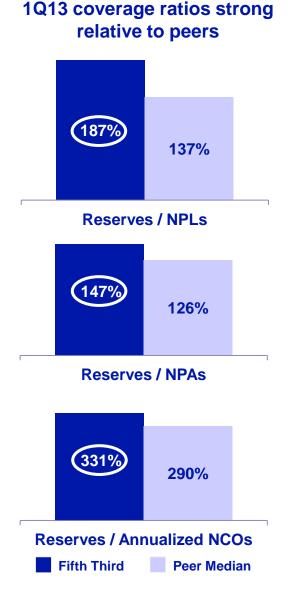
Peer average includes: BBT, CMA, HBAN, KEY, MTB, PNC, RF, STI, USB, WFC, and ZION.
Source: SNL Financial and Company Reports. Data as of 1Q13. All ratios exclude loans held-for-sale and covered assets for peers where appropriate.

* 4Q08 NCOs included \$800MM in NCOs related to commercial loans moved to held-for-sale, NCO ratio of 7.5%, 3.8% before credit actions; 3Q10 NCOs included \$510MM

Strong reserve position





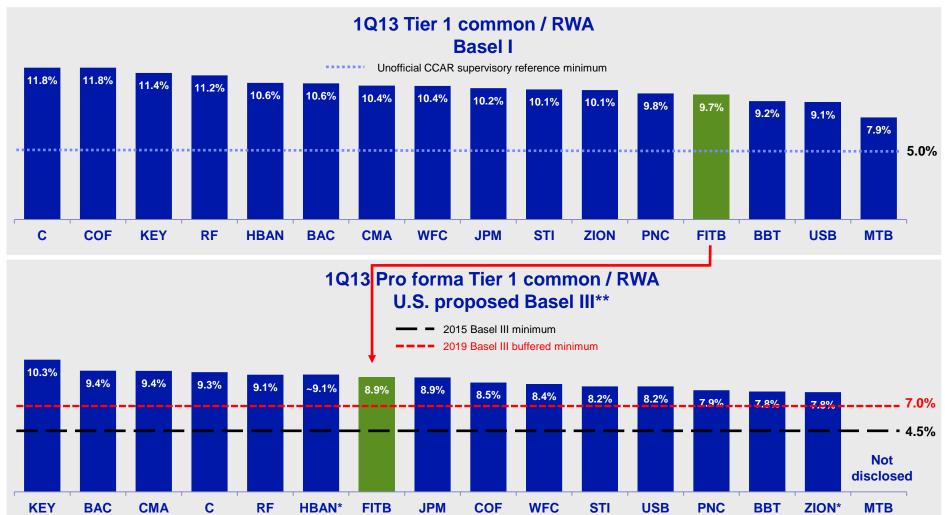


Peer median includes: BBT, CMA, HBAN, KEY, MTB, PNC, RF,STI, USB, WFC, and ZION.

Source: SNL Financial and Company Reports. Data as of 1Q13. NPAs / NPLs exclude held-for-sale portion for all banks as well as covered assets for BBT, USB, and ZION.

Fifth Third's balance sheet and business model relatively advantaged under new capital standards





Fifth Third's capital position already well in excess of any established standards, likely standards, and most peers

Source: SNL Financial and Company Reports. Data as of 1Q13.

^{*} In 2Q12, HBAN stated Basel III Tier 1 common ratio would be negatively impacted by approximately 150 basis points and in their 1Q13 Earning Conference Call, they stated this again. In 2Q12, ZION stated Tier 1 common ratio would be in the 7.75% area.

^{**} Note: Fifth Third's 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. Not adjusted for potential mitigation efforts.

Capital management philosophy



Capital Deployment

Organic growth opportunities

- Support growth of core banking franchise
- Continued loan growth despite sluggish economy

Strategic opportunities*

- Prudently evaluate opportunities to increase density of franchise via disciplined acquisitions or selective de novos
- **Expect future acquisition opportunities** although activity likely to remain muted in near-term
- Attain top 3 market position in 65% of markets or more longer term

Capital Return

Dividends*

- As previously indicated, move towards levels more consistent with Fed's near-term payout ratio guidance of 30%
- Strong levels of profitability would support higher dividend than current level
- Quarterly dividend increased to \$0.11 in 1Q13 (increase to \$0.12 not objected to in 2013 CCAR)

Repurchases / Redemptions*

- Common share repurchases to limit / manage growth of excess capital levels
 - Other considerations: regulatory environment, alternatives, maintenance of desired / required buffers, stock price
- 2013 CCAR included:
 - Potential conversion of \$398MM in outstanding Series G 8.5% convertible preferred stock into ~35.5MM common shares
 - Potential repurchase of up to \$984MM common shares including any issued in a Series G preferred stock conversion (up to \$550MM)
 - Potential issuance of \$500MM in preferred stock

Consistent and prudent capital management philosophy

Well-positioned for the future



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 ~45% of total revenue

Industry leader in earnings power

- PPNR has remained strong throughout the credit cycle
- PPNR substantially exceeds annual net charge-offs (491% PPNR / NCOs[^] in 1Q13)
- 1.4% ROAA; 15.5% return on average tangible common equity^

Proactive approach to risk management

- NCOs of 0.63%; 3.3x 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

- Cash currently sufficient to satisfy all fixed obligations in a stressed environment for approximately 2 years (debt
 maturities, common and preferred dividends, interest and other expenses) without accessing capital markets; relying
 on dividends from subsidiaries or any other discretionary actions
- Fifth Third has completely exited all crisis-era government support programs

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 forwardlooking 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 and deliver products and services 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.



Appendix

Financial summary



		Actual		Se	eq. Δ	YOY	Δ
(\$ in millions, except per share data)	1Q12	4Q12	1Q13	\$	%	\$	%
Average Balances							
Commercial loans*	\$45,913	\$47,689	\$49,611	\$1,92	2 4%	\$3,698	8%
Consumer loans*	35,587	36,254	36,292	3	<u>-</u>	705	2%
Total loans & leases*	\$81,500	\$83,943	\$85,903	\$1,96	0 2%	\$4,403	5%
Core deposits	\$81,686	\$84,289	\$84,920	\$63	1 1%	\$3,234	4%
Income Statement Data							
Net interest income (taxable equivalent)	\$903	\$903	\$893	(\$10	(1%)	(\$10)	(1%)
Provision for loan and lease losses	91	76	62	(14	.) (18%)	(29)	(31%)
Noninterest income	769	880	743	(137	(16%)	(26)	(3%)
Noninterest expense	973	1,163	978	(185	(16%)	5	-
Net income attributable to Bancorp	\$430	\$399	\$422	\$2	3 6%	(\$8)	(2%)
Net income available to common shareholders	\$421	\$390	\$413	\$2	3 6%	(\$8)	(2%)
Pre-provision net revenue^	\$693	\$616	\$653	\$3	7 6%	(\$40)	(6%)
Earnings per share, diluted	0.45	0.43	0.46	\$0.0	3 7%	\$0.01	2%
Net interest margin	3.61%	3.49%	3.42%	(7bps	(2%)	(19bps)	(5%)
Return on average assets	1.49%	1.33%	1.41%	8bp	s 6%	(8bps)	(5%)
Return on average common equity	13.1%	11.5%	12.5%	100bp	s 9%	(60bps)	(4%)
Return on average tangible common equity^	16.2%	14.1%	15.4%	130bp	s 9%	(80bps)	(5%)

- 1Q13 earnings of \$0.46 per share included:
 - a pre-tax benefit of \$34MM (\$0.02 per share after-tax) on valuation adjustments on Vantiv warrants,
 - a \$7MM pre-tax gain on the sale of certain FTAM advisory contracts,
 - \$7MM in charges related to the valuation of the Visa total return swap,
 - a \$9MM benefit from the sale of affordable housing investments,
 - seasonally higher income tax expense of \$12MM related to expiration of employee stock options, and
 - investment securities gains of \$17MM.

Note: Numbers may not sum due to rounding and percentages are calculated on actual dollar amounts not the rounded dollar amounts.

^{*} Excluding loans held-for-sale.

[^] Non-GAAP measure; See Reg. G reconciliation on pages 36-38.

Pre-tax pre-provision earnings*



PPNR reconciliation

PPNR trend



■Noninterest Expense Credit Items ■Fee Income Credit Items ■Adjusted

(\$ in millions)	1Q12	2Q12	3Q12	4Q12	1Q13
Income before income taxes (U.S. GAAP) (a)	\$603	\$565	\$503	\$540	\$591
Add: Provision expense (U.S. GAAP) (b)	91	71	65	76	62
PPNR (a) + (b)	\$694	\$636	\$568	\$616	\$653
Adjustments to remove (benefit) / detriment^:					
In noninterest income:					
Gain from Vantiv IPO (1Q12) and sale of shares (4Q12)	(115)	-	-	(157)	-
Vantiv debt refinancing	34	-	-	-	-
Valuation of 2009 Visa total return swap	19	11	1	15	7
Vantiv warrant & puts	(46)	(56)	16	19	(34)
Valuation of bank premises moved to HFS	-	17	-	-	-
Litigation reserve additions in revenue	-	6	-	-	-
Sale of certain Fifth Third funds	-	-	(13)	-	(7)
Securities (gains) / losses	(9)	(3)	(2)	(2)	(17)
In noninterest expense:					
Debt extinguishment (gains) / losses	9	-	26	134	-
Non-income tax related assessment resolution	(23)	-	-	-	-
Sale of certain Fifth Third funds	-	-	2	-	-
Severance expense	6	-	-	-	-
FDIC insurance expense	-	(9)	-	-	-
Gain on sale of affordable housing	-	(8)	(5)	-	(9)
Litigation reserve additions in expense	14	(1)	5	13	9
Adjusted PPNR	\$583	\$593	\$598	\$638	\$602
Credit-related items^:					
In noninterest income	14	17	14	13	10
In noninterest expense	34	40	59	68	24
Credit-adjusted PPNR**	\$631	\$650	\$671	\$719	\$636

- PPNR of \$653MM up 6% from 4Q12 levels and down 6% from prior year
- Adjusted PPNR of \$602MM, down 6% sequentially and up 3% from prior year
 - Sequential change due primarily to lower mortgage revenue and seasonal increase in FICA and unemployment expense, partially offset by lower credit costs



^{*} Non-GAAP measure. See Reg. G reconciliation on page 36.

^{**} 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.

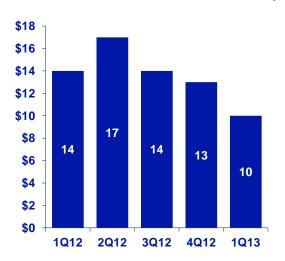
[^] See Slide 20 for detailed breakout of credit-related items.

^{19 # 60%} also excluding 4Q12 mortgage repurchase reserve build

Credit-related costs



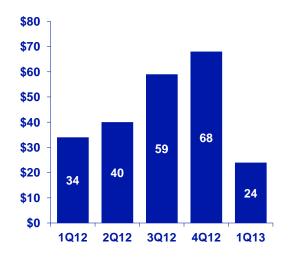
In noninterest income (\$MM)



(\$ in r	millions)
• 1	(loss) on sale of loans
Comn	nercial loans HFS FV adjustment
Gain /	(loss) on sale of OREO
prope	rties
Mortg	age repurchase costs
_	credit-related revenue impact

Actual									
1Q12	2Q12	3Q12	4Q12	1Q13					
\$5	\$8	\$2	\$4	\$2					
(1)	(5)	(3)	(3)	(1)					
(17)	(19)	(11)	(10)	(10)					
(2)	(2)	(2)	(3)	(2)					
(\$14)	(\$17)	(\$14)	(\$13)	(\$10)					

In noninterest expense (\$MM)



(\$ in millions)
Mortgage repurchase expense
Provision for unfunded commitments
Derivative valuation adjustments
OREO expense
Other problem asset related expenses
Total credit-related operating expenses

	1Q12	2Q12	3Q12	4Q12	1Q13
	\$15	\$18	\$36	\$44	\$20
	(2)	(1)	(2)	3	(11)
	(4)	(0)	(2)	(2)	(1)
	5	5	6	5	4
3	19	19	21	19	12
es	\$34	\$40	\$59	\$68	\$24

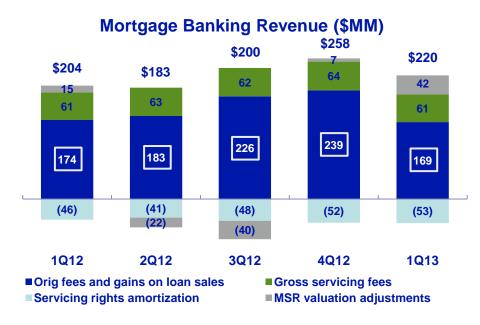
Actual

Total credit-related cost

\$48	\$57	\$73	\$81	\$34

Strong mortgage banking results





Mortgage originations and gain-on-sale margin*



* Gain-on-sale margin represents gains on all loans originated for sale.

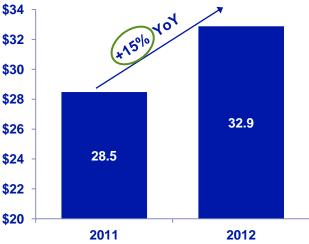
- Record origination fees and gain on loan sales in FY12
 - Driven by record gain on sale margins and origination volumes
- 1Q13 mortgage volume a record
 - Gains down \$70MM due to lower gain on sale margins, modestly lower HARP volume, and channel mix
 - During quarter, gain margins declined significantly in January, but recovered in February and March
 - MSR valuation adjustments of positive \$43MM partially offset lower gains on sale
- Expect solid mortgage gain revenue in near term on relatively stable volume and margins, declining later in year reflecting:
 - Waning of refinance boom
 - Competitive pressure on industry margins
 - Higher purchase volumes
 - Potential for better mortgage servicing results if rates increase

21 Note: numbers may not sum due to rounding

Corporate banking business generating growth



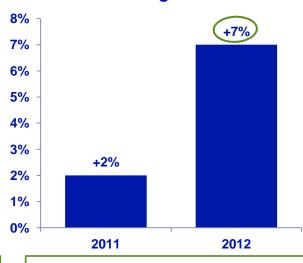




Corporate banking revenue (\$MM)



Commercial deposit fees YoY % growth



- 6 percent average C&I loan growth in 1Q13 vs 4Q12; 2 percent end of period growth 1Q13 vs 4Q12
- Reflects investments in midcorporate space (businesses that generate \$200MM to \$2B in revenue)
- C&I production broad based across industries and sectors; reflects strength in healthcare and manufacturing industries
- Launch of Energy Lending initiative in 2H12

- 1Q13 corporate banking revenue down 13% from record 4Q12 levels
- YOY growth in corporate banking revenue driven by:
 - Investments in capital markets capabilities
 - Increased syndication and business lending fees
- Led/co-led ~80% of syndications in 2012 vs ~60% in 2011
- Broad product set and capabilities to deliver solutions that meet client needs

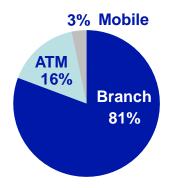
- Growth from investments in treasury management business
- Remote Currency Manager (RCM) contributed ~\$13MM in revenue in 2012
 - Remote cash management solution that simplifies cash handling and improves cash flow
- Specialized healthcare industry products including RevLink Solutions platform; ~20% increase in accounts 2012 vs 2011

Momentum building in consumer bank as a result of investments and strategic changes



Consumer deposit activity

Transaction volume by channel



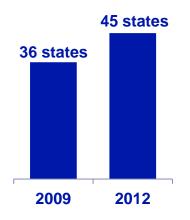
Alternative channel delivery

% of checking households with



More distribution channels for customers to access our products and services

Indirect auto lending footprint



Expanded footprint

Card innovation



New products that fit the way customers choose to bank

Consumer segment net income (\$MM)

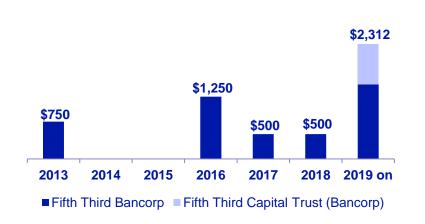


Investments showing up in stronger consumer segment results

Strong liquidity profile



Holding company unsecured debt maturities (\$MM)

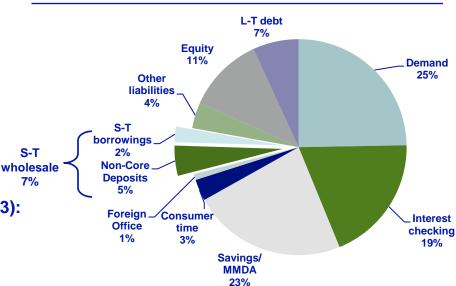


- Holding Company cash at 3/31/13: \$2.7B
- Cash currently sufficient to satisfy all fixed obligations in a stressed environment for approximately 2 years (debt maturities, common and preferred dividends, interest and other expenses) without accessing capital markets; relying on dividends from subsidiaries or any other discretionary actions
- Expected cash obligations over the next 24 months
 - ~\$770MM common dividends
 - ~\$70MM Series G preferred dividends
 - ~\$745MM interest and other expenses

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



Heavily core funded

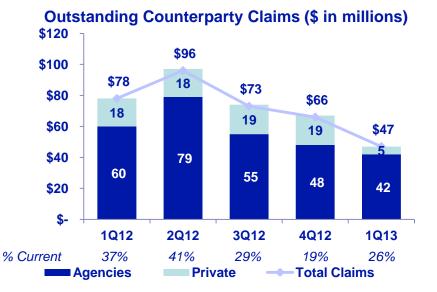


- Available and contingent borrowing capacity (1Q13):
 - FHLB ~\$12B total, ~\$11B available
 - Federal Reserve ~\$28B

Mortgage repurchase overview



- 1Q13 balances of outstanding claims decreased 29% from 4Q12
 - 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
 - 90% of current guarter outstanding claims
- Approximately 84% 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
- 2004-2008 vintages account for ~84% of total life to date losses of \$406MM from sold portfolio
- \$29MM increase in representation & warranty reserve resulting from new Freddie Mac guidance regarding potential for 2004-2006 repurchase claims



Repurchase Reserves* (\$ in millions)

	1Q12	2Q12	3Q12	4Q12	1Q13
Beginning balance	\$72	\$71	\$75	\$99	\$131
Net reserve additions	17	20	39	47	22
Repurchase losses	(17)	(16)	(15)	(15)	(20)
Ending balance	\$71	\$75	\$99	\$131	\$133

Outstanding Balance of Sold Loans (\$ in millions)

	_			* * *	
	<u>Fannie</u>	Freddie	GNMA	Private	Total
2003 and Prior	\$465	\$2,123	\$138	\$154	\$2,880
2004	202	776	28	109	1,115
2005	214	938	39	117	1,308
2006	286	752	36	185	1,258
2007	418	1,224	49	148	1,839
2008	509	939	364	-	1,813
2009	1,084	5,165	2,637	1	8,886
2010	2,491	5,661	2,426	-	10,578
2011	3,174	5,918	1,978	-	11,070
2012	5,453	10,349	4,601	-	20,403
2013	759	1,714	1,151		3,624
Grand Total	\$15,055	\$35,559	\$13,447	\$714	\$64,775

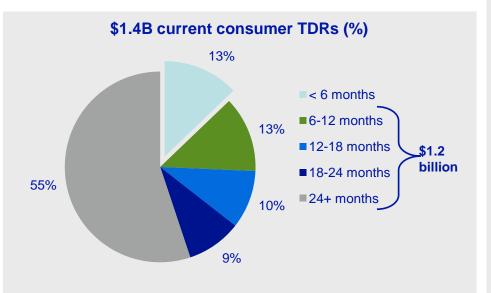
^{*} Includes reps and warranty reserve (\$112MM) and reserve for loans sold with recourse (\$21MM) Note: Numbers may not sum due to rounding

11%

Troubled debt restructurings overview

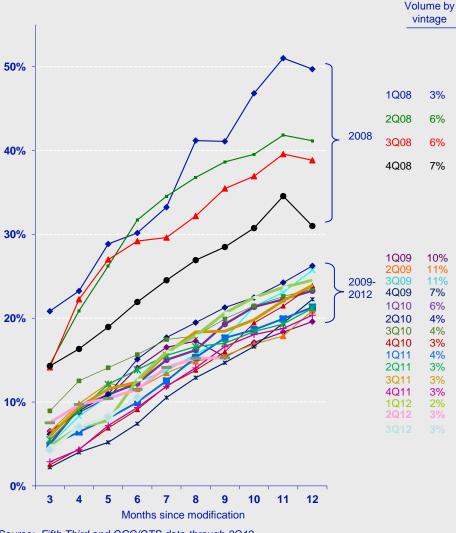


- Successive improvement in vintage performance during 2008 and 2009 as volume of modification increased
- Of \$1.8B in consumer TDRs, \$1.7B were on accrual status and \$174MM were nonaccruals
 - \$1.2B of TDRs are current and have been on the books 6 or more months; within that, ~\$1B of TDRs are current 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



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 3Q12

NPL Rollforward



Commercial					
	1Q12	2Q12	3Q12	4Q12	1Q13
Beginning NPL Amount	1,058	988	983	806	697
Transfers to nonperforming	168	203	121	68	80
Transfers to performing	(1)	-	(17)	(4)	(1)
Transfers to performing (restructured)	(2)	(4)	(20)	(5)	(4
Transfers from held for sale	-	-	-	-	-
Transfers to held for sale	(3)	(3)	(7)	-	(1)
Loans sold from portfolio	(8)	(4)	(18)	(6)	(3)
Loan paydowns/payoffs	(94)	(123)	(160)	(89)	(53)
Transfer to other real estate owned	(36)	(15)	(35)	(22)	(27)
Charge-offs	(101)	(79)	(62)	(55)	(54)
Draws/other extensions of credit	7	20	21	4	5
Ending Commercial NPL	988	983	806	697	639
Consumer					
Consumer	1012	2012	3012	4012	1013
	1Q12 380	2Q12 364	3Q12 359	4Q12 347	1Q13 332
Beginning NPL Amount	380	364	359	347	332
Beginning NPL Amount Transfers to nonperforming	380 184	364 182	359 161	347 145	332 124
Beginning NPL Amount Transfers to nonperforming Transfers to performing	380 184 (36)	364 182 (26)	359 161 (29)	347 145 (27)	332 124 (26)
Beginning NPL Amount Transfers to nonperforming Transfers to performing Transfers to performing (restructured)	380 184	364 182	359 161	347 145	332 124
Beginning NPL Amount Transfers to nonperforming Transfers to performing Transfers to performing (restructured) Transfers to held for sale	380 184 (36) (36)	364 182 (26)	359 161 (29)	347 145 (27)	332 124 (26)
Beginning NPL Amount Transfers to nonperforming Transfers to performing Transfers to performing (restructured) Transfers to held for sale Loans sold from portfolio	380 184 (36) (36) - (4)	364 182 (26) (40)	359 161 (29) (37) -	347 145 (27) (34) -	332 124 (26) (29) -
Beginning NPL Amount Transfers to nonperforming Transfers to performing Transfers to performing (restructured) Transfers to held for sale	380 184 (36) (36) - (4) (28)	364 182 (26) (40) - - (32)	359 161 (29) (37) - - (38)	347 145 (27) (34) - - (35)	332 124 (26) (29) - - (27)
Beginning NPL Amount Transfers to nonperforming Transfers to performing Transfers to performing (restructured) Transfers to held for sale Loans sold from portfolio Loan paydowns/payoffs Transfer to other real estate owned	380 184 (36) (36) - (4) (28) (18)	364 182 (26) (40) - - (32) (18)	359 161 (29) (37) - - (38) (17)	347 145 (27) (34) - - (35) (18)	332 124 (26) (29) - - (27) (17)
Beginning NPL Amount Transfers to nonperforming Transfers to performing Transfers to performing (restructured) Transfers to held for sale Loans sold from portfolio Loan paydowns/payoffs	380 184 (36) (36) - (4) (28)	364 182 (26) (40) - - (32)	359 161 (29) (37) - - (38)	347 145 (27) (34) - - (35)	332 124 (26) (29) - - (27)
Beginning NPL Amount Transfers to nonperforming Transfers to performing Transfers to performing (restructured) Transfers to held for sale Loans sold from portfolio Loan paydowns/payoffs Transfer to other real estate owned Charge-offs	380 184 (36) (36) - (4) (28) (18) (80)	364 182 (26) (40) - - (32) (18) (72)	359 161 (29) (37) - - (38) (17) (53)	347 145 (27) (34) - (35) (18) (47)	332 124 (26 (29 - - (27 (17 (46
Beginning NPL Amount Transfers to nonperforming Transfers to performing Transfers to performing (restructured) Transfers to held for sale Loans sold from portfolio Loan paydowns/payoffs Transfer to other real estate owned Charge-offs Draws/other extensions of credit	380 184 (36) (36) - (4) (28) (18) (80)	364 182 (26) (40) - - (32) (18) (72) 1	359 161 (29) (37) - - (38) (17) (53) 1	347 145 (27) (34) - (35) (18) (47)	332 124 (26 (29 - - (27 (17 (46 1

Significant improvement in NPL inflows over past year

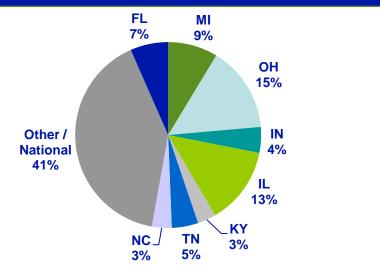
Commercial & industrial



Credit trends

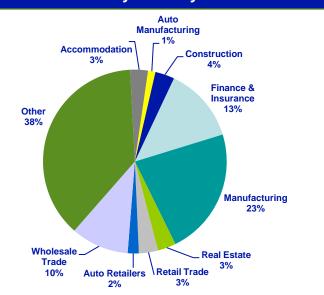
	(C&I			
(\$ in millions)	1Q12	2Q12	3Q12	4Q12	1Q13
EOP Balance*	\$32,155	\$32,612	\$33,344	\$36,038	\$36,757
Avg Loans*	\$31,371	\$32,734	\$33,111	\$34,301	\$36,395
90+ days delinquent	\$2	\$2	\$1	\$1	\$1
as % of loans	0.01%	0.01%	NM	NM	NM
NPAs*	\$474	\$479	\$406	\$352	\$332
as % of loans	1.47%	1.47%	1.22%	0.98%	0.90%
Net charge-offs	\$54	\$46	\$29	\$36	\$25
as % of loans	0.69%	0.57%	0.36%	0.42%	0.28%





Comments

- Commercial & industrial loans represented 43% of total loans and 19% of net charge-offs
- FL represented 5% of 1Q13 losses, 7% of loans; MI represented 13% of losses, 9% of loans



^{*} Excludes loans held-for-sale.

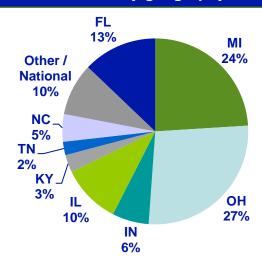
Commercial mortgage



Credit trends

Commercial mortgage									
(\$ in millions)	1Q12	2Q12	3Q12	4Q12	1Q13				
EOP Balance*	\$9,909	\$9,662	\$9,348	\$9,103	\$8,766				
Avg Loans*	\$10,007	\$9,810	\$9,567	\$9,193	\$8,965				
90+ days delinquent	\$30	\$22	\$22	\$22	-				
as % of loans	0.30%	0.23%	0.24%	0.24%	NM				
NPAs*	\$568	\$555	\$489	\$434	\$409				
as % of loans	5.64%	5.66%	5.15%	4.69%	4.59%				
Net charge-offs	\$30	\$25	\$28	\$17	\$26				
as % of loans	1.18%	1.04%	1.15%	0.70%	1.18%				

Loans by geography



Comments

- Commercial mortgage loans represented 10% of total loans and 20% of net charge-offs
- Owner occupied 1Q13 NCO ratio of 0.7%, non-owner occupied 1Q13 NCO ratio of 1.7%
- Loans from FL/MI represented 37% of portfolio loans, 42% of portfolio losses in 1Q13



^{*} Excludes loans held-for-sale.

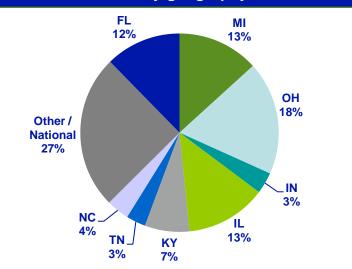
Commercial construction



Credit trends

Commercial construction										
(\$ in millions)	1Q12	2Q12	3Q12	4Q12	1Q13					
EOP Balance*	\$901	\$822	\$672	\$698	\$694					
Avg Loans*	\$992	\$873	\$742	\$686	\$695					
90+ days delinquent	-	-	-	\$1	-					
as % of loans	0.05%	NM	NM	0.14%	NM					
NPAs*	\$171	\$141	\$110	\$88	\$78					
as % of loans	18.20%	16.57%	15.77%	12.37%	11.12%					
Net charge-offs	\$18	-	\$4	\$4	\$3					
as % of loans	7.30%	(0.12%)	2.29%	1.91%	1.44%					

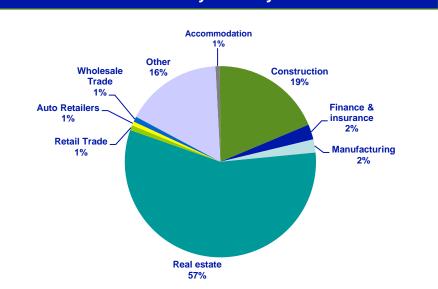
Loans by geography



Comments

Commercial construction loans represented 1% of total loans and 2% of net charge-offs

Loans from FL/MI represented 25% of portfolio loans



^{*} Excludes loans held-for-sale.

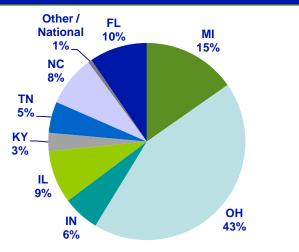
Homebuilders/developers (included in previous slides)



Credit trends

Homebuilders/developers									
(\$ in millions)	1Q12	2Q12	3Q12	4Q12	1Q13				
EOP Balance*	\$423	\$376	\$376	\$318	\$309				
90+ days delinquent	\$1	-	-	-	-				
as % of loans	0.15%	NM	NM	NM	NM				
NPAs*	\$123	\$114	\$104	\$88	\$79				
as % of loans	29.06%	26.52%	23.96%	24.19%	22.44%				
Net charge-offs	\$21	\$4	\$3	-	\$1				
as % of loans	18.49%	4.37%	2.85%	0.28%	1.57%				

Loans by geography



Comments

- Originations of builder/developer loans suspended in 2007
- Remaining portfolio balance of \$309MM, down 91% from peak of \$3.3B in 2Q08; represents <1% of total loans and <1% of commercial loans
- \$1MM of NCOs in 1Q13
- \$79MM of NPAs (60% commercial mortgage, 27% commercial construction, 13% C&I)

Commercial mortgage 44% Commercial construction 33%

^{*} Excludes loans held-for-sale.

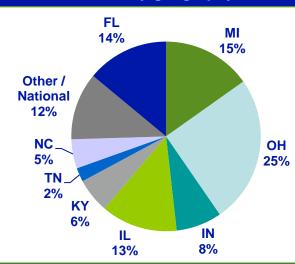
Residential mortgage



Credit trends

Residential mortgage										
(\$ in millions)	1Q12	2Q12	3Q12	4Q12	1Q13					
EOP Balance*	\$11,094	\$11,429	\$11,708	\$12,017	\$12,091					
Avg Loans*	\$10,828	\$11,274	\$11,578	\$11,846	\$12,096					
90+ days delinquent	\$73	\$80	\$76	\$75	\$74					
as % of loans	0.66%	0.70%	0.65%	0.62%	0.61%					
NPAs*	\$331	\$322	\$317	\$290	\$276					
as % of loans	2.98%	2.82%	2.71%	2.41%	2.28%					
Net charge-offs	\$37	\$36	\$26	\$23	\$20					
as % of loans	1.39%	1.28%	0.90%	0.77%	0.69%					





Comments

- Residential mortgage loans represented 14% of total loans and 15% of net charge-offs
- FL portfolio 14% of residential mortgage loans and 36% of portfolio losses

Portfolio details

- 1st liens: 100%; weighted average LTV: 72.7%
- Weighted average origination FICO: 752
- Origination FICO distribution: <660 7%; 660-689 6%; 690-719 9%; 720-749 13%; 750+ 56%; Other^ 9%

(note: loans <660 includes CRA loans and FHA/VA loans)

- Origination LTV distribution: <=70 38%; 70.1-80 37%; 80.1-90 7%; 90.1-95 4%; >95 14%
- Vintage distribution: 2013: 6%; 2012 27%; 2011 19%; 2010 10%;
 2009 5%; 2008 5%; 2007 5%; 2006 5%; 2005 9%; 2004 and prior 9%
- 13% originated through broker; performance similar to direct

[^] Includes acquired loans where FICO at origination is not available

^{*} Excludes loans held-for-sale

Home equity

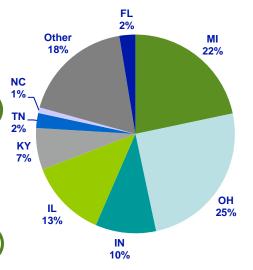


Credit trends

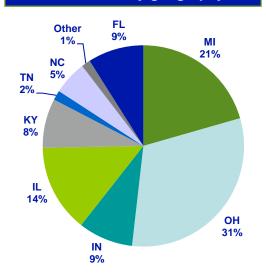
Home equity - brokered										
(\$ in millions)	1Q12	2Q12	3Q12	4Q12	1Q13					
EOP Balance*	\$1,507	\$1,458	\$1,414	\$1,366	\$1,321					
90+ days delinquent	\$19	\$17	\$16	\$14	\$13					
as % of loans	1.23%	1.15%	1.16%	1.05%	1.02%					
Net charge-offs	\$15	\$14	\$13	\$12	\$10					
as % of loans	4.01%	3.76%	3.62%	3.48%	3.08%					

Home equity - direct								
(\$ in millions)	1Q12	2Q12	3Q12	4Q12	1Q13			
EOP Balance*	\$8,986	\$8,919	\$8,824	\$8,652	\$8,406			
90+ days delinquent	\$55	\$50	\$49	\$44	\$40			
as % of loans	0.62%	0.56%	0.55%	0.50%	0.47%			
Net charge-offs	\$31	\$25	\$24	\$22	\$20			
as % of loans	1.39%	1.14%	1.09%	1.01%	0.93%			

Brokered loans by geography



Direct loans by geography



Comments

- Home equity loans represented 11% of total loans and 23% of net charge-offs
- Approximately 14% of portfolio in broker product generated 34% 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 54% of losses

Portfolio details

- 1st liens: 33%; 2nd liens: 67%
- Weighted average origination FICO: 751
- Origination FICO distribution¹: <660 3%; 660-689 7%; 690-719 13%; 720-749 17%; 750+ 52%; Other 8%
- Average CLTV: 73%; Origination CLTV distribution: <=70 40%; 70.1-80 23%; 80.1-90 19%; 90.1-95 6%; >95 12%
- Vintage distribution: 2013: 1%; 2012 5%; 2011 3%; 2010 3%; 2009 4%; 2008 10%; 2007 10%; 2006 14%; 2005 13%; 2004 and prior 37%
- % through broker channels: 14% WA FICO: 734 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

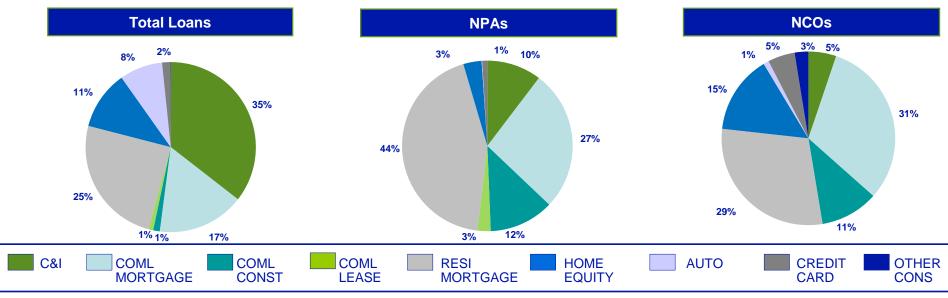
^{*} Excludes loans held-for-sale

Florida market*



Deterioration in real estate values have affected credit trends as evidenced by elevated NPA/NCOs in real estate related products

Florida									
		% of	NPAs	% of	NCOs	% of			
	Loans (\$B)	FITB	(\$MM)	FITB	(\$MM)	FITB			
Commercial loans	2.4	7%	30	9%	1	5%			
Commercial mortgage	1.1	13%	77	19%	8	31%			
Commercial construction	0.1	12%	35	45%	3	NM			
Commercial lease	0.1	2%	7	85%	-	NM			
Commercial	3.7	7%	150	18%	12	23%			
Mortgage	1.7	14%	126	46%	8	37%			
Home equity	0.8	8%	10	17%	4	13%			
Auto	0.6	5%	-	3%	-	6%			
Credit card	0.1	5%	3	7%	1	7%			
Other consumer	-	2%	-	0%	1	14%			
Consumer	3.1	9%	139	36%	14	17%			
Total	6.8	8%	289	24%	26	19%			



^{*} NPAs exclude loans held-for-sale.

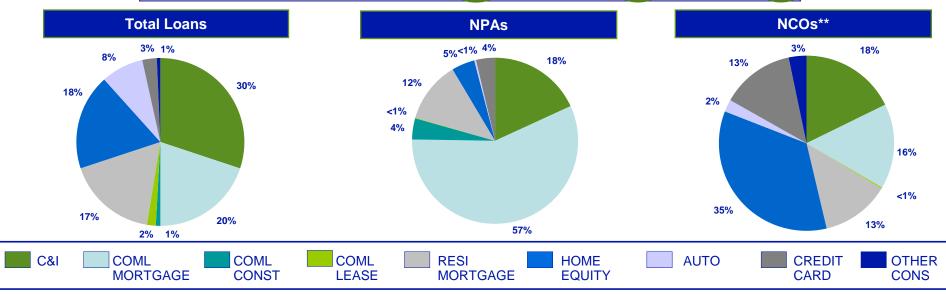
Note: Numbers may not sum due to rounding.

Michigan market*



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

Michigan									
		% of	NPAs	% of	NCOs	% of			
	Loans (\$B)	FITB	(\$MM)	FITB	(\$MM)	FITB			
Commercial loans	3.2	9%	37	11%	3	13%			
Commercial mortgage	2.1	24%	116	28%	3	11%			
Commercial construction	0.1	13%	8	11%	(1)	NM			
Commercial lease	0.2	5%	_	3%	_	NM			
Commercial	5.6	11%	162	20%	5	10%			
Mortgage	1.8	15%	24	9%	2	11%			
Home equity	1.9	20%	9	16%	6	21%			
Auto	0.9	7%	1	8%	-	9%			
Credit card	0.3	14%	8	19%	3	13%			
Other consumer	0.1	25%	-	0%	1	13%			
Consumer	5.0	14%	42	11%	12	16%			
Total	10.6	12%	203	17%	18	13%			



^{*} NPAs exclude loans held-for-sale.

^{**} Commercial construction net charge-offs resulted in a \$1MM net recovery , which is excluded from this graph

³⁵ Note: Numbers may not sum due to rounding

Regulation G Non-GAAP reconciliation



Fifth Third Bancorp and Subsidiaries

Regulation G Non-GAAP Reconcilation

\$ and shares in millions (upoudited)

(unaudited)	For the Three Months Ended					
	March	December	September	June	March	
	2013	2012	2012	2012	2012	
Income before income taxes (U.S. GAAP)	\$591	\$540	\$503	\$565	\$603	
Add: Provision expense (U.S. GAAP)	62	76	65	71	91	
Pre-provision net revenue (a)	653	616	568	636	694	
Net income available to common shareholders (U.S. GAAP)	413	390	354	376	421	
Add: Intangible amortization, net of tax	1	2	2	2	3	
Tangible net income available to common shareholders	414	392	356	378	424	
Tangible net income available to common shareholders (annualized) (b)	1,679	1,559	1,416	1,520	1,705	
Average Bancorp shareholders' equity (U.S. GAAP)	13,779	13,855	13,887	13,628	13,366	
Less: Average preferred stock	(398)	(398)	(398)	(398)	(398)	
Average goodwill	(2,416)	(2,417)	(2,417)	(2,417)	(2,417)	
Average intangible assets	(26)	(28)	(31)	(34)	(38)	
Average tangible common equity (c)	10,939	11,012	11,041	10,779	10,513	
Total Bancorp shareholders' equity (U.S. GAAP)	13,882	13,716	13,718	13,773	13,560	
Less: Preferred stock	(398)	(398)	(398)	(398)	(398)	
Goodwill	(2,416)	(2,416)	(2,417)	(2,417)	(2,417)	
Intangible assets	(25)	(27)	(30)	(33)	(36)	
Tangible common equity, including unrealized gains / losses (d)	11,043	10,875	10,873	10,925	10,709	
Less: Accumulated other comprehensive income / loss	(333)	(375)	(468)	(454)	(468)	
Tangible common equity, excluding unrealized gains / losses (e)	10,710	10,500	10,405	10,471	10,241	
Total assets (U.S. GAAP)	121,382	121,894	117,483	117,543	116,747	
Less: Goodwill	(2,416)	(2,416)	(2,417)	(2,417)	(2,417)	
Intangible assets	(25)	(27)	(30)	(33)	(36)	
Tangible assets, including unrealized gains / losses (f)	118,941	119,451	115,036	115,093	114,294	
Less: Accumulated other comprehensive income / loss, before tax	(512)	(577)	(720)	(698)	(720)	
Tangible assets, excluding unrealized gains / losses (g)	118,429	118,874	114,316	114,395	113,574	
Common shares outstanding (h)	875	882	897	919	920	
Net charge-offs (i)	133	147	156	181	220	
Ratios:						
Return on average tangible common equity (b) / (c)	15.5%	14.1%	12.8%	14.1%	16.2%	
Tangible common equity (excluding unrealized gains/losses) (e) / (g)	9.03%	8.83%	9.10%	9.15%	9.02%	
Tangible common equity (including unrealized gains/losses) (d) / (f)	9.29%	9.10%	9.45%	9.49%	9.37%	
Tangible book value per share (d) / (h)	12.63	12.33	12.12	11.89	11.64	
PPNR / NCOs (a) / (i)	491%	419%	364%	351%	315%	

Regulation G Non-GAAP reconciliation



Fifth Third Bancorp and Subsidiaries

Regulation G Non-GAAP Reconcilation \$ and shares in millions (unaudited)

(unaudited)		For the Three Months Ended					
	March	December	September	June	March		
	2013	2012	2012	2012	2012		
Total Bancorp shareholders' equity (U.S. GAAP)	\$13,882	\$13,716	\$13,718	\$13,773	\$13,560		
Goodwill and certain other intangibles	(2,504)	(2,499)	(2,504)	(2,512)	(2,518)		
Unrealized gains	(333)	(375)	(468)	(454)	(468)		
Qualifying trust preferred securities	810	810	810	2,248	2,248		
Other	23	33	38	38	38		
Tier I capital	11,878	11,685	11,594	13,093	12,860		
Less: Preferred stock	(398)	(398)	(398)	(398)	(398)		
Qualifying trust preferred securities	(810)	(810)	(810)	(2,248)	(2,248)		
Qualifying noncontrolling interest in consolidated subsidiaries	(38)	(48)	(51)	(51)	(50)		
Tier I common equity (a)	10,632	10,429	10,335	10,396	10,164		
Risk-weighted assets, determined in accordance with							
prescribed regulatory requirements (b)	109,626	109,699	106,858	106,398	105,412		
Ratio:							
Tier I common equity (a) / (b)	9.70%	9.51%	9.67%	9.77%	9.64%		

Basel III - Estimates

	For the Three Months Ended					
	March	December	September	June		
	2013	2012	2012	2012		
Tier 1 common equity (Basel I)	\$10,632	\$10,429	\$10,335	\$10,396		
Add: Adjustment related to AOCI for AFS securities	397	429	506	551		
Estimated Tier 1 common equity under Basel III rules (c)	\$11,029	\$10,858	\$10,841	\$10,947		
Estimated risk-weighted assets under Basel III rules (d)	\$123,696	\$123,725	\$120,308	\$119,428		
Estimated Tier 1 common equity ratio under Basel III rules	8.91%	8.78%	9.01%	9.17%		

- (c) 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.
- (d) 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. The estimated Basel III risk-weighted assets are based upon the Bancorp's interpretations of the three draft Federal Register notices proposing enhancements to the regulatory capital requirements that were published in June of 2012. These amounts are preliminary and subject to change depending on the adoption of final Basel III capital rules by the Regulatory Agencies.

Regulation G Non-GAAP reconciliation



Fifth Third Bancorp and Subsidiaries

Regulation G Non-GAAP Reconcilation

\$ and shares in millions

(unaudited)	For the Year Ended					
	2012	2011	2010	2009		
Total Bancorp shareholders' equity (U.S. GAAP)	\$13,716	\$13,201	\$14,051	\$13,497		
Goodwill and certain other intangibles	(2,499)	(2,514)	(2,546)	(2,565)		
Unrealized gains	(375)	(470)	(314)	(241)		
Qualifying trust preferred securities	810	2,248	2,763	2,763		
Other	33	38	11	(26)		
Tier I capital	11,685	12,503	13,965	13,428		
Less: Preferred stock	(398)	(398)	(3,654)	(3,609)		
Qualifying trust preferred securities	(810)	(2,248)	(2,763)	(2,763)		
Qualifying noncontrolling interest in consolidated subsidiaries	(48)	(50)	(30)	-		
Tier I common equity (a)	10,429	9,807	7,518	7,056		
Risk-weighted assets, determined in accordance with						
prescribed regulatory requirements (b)	109,699	104,945	100,561	100,933		
Ratio:						
Tier I common equity (a) / (b)	9.51%	9.35%	7.48%	6.99%		