FIFTH THIRD BANK

Barclays Capital
2013 Americas Select Franchise Conference

Daniel T. Poston
Executive Vice President & Chief Financial Officer

May 22, 2013

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

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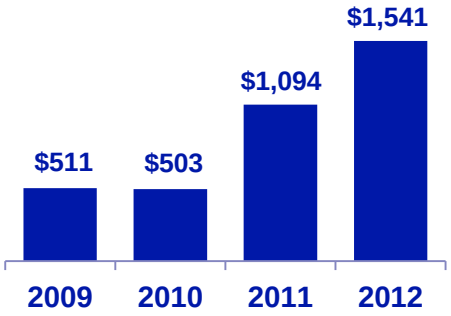
A strong franchise with strong momentum

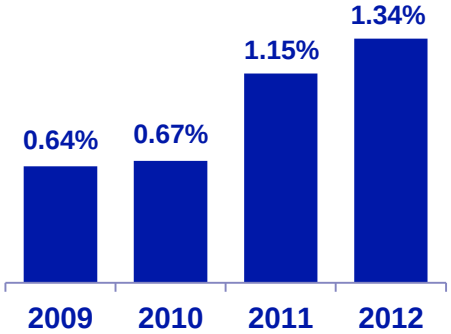
FIFTH THIRD BANK

Net income available to common shareholders ($MM)



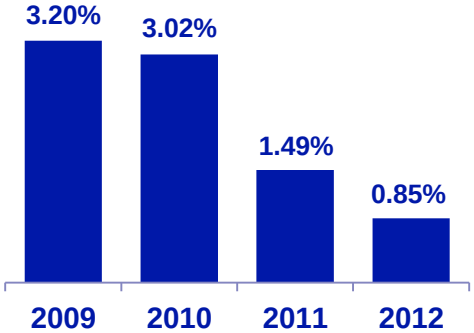
Generated highest level of net income to common shareholders since 2005.

Return on avg. assets



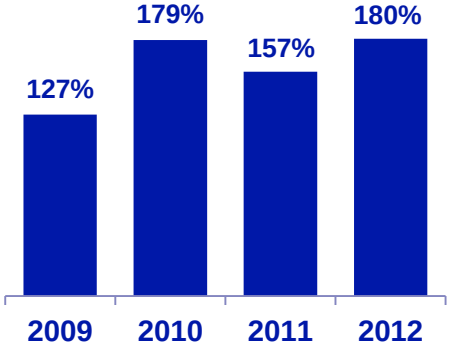
Improving profitability approaching target for normalized environment.

Net charge-off ratio



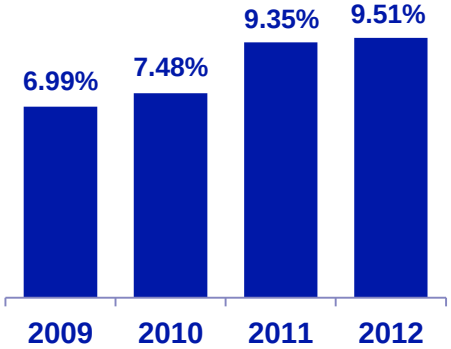
Problem assets are at the lowest levels in five years.

ALLL / NPLs



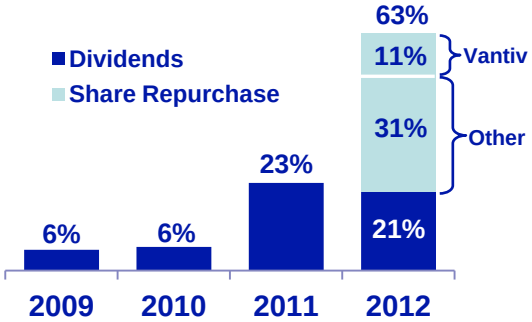
Coverage levels more than adequate to protect against potential losses.

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.

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

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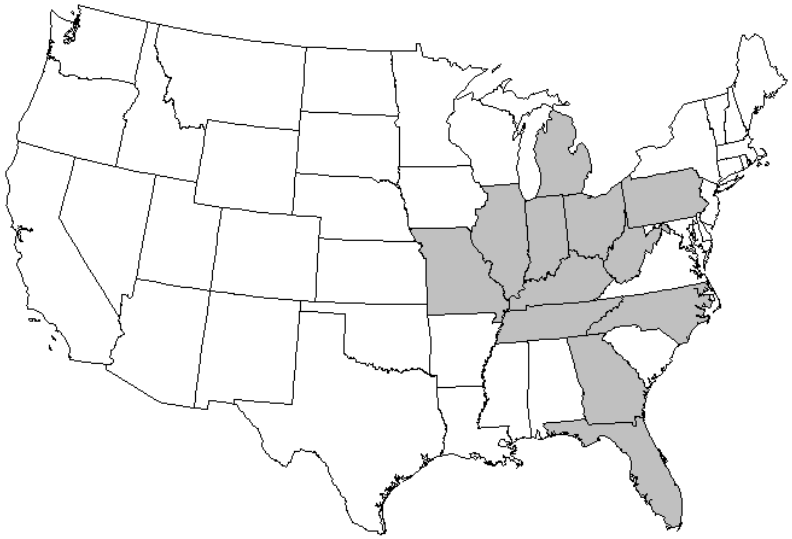
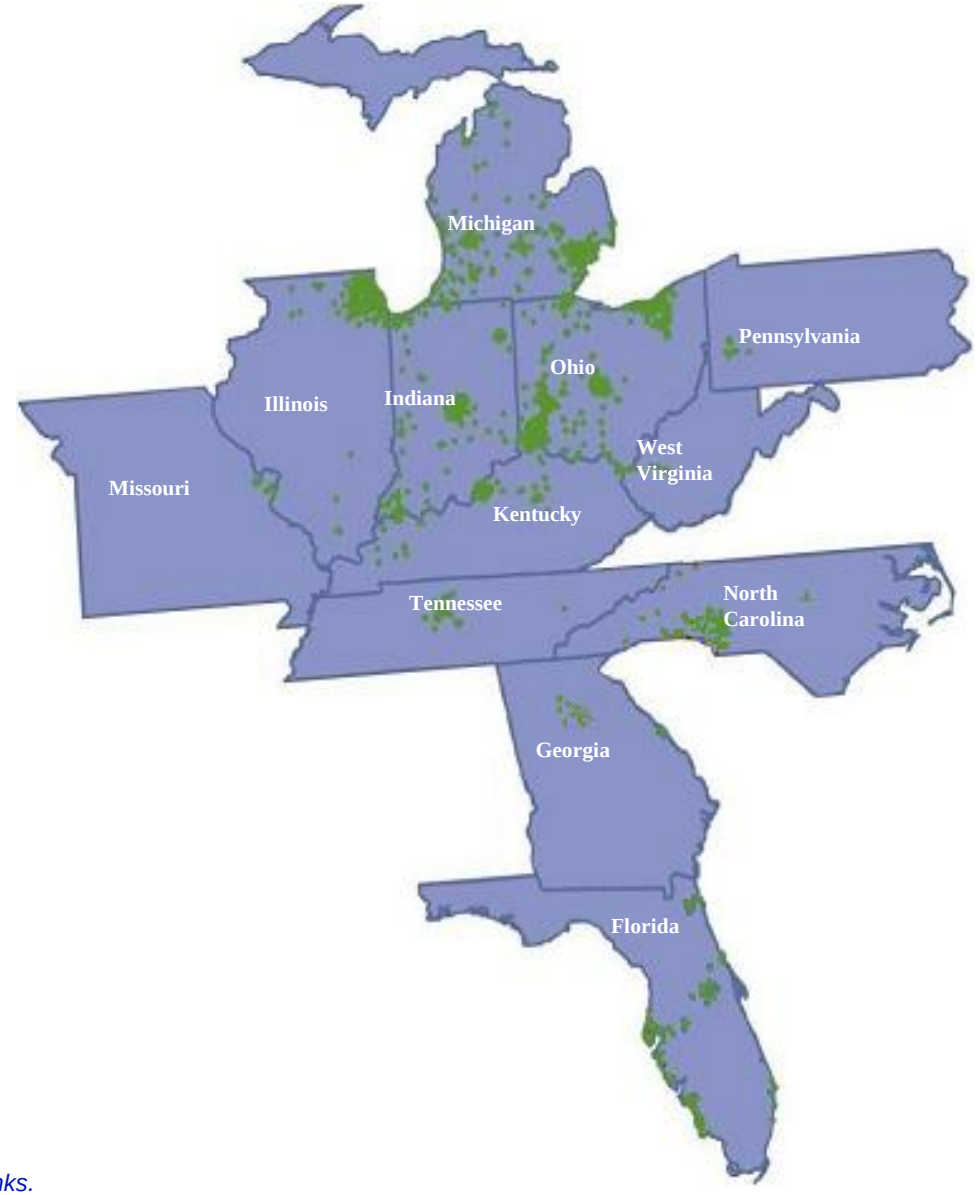
Fifth Third franchise

- **$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. Data as of 3/31/13

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1Q13 highlights

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- **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**

** 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.*

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

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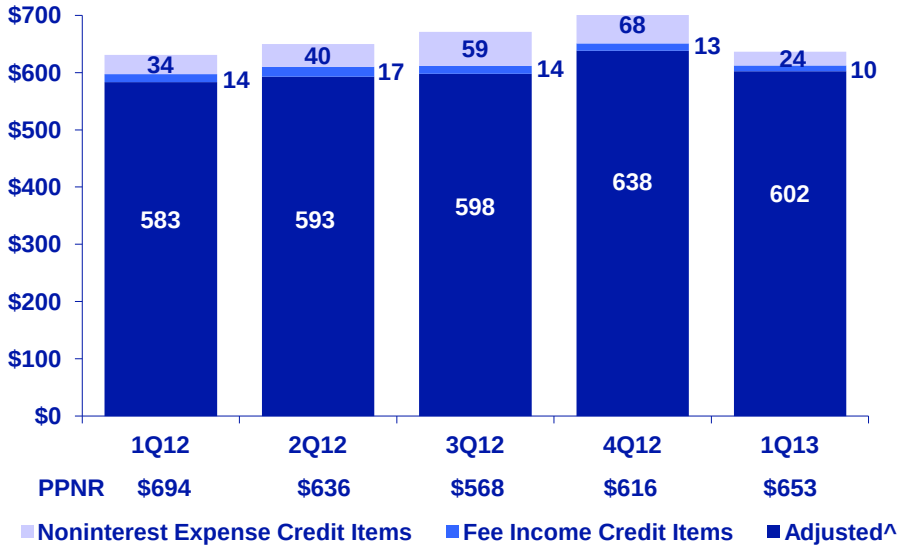
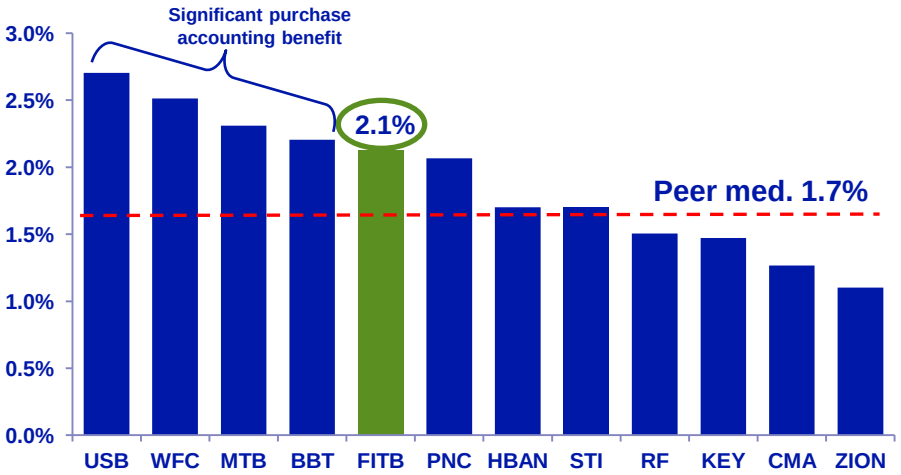
Strong revenue and profit generation

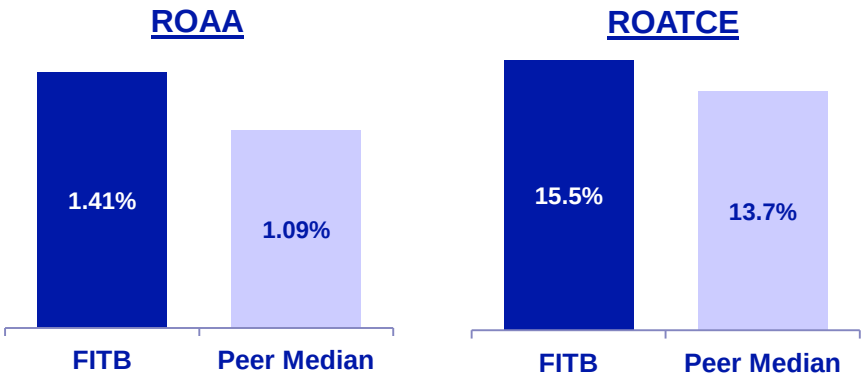
Pre-provision net revenue (PPNR) trend



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 18 in the Appendix for adjustments
** Excludes securities gains / losses for FITB and peers. Also excludes goodwill impairment charge for peers as applicable.*

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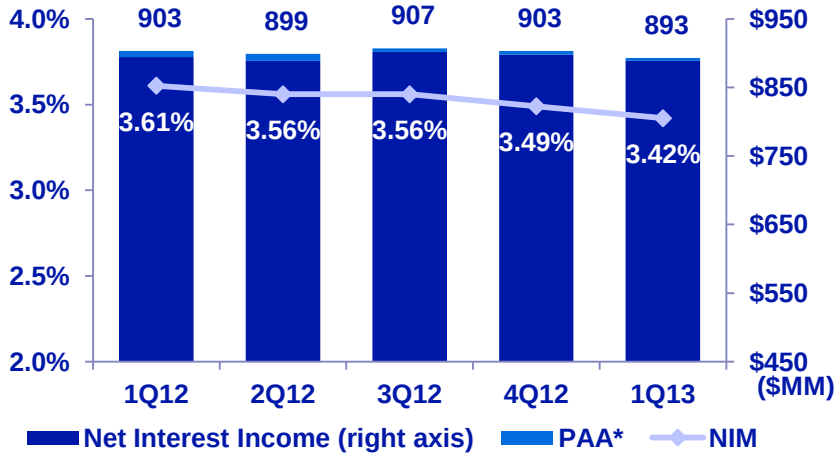
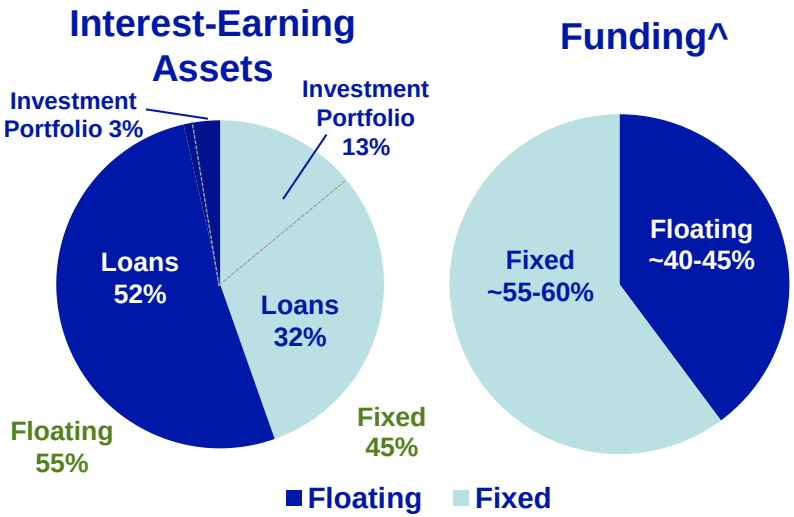
NII results reflect continued moderate NIM pressure offset by balance sheet growth

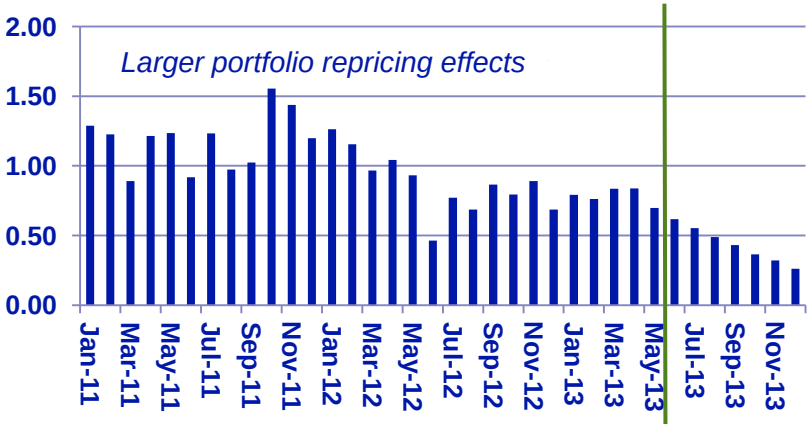
NII and NIM (FTE)



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

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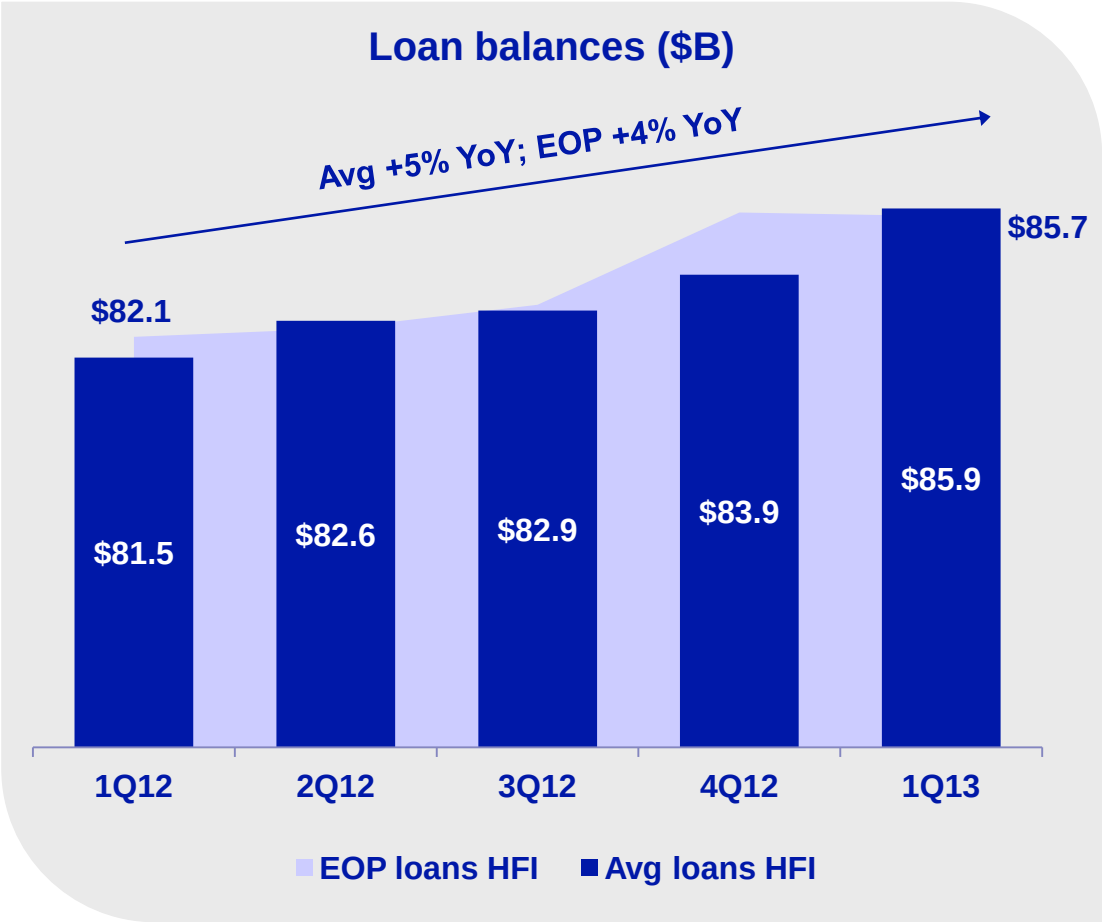
Strong loan growth, ample opportunities for ongoing growth



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)

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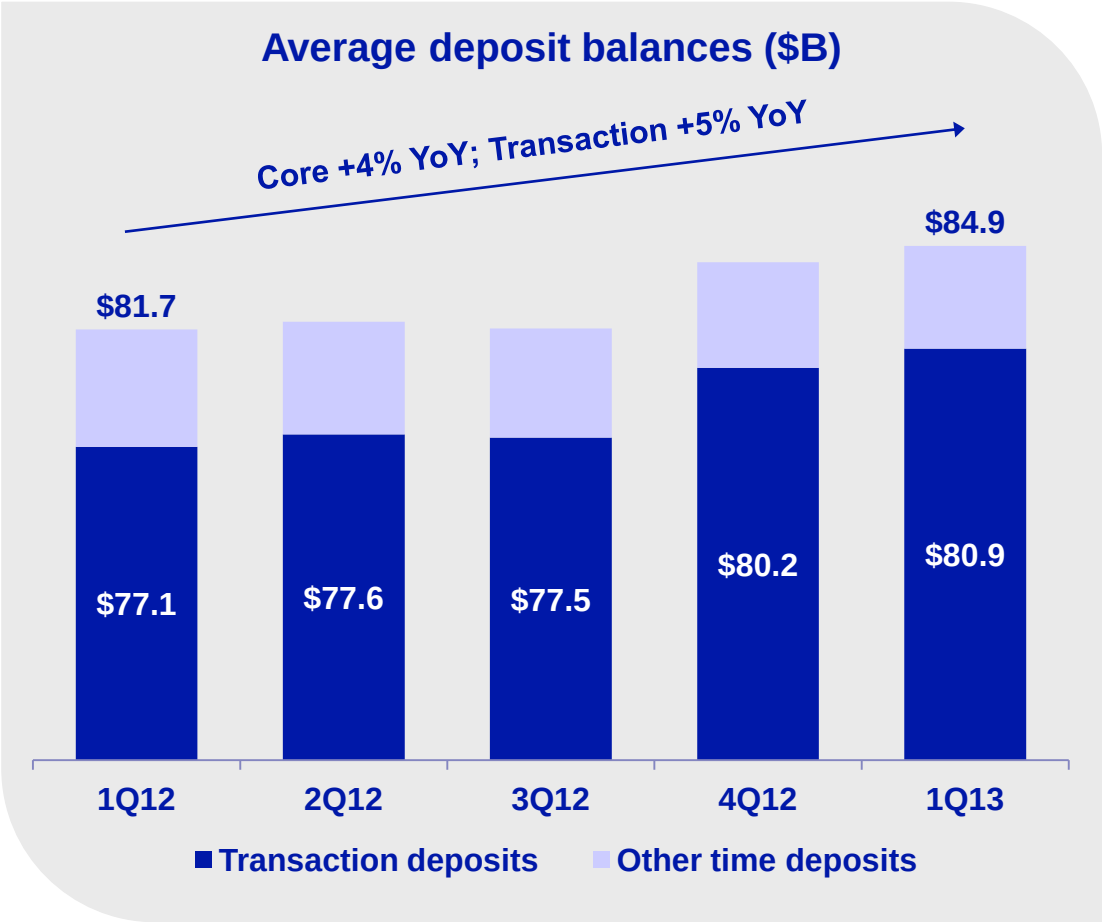
Strengthened deposit profile and increased value proposition to customers



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

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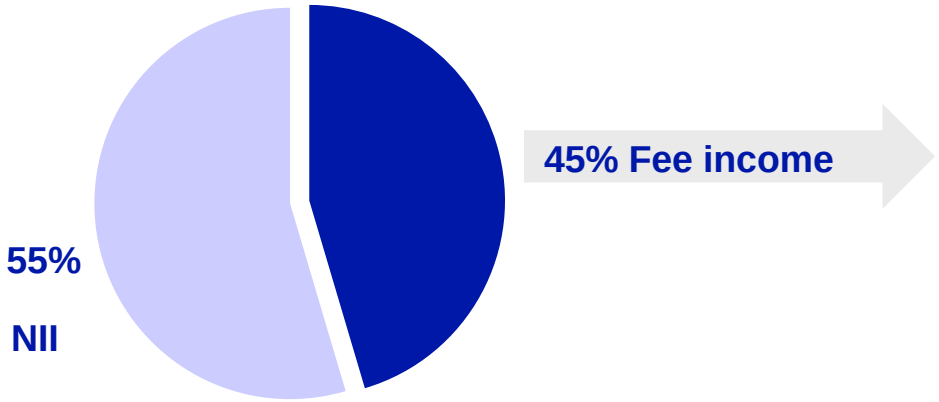
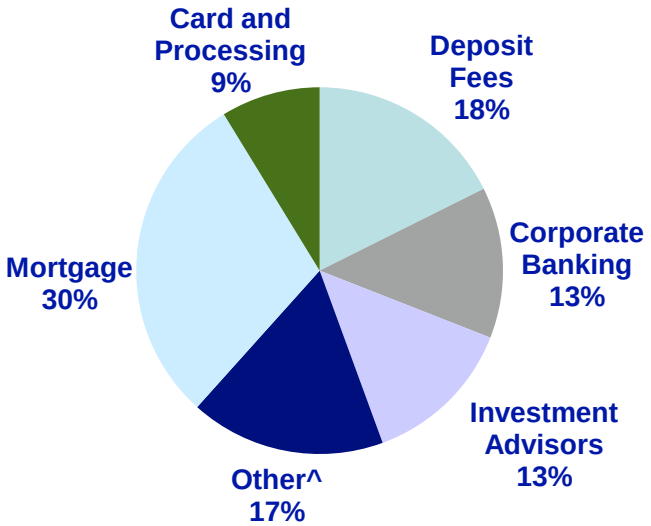
Diverse revenue stream

Fee income as % of 1Q13 revenue



1Q13 Fee income distribution



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

^ Includes other noninterest income and securities gains.

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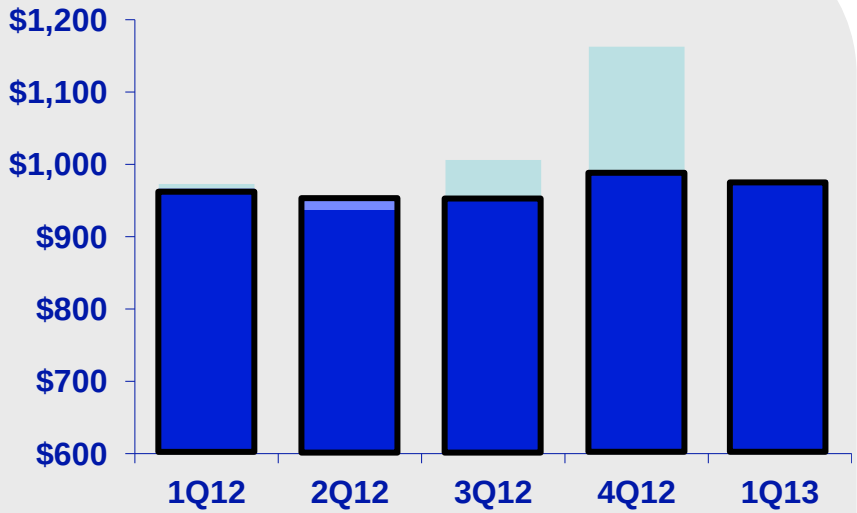
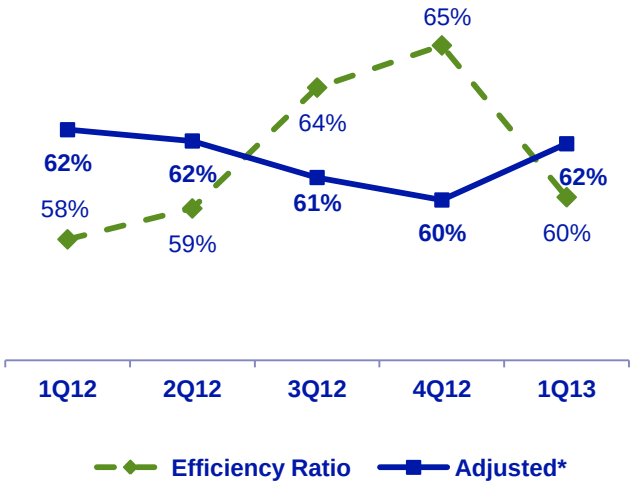
Disciplined expense management

Expense trend ($MM)



	1Q12	2Q12	3Q12	4Q12	1Q13
Reported expense	$973	$937	$1,006	$1,163	$978
Non-recurring items*:					
Decreasing Expense	$23	$18	$5	--	$9
Increasing Expense	($29)	--	($55)	($173)	($9)
Adjusted Expense	$967	$955	$956	$990	$978

Efficiency ratio trend



- 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

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

** Non-recurring items listed on page 18 in the appendix.*

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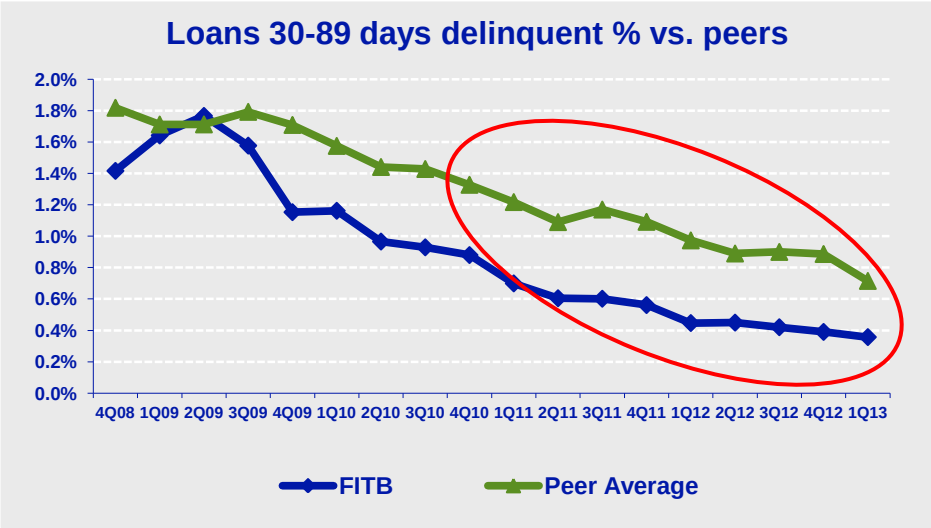
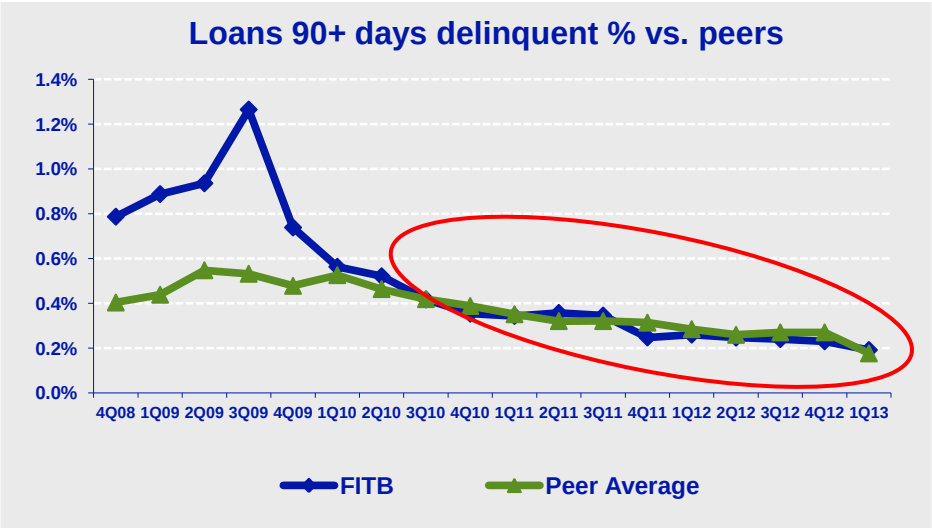
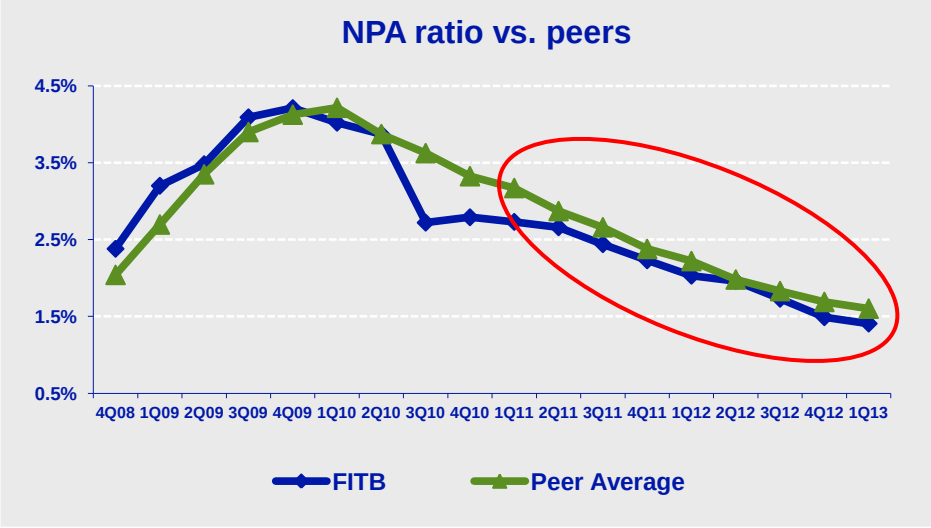
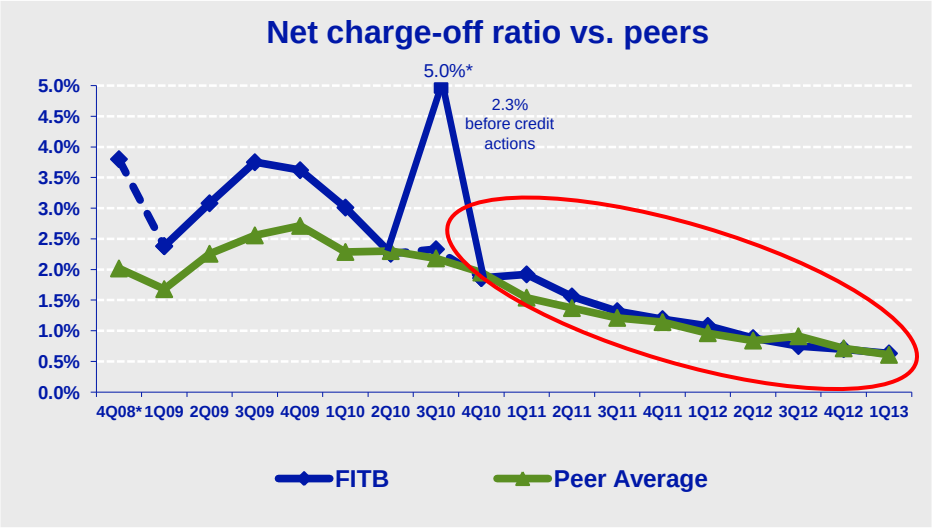
Continued improvement in credit trends









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 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 in NCOs related to loans sold or moved to held-for-sale.*

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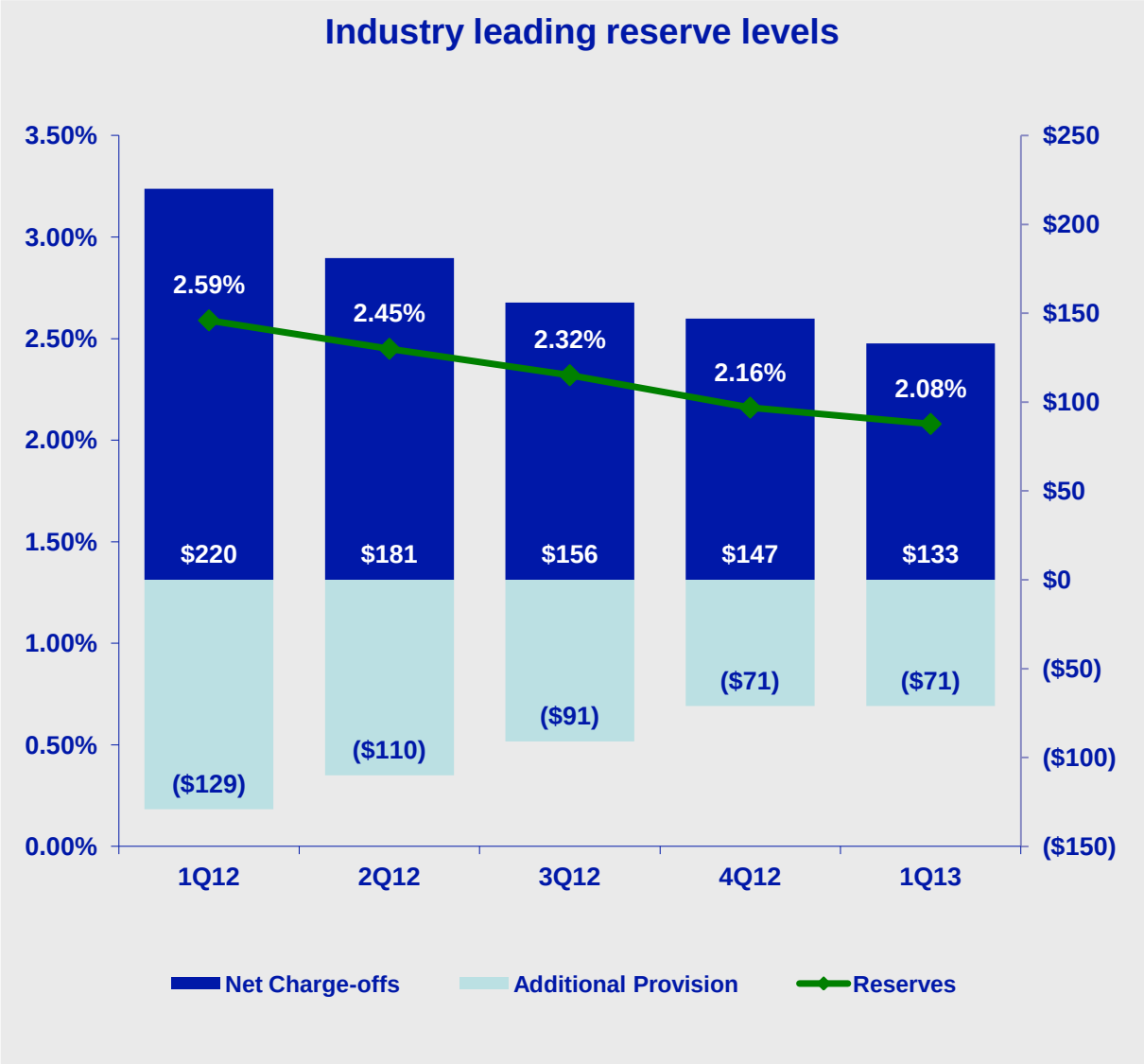
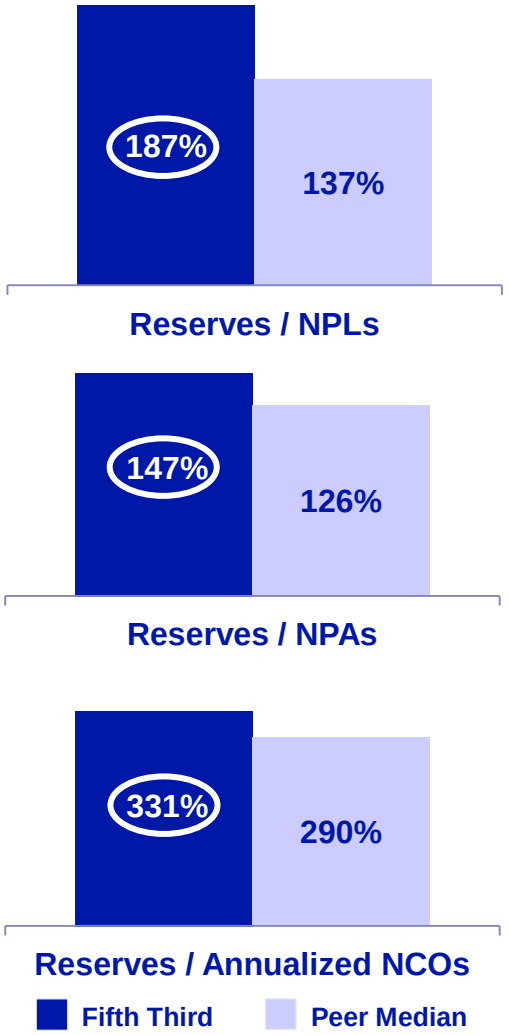
Strong reserve position



1Q13 coverage ratios strong relative to peers



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.

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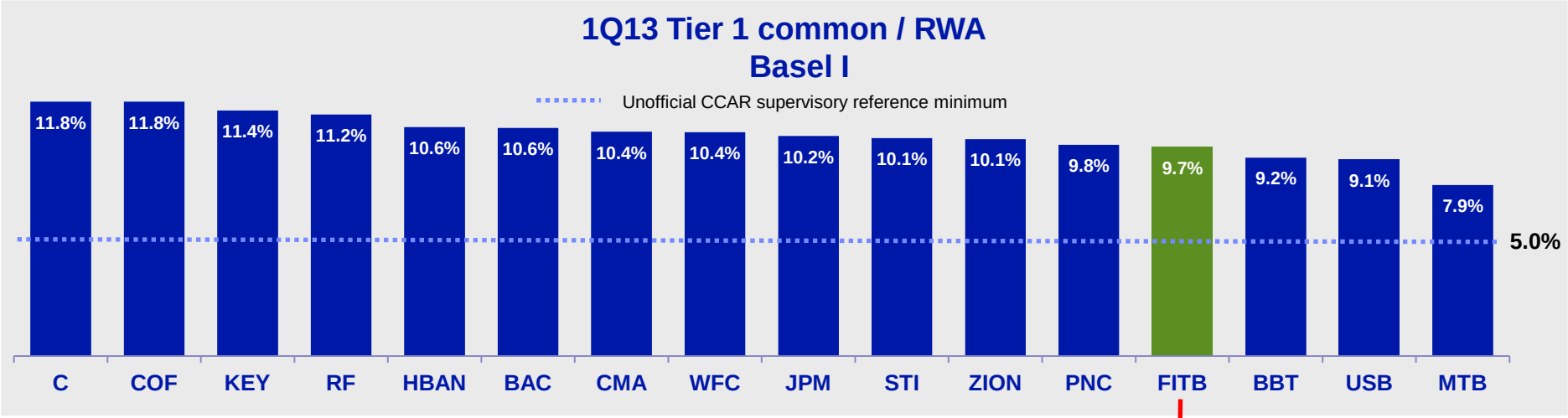
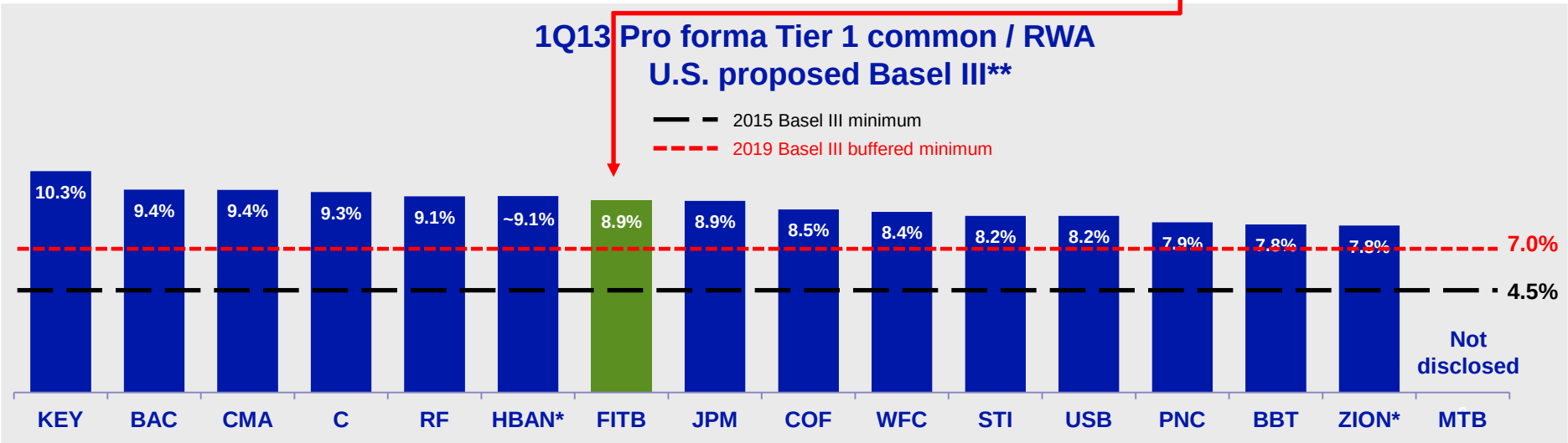
Fifth Third's balance sheet and business model relatively advantaged under new capital standards





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.*

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Capital management philosophy

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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

** Subject to Board of Directors and regulatory approval*

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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 ~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

^ Non-GAAP measure. See Reg. G reconciliation in Appendix.

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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 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.

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Appendix

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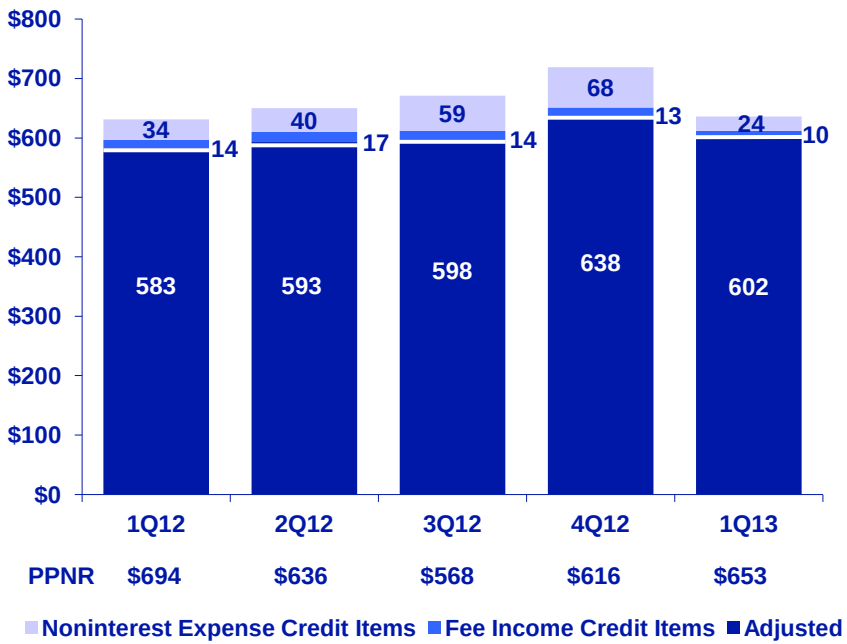
Pre-tax pre-provision earnings*

FIFTH THIRD BANK

PPNR trend

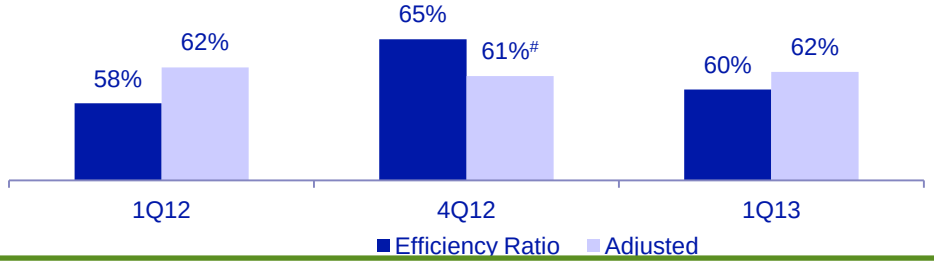


PPNR reconciliation

($ 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**

Efficiency ratio



** Non-GAAP measure. See Reg. G reconciliation on page 21.*
*** 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 19 for detailed breakout of credit-related items.
 # 60% also excluding 4Q12 mortgage repurchase reserve build

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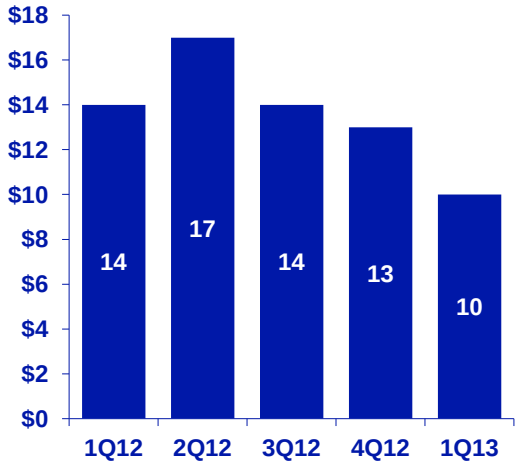
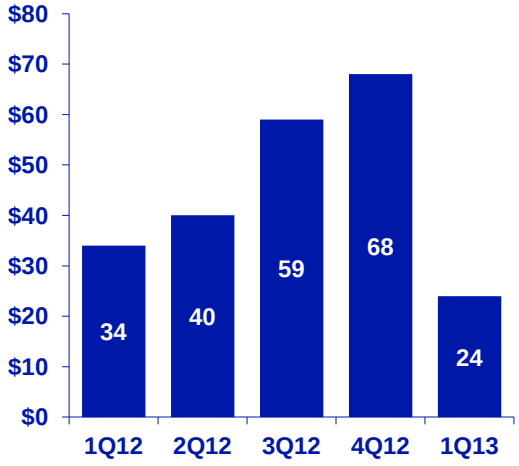
Credit-related costs

In noninterest income ($MM)



($ in millions)	Actual 1Q12	2Q12	3Q12	4Q12	1Q13
Gain / (loss) on sale of loans	$5	$8	$2	$4	$2
Commercial loans HFS FV adjustment	(1)	(5)	(3)	(3)	(1)
Gain / (loss) on sale of OREO properties	(17)	(19)	(11)	(10)	(10)
Mortgage repurchase costs	(2)	(2)	(2)	(3)	(2)
Total credit-related revenue impact	**($14)**	**($17)**	**($14)**	**($13)**	**($10)**

In noninterest expense ($MM)



($ in millions)	Actual 1Q12	2Q12	3Q12	4Q12	1Q13
Mortgage repurchase expense	$15	$18	$36	$44	$20
Provision for unfunded commitments	(2)	(1)	(2)	3	(11)
Derivative valuation adjustments	(4)	(0)	(2)	(2)	(1)
OREO expense	5	5	6	5	4
Other problem asset related expenses	19	19	21	19	12
Total credit-related operating expenses	**$34**	**$40**	**$59**	**$68**	**$24**
Total credit-related costs	**$48**	**$57**	**$73**	**$81**	**$34**

Note: Numbers may not sum due to rounding

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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				
	March 2013	December 2012	September 2012	June 2012	March 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%

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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				
	March 2013	December 2012	September 2012	June 2012	March 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 2013	December 2012	September 2012	June 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.

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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 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%

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