FIFTH THIRD BANCORP

Annual Meeting of Shareholders

April 16, 2013

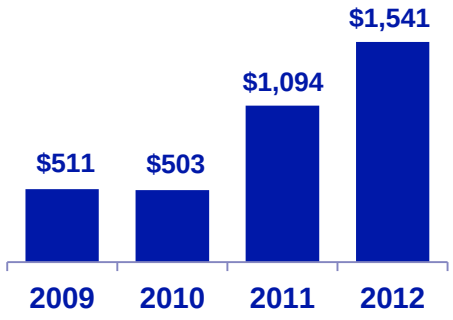
Please refer to earnings release dated January 17, 2013 and 10-K dated February 22, 2013 for further information, including full results reported on a U.S. GAAP basis.

© Fifth Third Bank | All Rights Reserved

A strong franchise with strong momentum

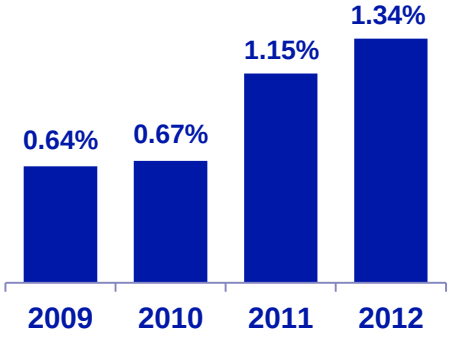
FIFTH THIRD BANCORP

Net income to common ($MM)



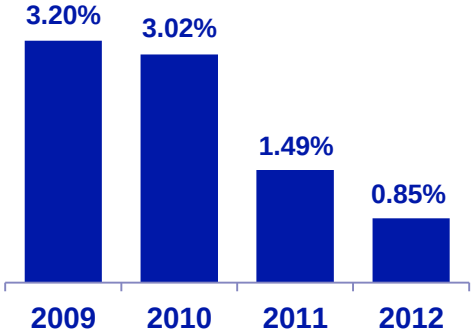
Generated highest level of net income to common since 2005.

Return on avg. assets



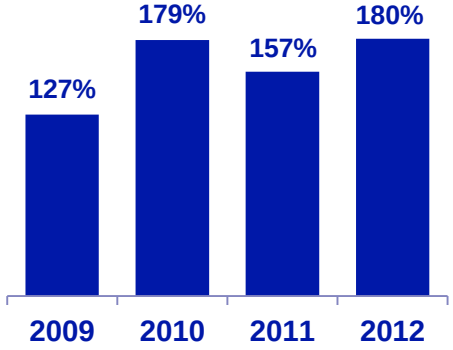
Improving profitability approaching target for normalized environment.

Net charge-off ratio



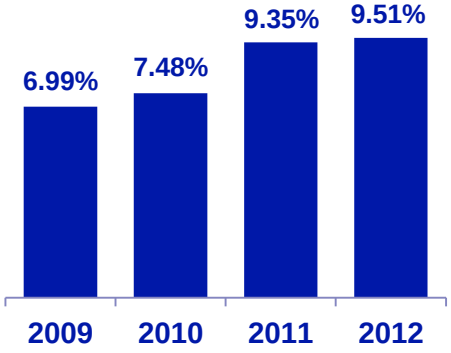
Problem assets are at the lowest levels in five years.

ALLL / NPLs



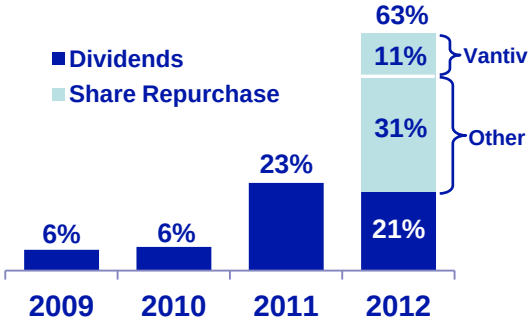
Coverage levels more than adequate to protect against potential losses.

Tier 1 common ratio



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

Total payout ratio



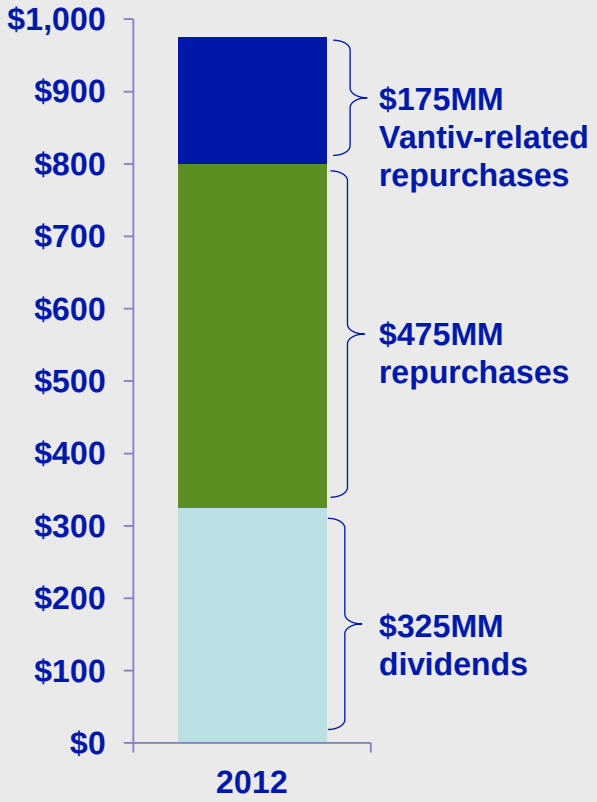
Increased total payout to common shareholders by 279% from 2011.

© Fifth Third Bank | All Rights Reserved

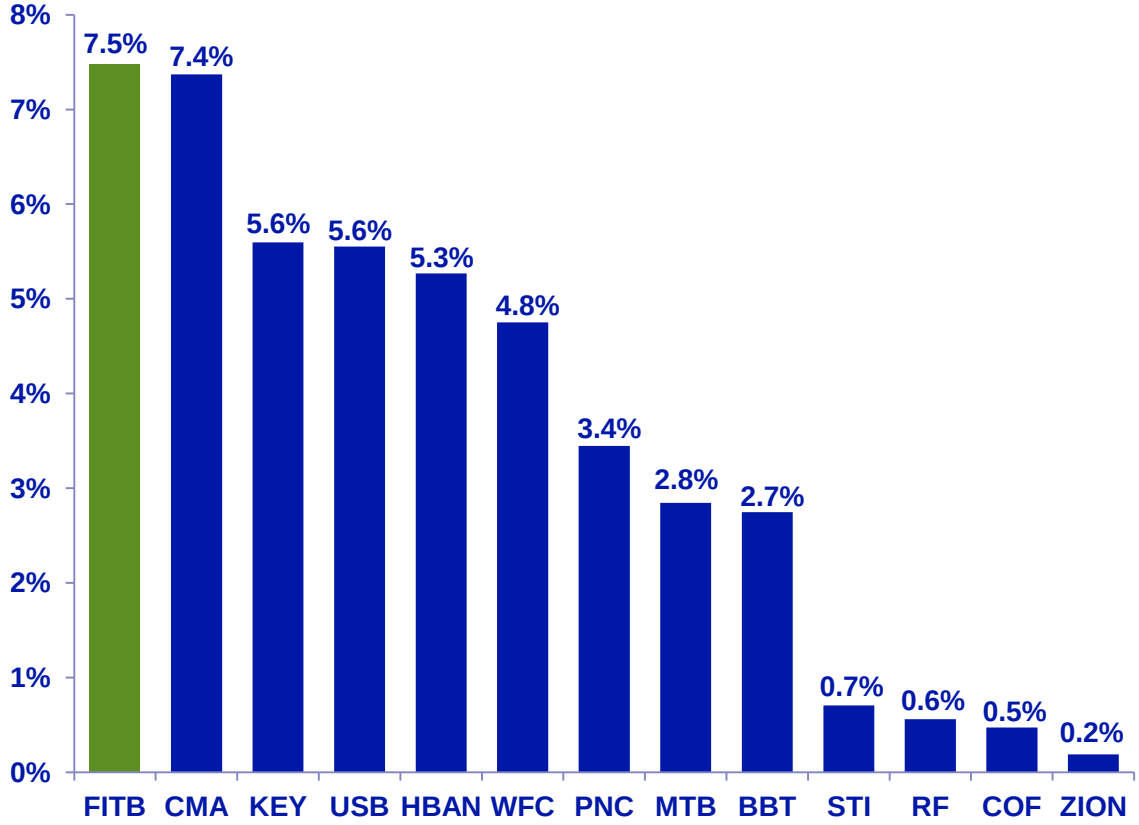
Strong capital position and capital generation supports ability to return capital to shareholders

FIFTH THIRD BANCORP

Nearly $1 billion in capital returned to common shareholders



2012 total payout yield (regional peers)



Increased common stock dividend 29%
and repurchased 5% of outstanding common stock

Total payout yield equals dividend yield plus shares repurchased ($) / reported market cap at 12/31/12

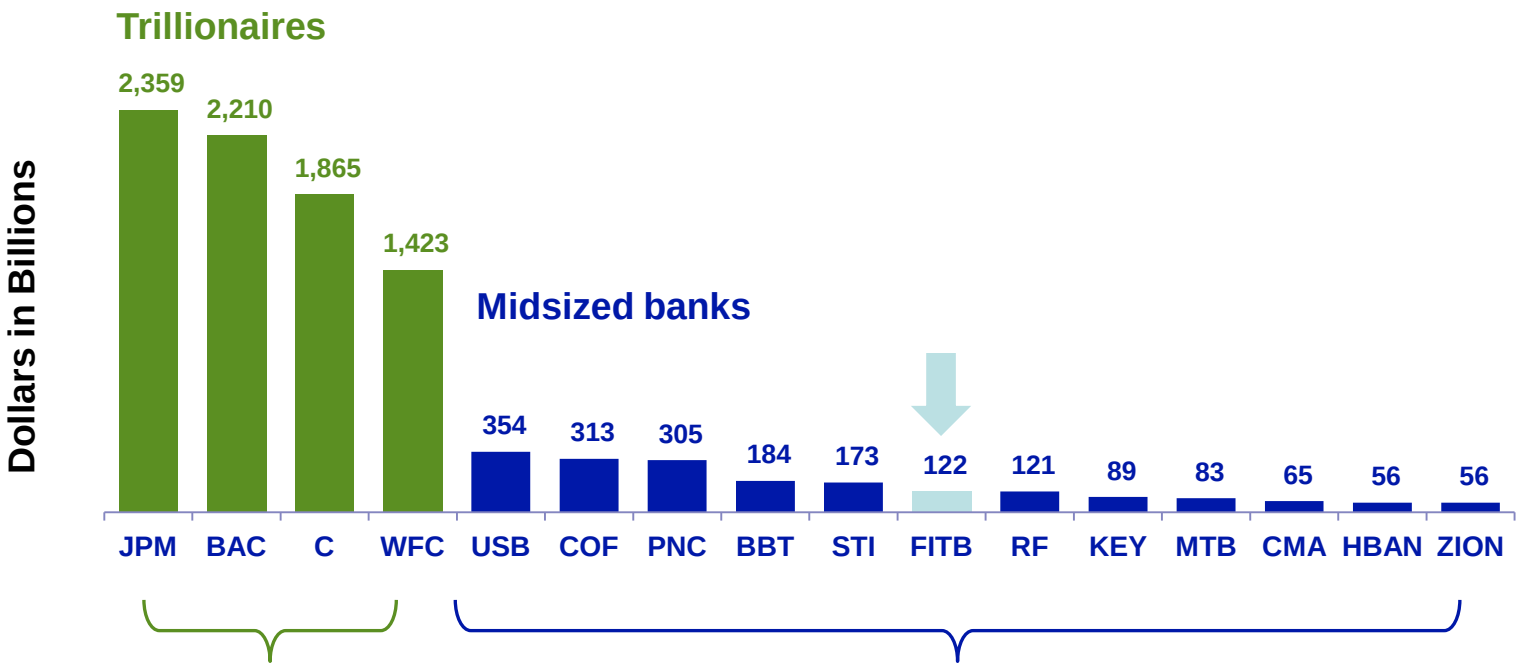
© Fifth Third Bank | All Rights Reserved

Right size for the times

FIFTH THIRD BANCORP

The new banking landscape leaves us with four TRILLIONAIRE and several mid-sized banks

4Q12 Top US publicly traded banks and thrifts by assets (>$50B)

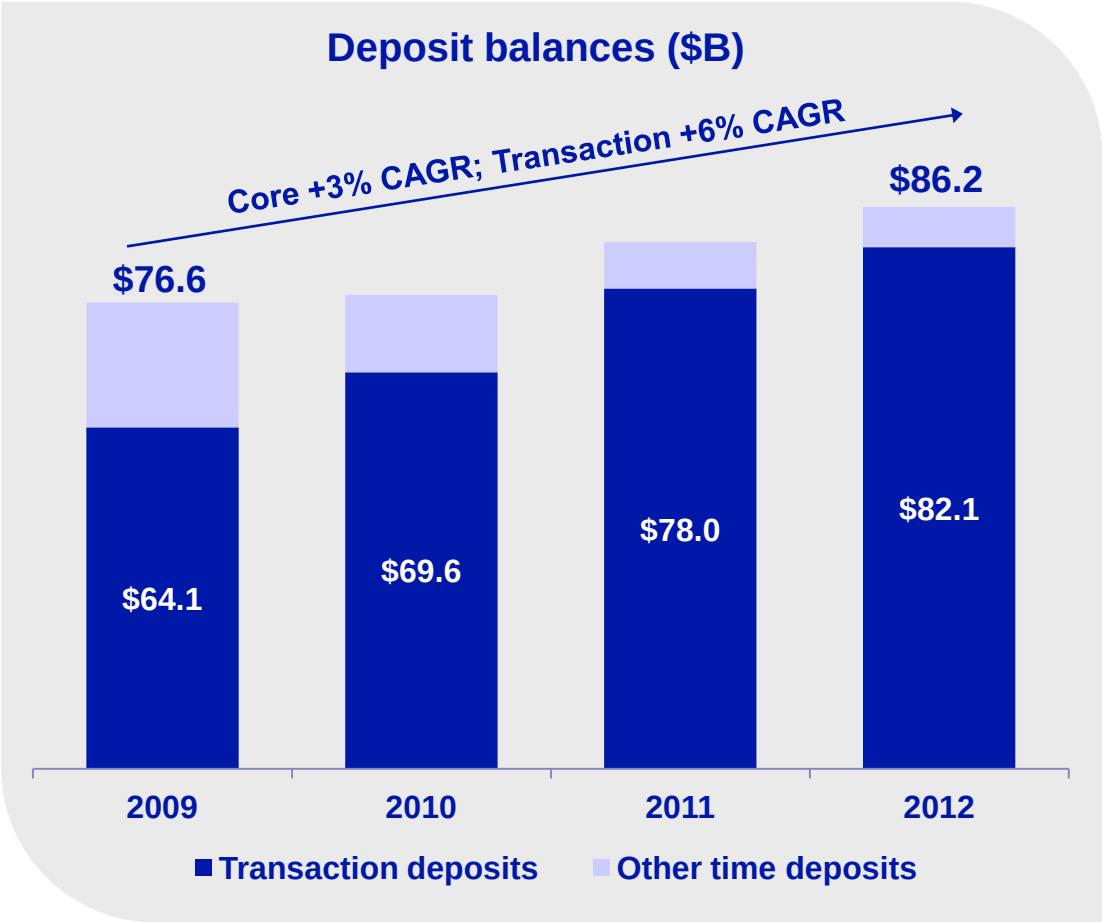


Dodd-Frank Act
Basel III
Size / Complexity
Volcker Rule
European exposure

Traditional banking activities
Innovation
Local market knowledge & closer to customers
Efficient business models
Stronger returns

© Fifth Third Bank | All Rights Reserved

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

© Fifth Third Bank | All Rights Reserved

Customer oriented solutions

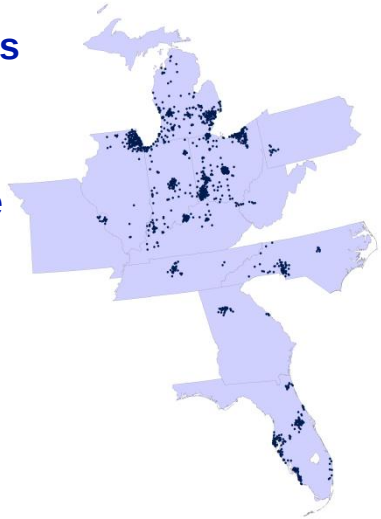
FIFTH THIRD BANCORP

Providing customers with products and services they find valuable

Accessibility

- **Mobile app available on iPhone, Android, and BlackBerry**
- **Deposit checks, view balances, transfer funds, pay bills, view alerts, and more**

- **1,325 banking centers in 12 states**
- **2,415 ATMs; ~40% upgraded with image capture capability**



Choice

- **DUO: Combined credit and debit card offers convenience, security, and financial flexibility**
- **Access 360°: Reloadable Prepaid Card**
  - **Add money anytime without incurring a "load fee"; low monthly fee**
  - **Use card anywhere Debit MasterCard® is accepted**

Convenience

Remote Currency Manager

- **Innovative, end-to-end remote cash management solution**
- **Maximize cash flow while boosting control over cash handling**
- **~7,000 RCM locations at YE12; more than doubled since 2009**

New products developed by listening to the voice of the customer

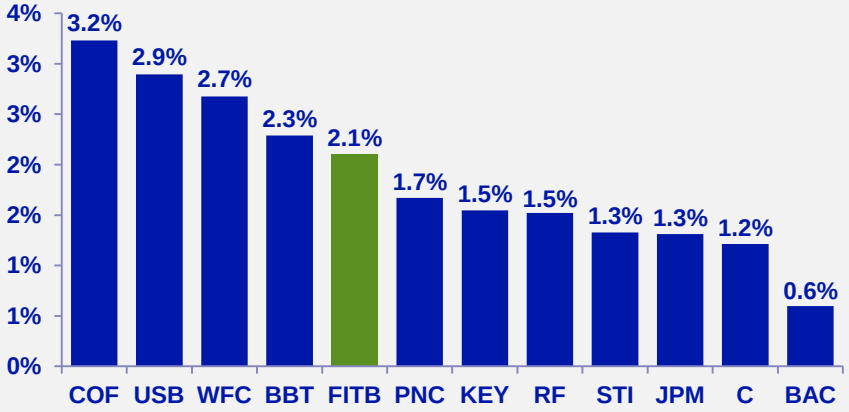
© Fifth Third Bank | All Rights Reserved

Stress test results reflect lower risk of traditional business model

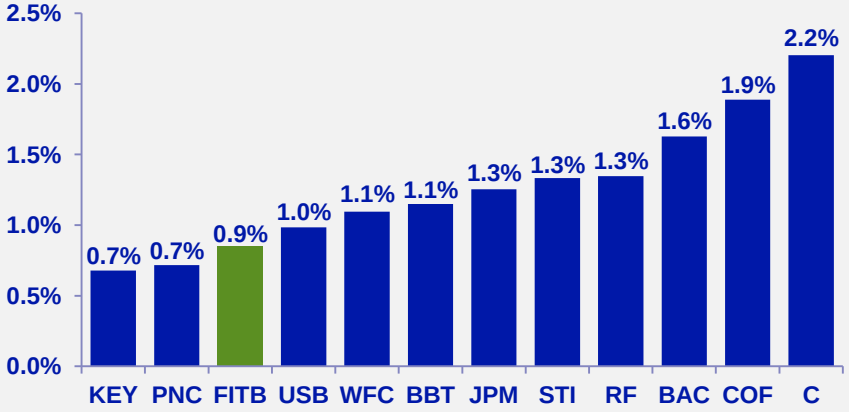
FIFTH THIRD BANCORP

2012 actual performance

2012 PPNR / Average assets

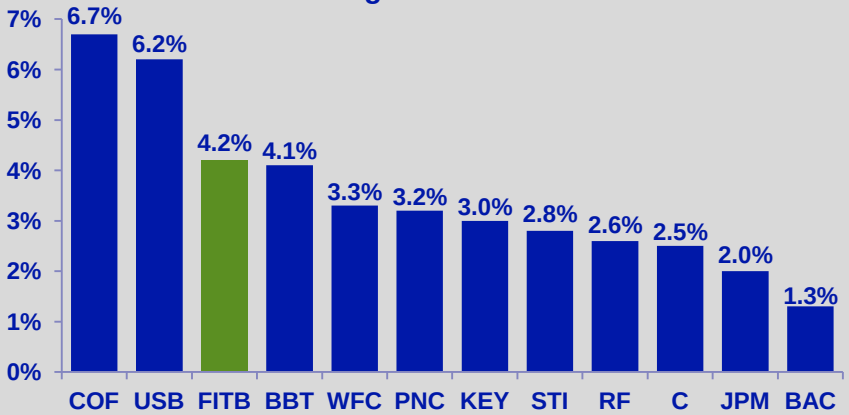


2012 loan losses / Average loans

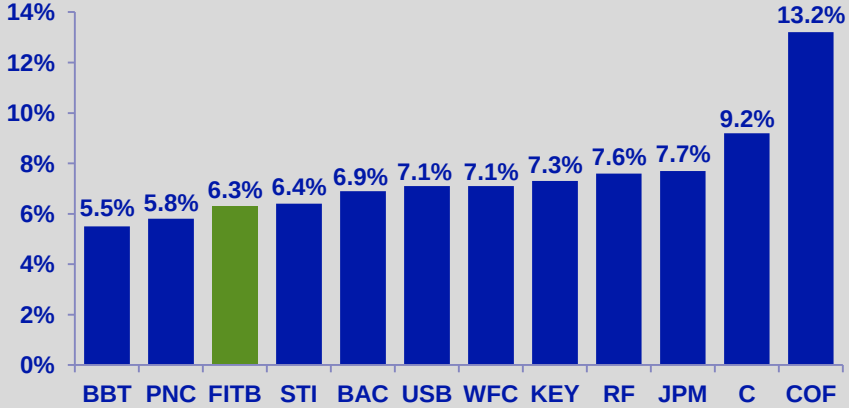


Stressed results through 4Q14 under 2013 CCAR*

PPNR / Average assets under stress



Projected loan losses / Average loans



Business model is strong today and under a severely stressed model

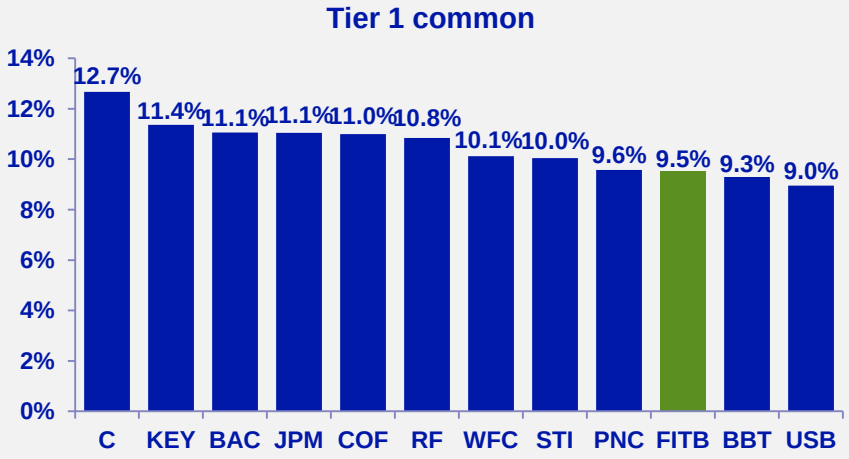
**Federal Reserve projections through 4Q14 under the supervisory severely adverse scenario of the 2013 Comprehensive Capital Analysis & Review process.*

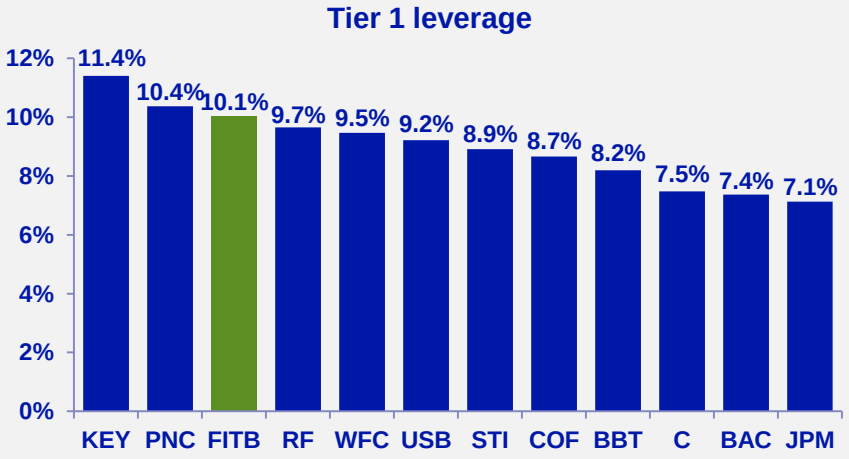
© Fifth Third Bank | All Rights Reserved

Stress test results reflect lower risk of traditional business model

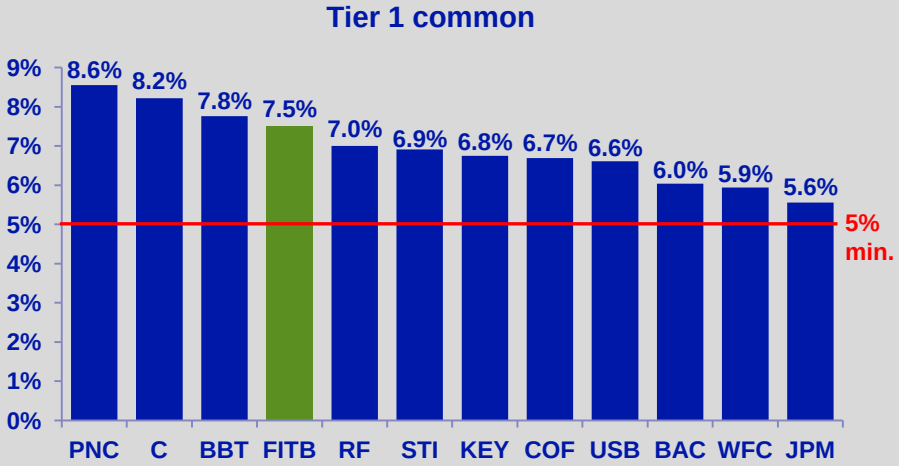
FIFTH THIRD BANCORP

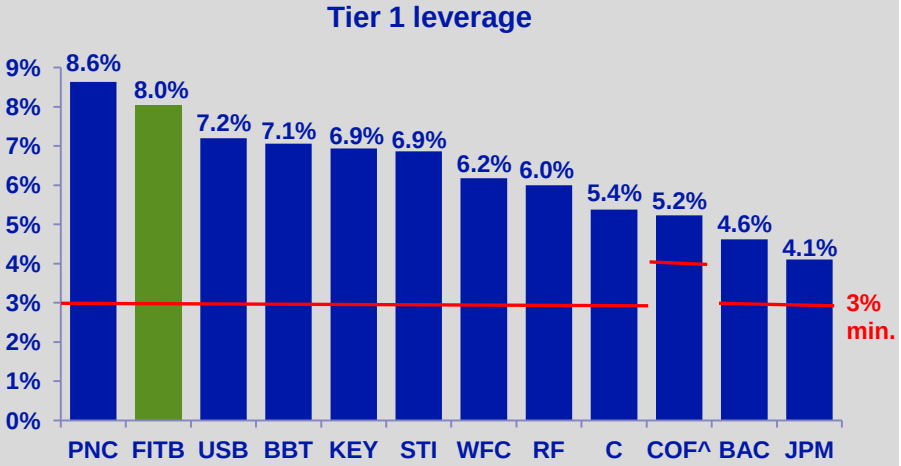
2012 results





Projected minimum stressed capital ratios under 2013 CCAR*





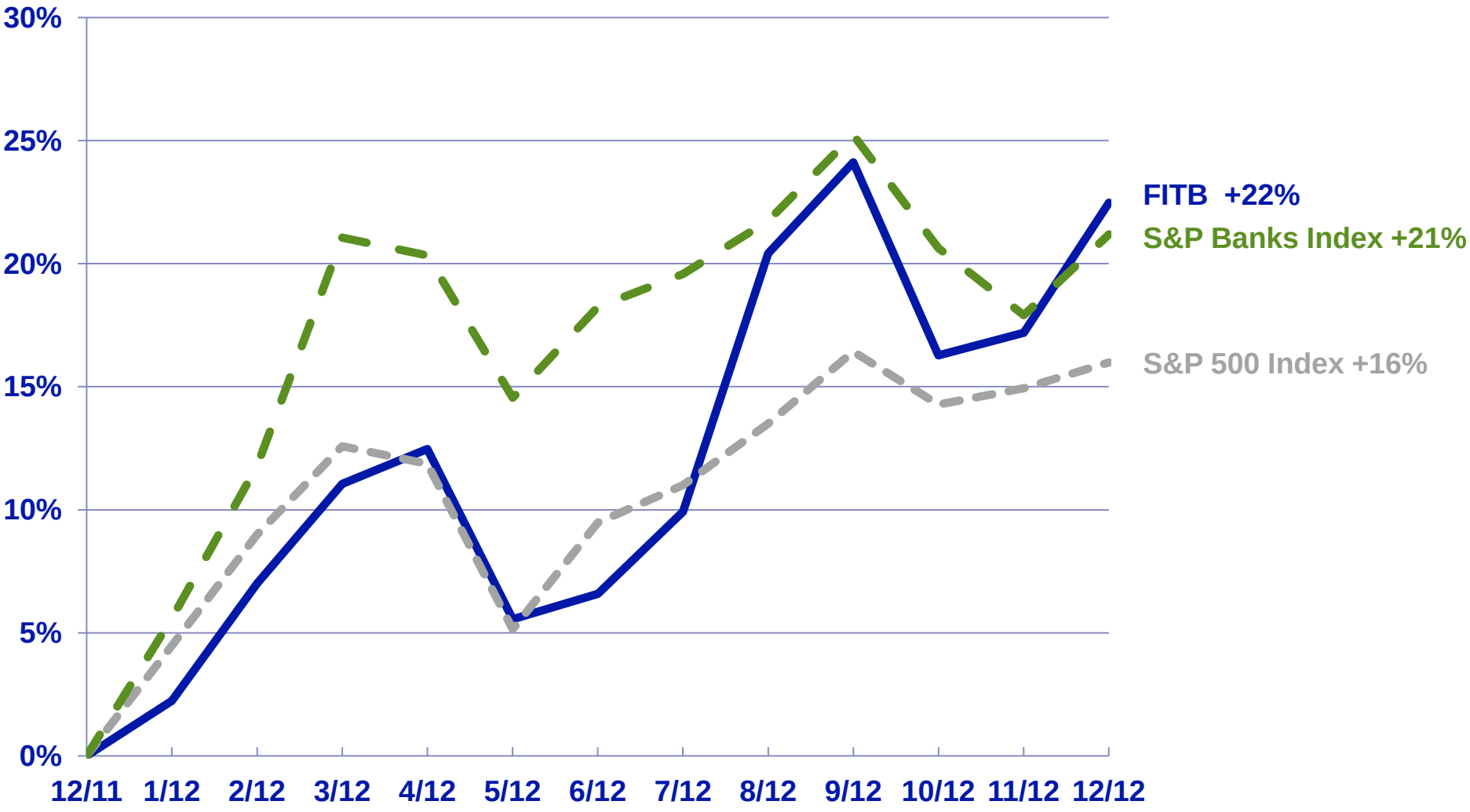
Capital levels are strong today and under a severely stressed model

** Federal Reserve projections through 4Q14 under the supervisory severely adverse scenario of the 2013 Comprehensive Capital Analysis & Review process including company proposed capital actions.*

^ COF not subject to market risk rule.

© Fifth Third Bank | All Rights Reserved

2012 total return
(price appreciation plus dividends)



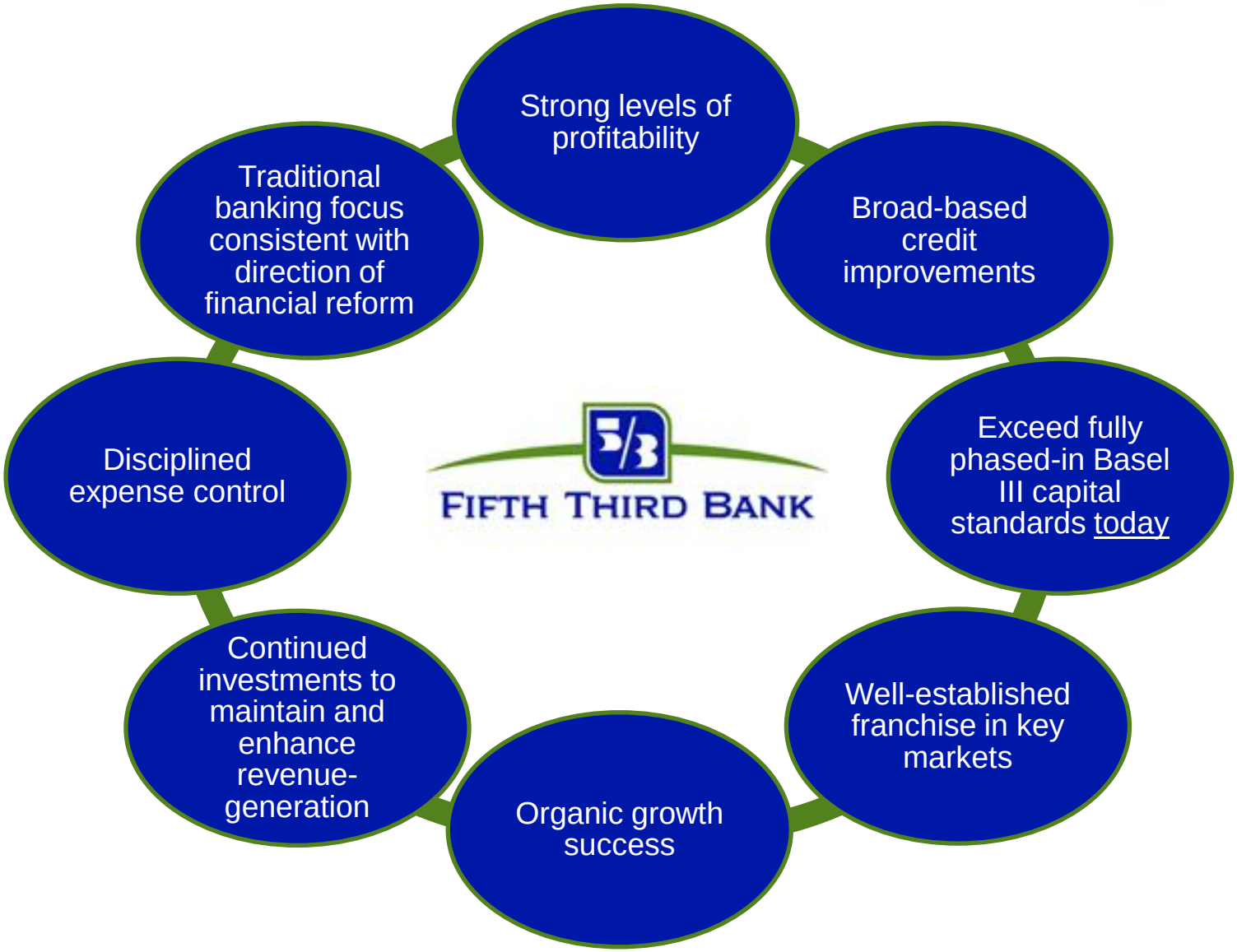
Market recognizing Fifth Third's progress

Source: Bloomberg, 12/31/11-12/31/12

© Fifth Third Bank | All Rights Reserved

Key themes

FIFTH THIRD BANCORP



Well-positioned for success and leadership in new banking landscape

© Fifth Third Bank | All Rights Reserved

FIFTH THIRD BANCORP

© Fifth Third Bank | All Rights Reserved

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.

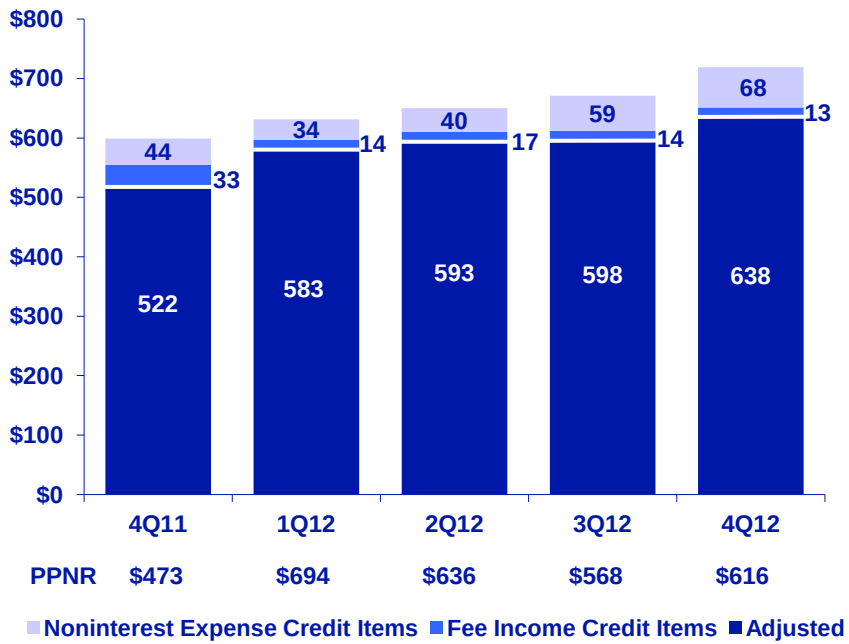
You should refer to our periodic and current reports filed with the Securities and Exchange Commission, or "SEC," for further information on other factors, which could cause actual results to be significantly different from those expressed or implied by these forward-looking statements.

© Fifth Third Bank | All Rights Reserved

Pre-tax pre-provision earnings*

FIFTH THIRD BANCORP

PPNR trend

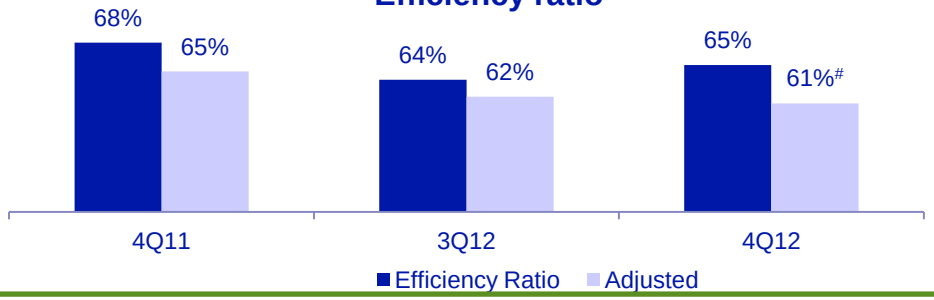


PPNR reconciliation

($ in millions)	4Q11	1Q12	2Q12	3Q12	4Q12
Income before income taxes (U.S. GAAP) (a)	$418	$603	$565	$503	$540
Add: Provision expense (U.S. GAAP) (b)	55	91	71	65	76
PPNR (a) + (b)	$473	$694	$636	$568	$616
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	54	19	11	1	15
Vantiv warrant & puts	(10)	(46)	(56)	16	19
Valuation of bank premises moved to HFS	-	-	17	-	-
Litigation reserve additions in revenue	-	-	6	-	-
Sale of certain Fifth Third funds	-	-	-	(13)	-
Securities (gains) / losses	(5)	(9)	(3)	(2)	(2)
In noninterest expense:					
Debt extinguishment (gains) / losses	-	9	-	26	134
Non-income tax related assessment resolution	-	(23)	-	-	-
Sale of certain Fifth Third funds	-	-	-	2	-
Termination of certain borrowing & hedging transactions	-	-	-	-	-
Severance expense	-	6	-	-	-
FDIC insurance expense	-	-	(9)	-	-
Gain on sale of affordable housing	-	-	(8)	(5)	-
Litigation reserve additions in expense	10	14	(1)	5	13
Adjusted PPNR	$522	$583	$593	$598	$638
Credit-related items^^:					
In noninterest income	33	14	17	14	13
In noninterest expense	44	34	40	59	68
Credit-adjusted PPNR**	$599	$631	$650	$671	$719

- **PPNR of $616MM up 8% from 3Q12 levels and 30% from prior year**
- **Adjusted PPNR of $638MM, up 7% sequentially and 22% year-over-year**
  - **Including 4Q12 mortgage repurchase reserve build of $29MM in adjustments, related to new Freddie Mac guidance, adjusted PPNR of $667MM**

Efficiency ratio



** Non-GAAP measure. See Reg. G reconciliation on pages 17 and 18.*

*** 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 16 for detailed breakout of credit-related items.

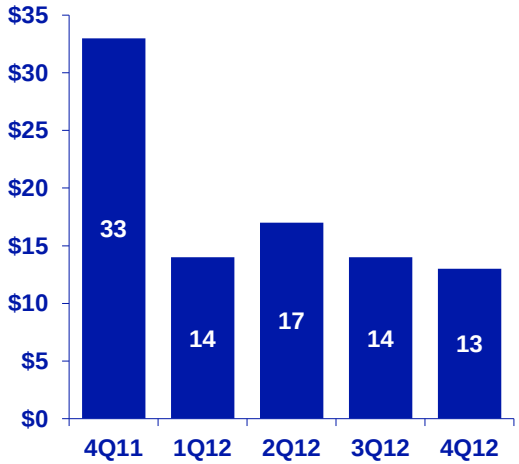
 # 60% also excluding 4Q12 mortgage repurchase reserve build

© Fifth Third Bank | All Rights Reserved

Credit-related costs

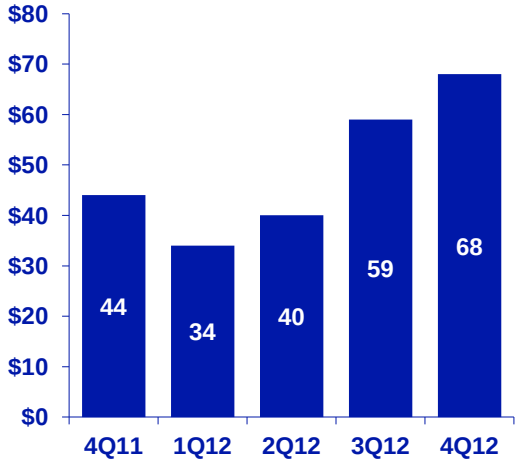
FIFTH THIRD BANCORP

In noninterest income ($MM)



($ in millions)	Actual 4Q11	1Q12	2Q12	3Q12	4Q12
Gain / (loss) on sale of loans	$9	$5	$8	$2	$4
Commercial loans HFS FV adjustment	(18)	(1)	(5)	(3)	(3)
Gain / (loss) on sale of OREO properties	(22)	(17)	(19)	(11)	(10)
Mortgage repurchase costs	(1)	(2)	(2)	(2)	(3)
Total credit-related revenue impact	**($33)**	**($14)**	**($17)**	**($14)**	**($13)**

In noninterest expense ($MM)



($ in millions)	Actual 4Q11	1Q12	2Q12	3Q12	4Q12
Mortgage repurchase expense	$18	$15	$18	$36	$44
Provision for unfunded commitments	(6)	(2)	(1)	(2)	3
Derivative valuation adjustments	(5)	(4)	(0)	(2)	(2)
OREO expense	8	5	5	6	5
Other problem asset related expenses	28	19	19	21	19
Total credit-related operating expenses	**$44**	**$34**	**$40**	**$59**	**$68**
Total credit-related costs	**$77**	**$48**	**$57**	**$73**	**$81**

Note: Numbers may not sum due to rounding

© Fifth Third Bank | All Rights Reserved

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				
	December 2012	September 2012	June 2012	March 2012	December 2011
Income before income taxes (U.S. GAAP)	$540	$503	$565	$603	$418
Add: Provision expense (U.S. GAAP)	76	65	71	91	55
Pre-provision net revenue (a)	616	568	636	694	473
Net income available to common shareholders (U.S. GAAP)	390	354	376	421	305
Add: Intangible amortization, net of tax	2	2	2	3	3
Tangible net income available to common shareholders	392	356	378	424	308
Tangible net income available to common shareholders (annualized) (b)	1,559	1,416	1,520	1,705	1,222
Average Bancorp shareholders' equity (U.S. GAAP)	13,855	13,887	13,628	13,366	13,147
Less: Average preferred stock	(398)	(398)	(398)	(398)	(398)
Average goodwill	(2,417)	(2,417)	(2,417)	(2,417)	(2,417)
Average intangible assets	(28)	(31)	(34)	(38)	(42)
Average tangible common equity (c)	11,012	11,041	10,779	10,513	10,290
Total Bancorp shareholders' equity (U.S. GAAP)	13,716	13,718	13,773	13,560	13,201
Less: Preferred stock	(398)	(398)	(398)	(398)	(398)
Goodwill	(2,416)	(2,417)	(2,417)	(2,417)	(2,417)
Intangible assets	(27)	(30)	(33)	(36)	(40)
Tangible common equity, including unrealized gains / losses (d)	10,875	10,873	10,925	10,709	10,346
Less: Accumulated other comprehensive income / loss	(375)	(468)	(454)	(468)	(470)
Tangible common equity, excluding unrealized gains / losses (e)	10,500	10,405	10,471	10,241	9,876
Total assets (U.S. GAAP)	121,894	117,483	117,543	116,747	116,967
Less: Goodwill	(2,416)	(2,417)	(2,417)	(2,417)	(2,417)
Intangible assets	(27)	(30)	(33)	(36)	(40)
Tangible assets, including unrealized gains / losses (f)	119,451	115,036	115,093	114,294	114,510
Less: Accumulated other comprehensive income / loss, before tax	(577)	(720)	(698)	(720)	(723)
Tangible assets, excluding unrealized gains / losses (g)	118,874	114,316	114,395	113,574	113,787
Common shares outstanding (h)	882	897	919	920	920
Net charge-offs (i)	147	156	181	220	239
Ratios:					
Return on average tangible common equity (b) / (c)	14.1%	12.8%	14.1%	16.2%	11.9%
Tangible common equity (excluding unrealized gains/losses) (e) / (g)	8.83%	9.10%	9.15%	9.02%	8.68%
Tangible common equity (including unrealized gains/losses) (d) / (f)	9.10%	9.45%	9.49%	9.37%	9.04%
Tangible book value per share (d) / (h)	12.33	12.12	11.89	11.64	11.25
Pre-provision net revenue / net charge-offs (a) / (i)	419%	364%	351%	315%	198%

© Fifth Third Bank | All Rights Reserved

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				
	December 2012	September 2012	June 2012	March 2012	December 2011
Total Bancorp shareholders' equity (U.S. GAAP)	$13,716	$13,718	$13,773	$13,560	$13,201
Goodwill and certain other intangibles	(2,499)	(2,504)	(2,512)	(2,518)	(2,514)
Unrealized gains	(375)	(468)	(454)	(468)	(470)
Qualifying trust preferred securities	810	810	2,248	2,248	2,248
Other	33	38	38	38	38
Tier I capital	11,685	11,594	13,093	12,860	12,503
Less: Preferred stock	(398)	(398)	(398)	(398)	(398)
Qualifying trust preferred securities	(810)	(810)	(2,248)	(2,248)	(2,248)
Qualifying noncontrolling interest in consolidated subsidiaries	(48)	(51)	(51)	(50)	(50)
Tier I common equity (a)	10,429	10,335	10,396	10,164	9,807
Risk-weighted assets, determined in accordance with prescribed regulatory requirements (b)	109,699	106,858	106,398	105,412	104,945
Ratio:					
Tier I common equity (a) / (b)	9.51%	9.67%	9.77%	9.64%	9.35%

Basel III - Estimates (Amounts in billions)

	For the Three Months Ended		
	December 2012	September 2012	June 2012
Tier 1 common equity (Basel I)	$10.4	$10.3	$10.4
Add: Adjustment related to AOCI for AFS securities	0.5	0.5	0.5
All other adjustments	-	-	-
Estimated Tier 1 common equity under Basel III rules (a)	$10.9	$10.8	$10.9
Estimated risk-weighted assets under Basel III rules (b)	123.7	120.3	119.4
Estimated Tier 1 common equity ratio under Basel III rules	8.8%	9.0%	9.2%

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

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

© Fifth Third Bank | All Rights Reserved