Exhibit 99.2

4Q13 Earnings Conference Call

January 23, 2014

Please refer to earnings release dated January 23, 2014 for further information.

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Cautionary statement

This report contains statements that we believe are "forward-looking statements" within the meaning of Section 27A of the Securities Act of 1933, as amended, and Rule 175 promulgated thereunder, and Section 21E of the Securities Exchange Act of 1934, as amended, and Rule 3b-6 promulgated thereunder. These statements relate to our financial condition, results of operations, plans, objectives, future performance or business. They usually can be identified by the use of forward-looking language such as "will likely result," "may," "are expected to," "is anticipated," "estimate," "forecast," "projected," "intends to," or may include other similar words or phrases such as "believes," "plans," "trend," "objective," "continue," "remain," or similar expressions, or future or conditional verbs such as "will," "would," "should," "could," "might," "can," or similar verbs. You should not place undue reliance on these statements, as they are subject to risks and uncertainties, including but not limited to the risk factors set forth in our most recent Annual Report on Form 10-K. When considering these forward-looking statements, you should keep in mind these risks and uncertainties, as well as any cautionary statements we may make. Moreover, you should treat these statements as speaking only as of the date they are made and based only on information then actually known to us.

There are a number of important factors that could cause future results to differ materially from historical performance and these forward-looking statements. Factors that might cause such a difference include, but are not limited to: (1) general economic conditions and weakening in the economy, specifically the real estate market, either nationally or in the states in which Fifth Third, one or more acquired entities and/or the combined company do business, are less favorable than expected; (2) deteriorating credit quality; (3) political developments, wars or other hostilities may disrupt or increase volatility in securities markets or other economic conditions; (4) changes in the interest rate environment reduce interest margins; (5) prepayment speeds, loan origination and sale volumes, charge-offs and loan loss provisions; (6) Fifth Third's ability to maintain required capital levels and adequate sources of funding and liquidity; (7) maintaining capital requirements may limit Fifth Third's operations and potential growth; (8) changes and trends in capital markets; (9) problems encountered by larger or similar financial institutions may adversely affect the banking industry and/or Fifth Third; (10) competitive pressures among depository institutions increase significantly; (11) effects of critical accounting policies and judgments; (12) changes in accounting policies or procedures as may be required by the Financial Accounting Standards Board (FASB) or other regulatory agencies; (13) legislative or regulatory changes or actions, or significant litigation, adversely affect Fifth Third, one or more acquired entities and/or the combined company or the businesses in which Fifth Third, one or more acquired entities and/or the combined company are engaged, including the Dodd-Frank Wall Street Reform and Consumer Protection Act; (14) ability to maintain favorable ratings from rating agencies; (15) fluctuation of Fifth Third's stock price; (16) ability to attract and retain key personnel; (17) ability to receive dividends from its subsidiaries; (18) potentially dilutive effect of future acquisitions on current shareholders' ownership of Fifth Third; (19) effects of accounting or financial results of one or more acquired entities; (20) difficulties from the separation of or the results of operations of Vantiv, LLC; (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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2013: A record year

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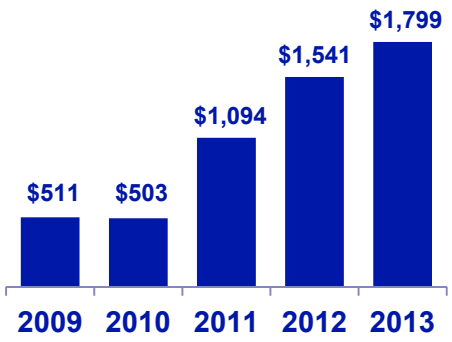
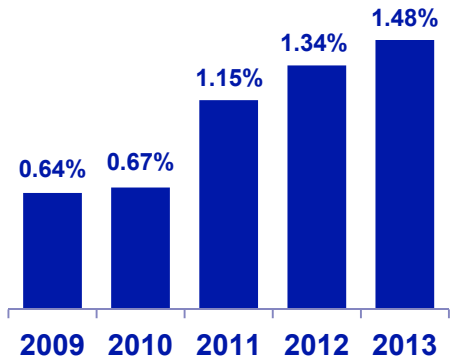
Net income to common ($MM)



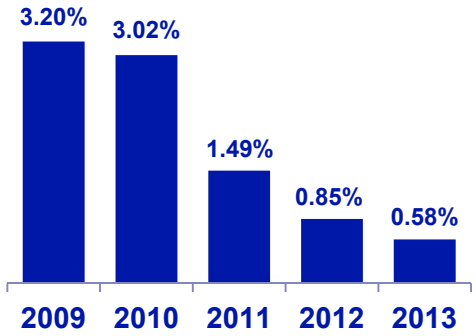
Generated highest level of net income in Company's history.

Return on avg. assets



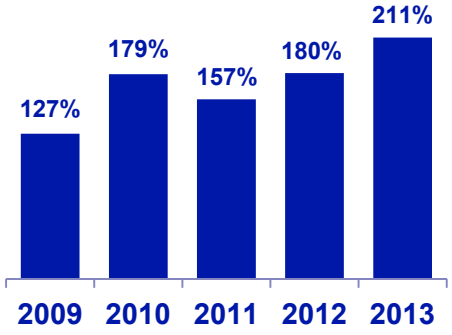
Improving profitability approaching target for normalized environment.

Net charge-off ratio



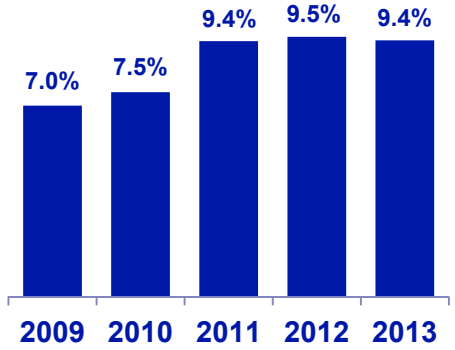
Problem assets are at the lowest levels in five years.

ALLL / NPLs



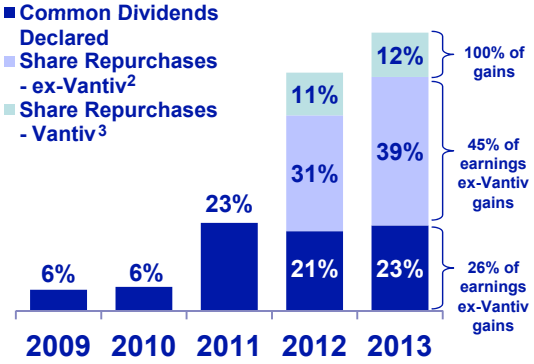
Coverage levels more than adequate to protect against potential losses.

Tier 1 common ratio[1]



Capital ratios strong and above regulatory well-capitalized levels.

Total payout ratio



Net payouts to shareholders of $1.3B[2] in 2013.

[1] Non-GAAP measure; see Reg. G reconciliation in appendix; capital ratios estimated; presented under current U.S. capital regulations.
[2] 2013 is net of the issuance of shares valued at $398MM related to the Series G preferred stock conversion on July 1, 2013.
[3] Repurchases of shares in the amount of after-tax gains on the sale of Vantiv shares.

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4Q13 in review

- **Net income available to common shareholders of $383MM ($0.43 per diluted share), vs. $421MM ($0.47 per share) in 3Q13 and $390MM ($0.43 per share) in 4Q12**

Significant items in 4Q13 results

$ in MM, except per share data	Net income impact		After tax EPS impact
	Pre-tax	After tax[1]	
Valuation adjustment on Vantiv warrant	$91	$59	
Mortgage repurchase provision benefit	$28	$18	
Vantiv tax receivable agreement	$9	$6	
Contribution to Fifth Third Foundation	($8)	($5)	
Severance expense	($8)	($5)	
TruPS debt extinguishment	($8)	($5)	
Valuation adjustment on Visa total return swap	($18)	($12)	
Expense to increase litigation reserves	($69)	($45)	
Total	$17	$11	~$0.01

- **Overall credit trends remain favorable**
  - **Net charge-offs of $148MM (0.67% of loans and leases)**
    - **Includes $43MM of charge-offs on a C&I loan restructured during the quarter and $6MM of home equity charge-offs due to a change in policy (22 bps combined impact)**
    - **Excluding these items, net charge-offs declined $10MM or 4 bps from 3Q13**
  - **Total nonperforming assets (NPA) of $986MM including loans held-for-sale, down $39MM, or 4%, from 3Q13; NPA ratio of 1.10% down 6 bps from 3Q13, nonperforming loans ratio of 0.84% down 4 bps from 3Q13**
    - **Includes $46MM of additions due to a change in policy on home equity nonaccruals (5 bps impact to NPA ratio)**
- **Strong capital ratios[2]; sequentially reduced due to 4Q13 repurchases**
  - **Repurchased 32MM common shares in 4Q13; reduced average diluted share count by 12MM**
  - **Tier 1 common ratio 9.38%[3] vs. 9.88% in 3Q13; Basel III pro forma estimate of ~9.0%[3]**
  - **Tier 1 risk-based capital ratio 10.35%, Total risk-based capital ratio 14.07%, Leverage ratio 9.64%**
  - **Tangible common equity ratio[3] of 8.63% excluding unrealized gains/losses; 8.69% including them**
  - **Book value per share of $15.85; tangible book value per share[1] of $13.00, up 5% from 4Q12**

[1] Assumes 35% marginal tax rate
[2] Capital ratios estimated; presented under current U.S. capital regulations. The pro forma Basel III Tier I common equity ratio is management's estimate based upon its current interpretation of recent prospective regulatory capital requirements approved in July 2013.
[3] Non-GAAP measure; see Reg. G reconciliation in appendix.

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Financial summary

($ in millions)	Actual 4Q12	Actual 3Q13	Actual 4Q13	Seq. Δ $	Seq. Δ %	YOY Δ $	YOY Δ %
Average Balances							
Total loans & leases[1]	**$83,943**	**$87,272**	**$87,895**	**$623**	**1%**	**$3,952**	**5%**
Core deposits	**$84,289**	**$86,921**	**$89,269**	**$2,348**	**3%**	**$4,980**	**6%**
Income Statement Data							
Net interest income (taxable equivalent) (NII)	$903	$898	$905	$7	1%	$2	-
Provision for loan and lease losses	76	51	53	2	5%	(23)	(30%)
Noninterest income	880	721	703	(18)	(2%)	(177)	(20%)
Noninterest expense	1,163	959	989	30	3%	(174)	(15%)
Net income attributable to Bancorp	**$399**	**$421**	**$402**	**($19)**	**(4%)**	**3**	**1%**
Net income available to common shareholders	**$390**	**$421**	**$383**	**($38)**	**(9%)**	**($7)**	**(2%)**
Financial Ratios							
Earnings per share, diluted	**0.43**	**0.47**	**0.43**	**($0.04)**	**(9%)**	**-**	**-**
Net interest margin	**3.49%**	**3.31%**	**3.21%**	**(10bps)**	**(3%)**	**(28bps)**	**(8%)**
Efficiency ratio	**65.2%**	**59.2%**	**61.5%**	**230bps**	**4%**	**(370bps)**	**(6%)**
Return on average assets	**1.33%**	**1.35%**	**1.24%**	**(11bps)**	**(8%)**	**(9bps)**	**(7%)**
Return on average common equity	**11.5%**	**12.1%**	**10.8%**	**(130bps)**	**(10%)**	**(70bps)**	**(6%)**
Return on average tangible common equity[2]	**14.1%**	**14.7%**	**13.1%**	**(160bps)**	**(11%)**	**(100bps)**	**(7%)**

- **Strong returns, with sequential growth in NII and certain fee income categories as well as ongoing disciplined expense management**
- **4Q13 included $19MM, or $0.02 per diluted share, of dividends on preferred stock**

Note: Numbers may not sum due to rounding and percentages in all of the tables in this presentation are calculated on actual dollar amounts not the rounded dollar amounts.

[1] Excludes loans held-for-sale

[2] Non-GAAP measure; see Reg. G reconciliation in appendix.

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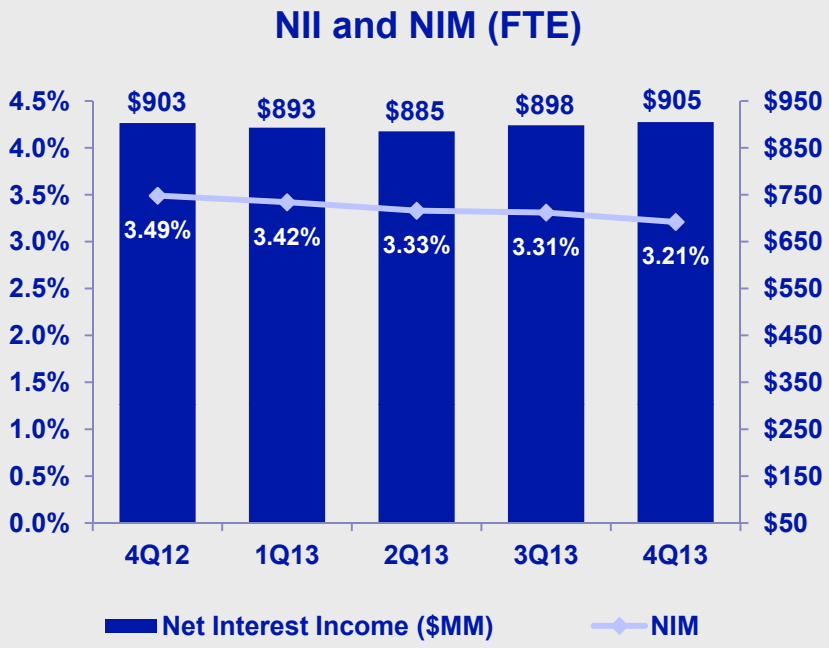
Net interest income



Yield Analysis	4Q12	3Q13	4Q13	Seq. Δ (bps)	YoY Δ (bps)
Commercial and industrial loans	4.01%	3.49%	3.46%	(3)	(55)
Commercial mortgage loans	3.69%	3.60%	3.53%	(7)	(16)
Commercial construction loans	3.01%	3.71%	3.46%	(25)	45
Commercial leases	3.42%	3.22%	3.10%	(12)	(32)
Residential mortgage loans	3.94%	3.87%	3.88%	1	(6)
Home equity	3.72%	3.74%	3.62%	(12)	(10)
Automobile loans	3.46%	3.02%	2.96%	(6)	(50)
Credit card	9.96%	9.93%	9.90%	(3)	(6)
Other consumer loans and leases	50.06%	42.84%	43.19%	35	(687)
Total loans and leases	**4.13%**	**3.83%**	**3.79%**	**(4)**	**(34)**
Taxable securities	3.23%	3.20%	3.32%	12	9
Tax exempt securities	2.91%	5.08%	5.65%	57	274
Other short-term investments	0.28%	0.26%	0.26%	-	(2)
Total interest-earning assets	**3.94%**	**3.68%**	**3.57%**	**(11)**	**(37)**
Total interest-bearing liabilities	**0.65%**	**0.54%**	**0.52%**	**(2)**	**(13)**
Net interest spread	**3.29%**	**3.14%**	**3.05%**	**(9)**	**(24)**

- **Net interest income up $7MM from 3Q13 and $2MM from 4Q12**
  - **Sequential increase due to higher balances and yields in investment securities, higher portfolio loan balances, and the benefit from high-priced CD maturities partially offset by the effects of loan repricing, lower held-for-sale loan balances, and higher interest expense.**
  - **Year-over-year increase due to lower asset yields partially offset by higher average loan balances, lower long-term debt expense, and run-off in higher-priced CDs.**
- **NIM declined 10 bps sequentially largely due to higher cash balances driven by strong deposit growth as well as the impact of the debt issuances during the quarter. Otherwise, the benefit from the maturity of high-priced CDs and higher securities yields offset the impact of lower loan yields.**

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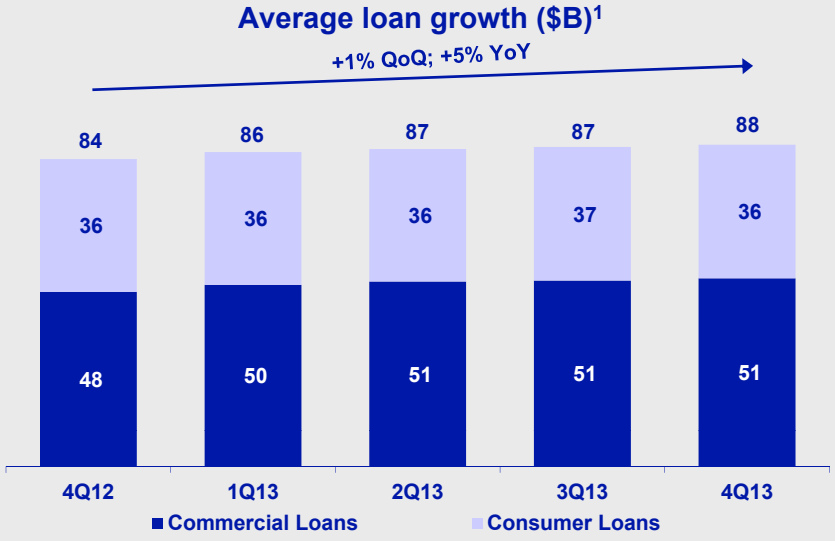
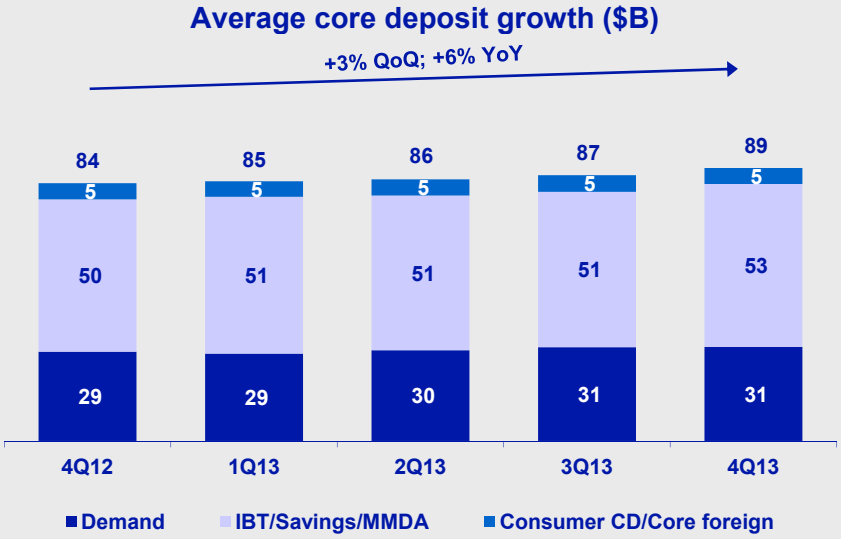
Balance sheet



- Average C&I loans up 2% sequentially and 13% from 4Q12
- Period end CRE loans up 2% sequentially; first quarter of sequential CRE growth since 2Q08
- End of period commercial line utilization 29%; potential source of future growth
- Average consumer loans flat sequentially and up 1% year-over-year
- Lower production reduced average warehoused residential mortgage loans held-for-sale to $934MM in 4Q13 versus $1.8B in 3Q13



- Core deposit to loan ratio of 102%
  - DDAs flat sequentially and up 5% from 4Q12
  - Consumer average transaction deposits up 1% sequentially and up 4% year-over-year
  - Commercial average transaction deposits up 6% sequentially and up 10% year-over-year
- Short-term wholesale borrowings represent <3% of total funding

Note: Numbers may not sum due to rounding.
[1] Excludes loans held-for-sale

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Noninterest income

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Noninterest income

($ in millions)	Actual 4Q12	Actual 3Q13	Actual 4Q13	Seq. Δ $	Seq. Δ %	YOY Δ $	YOY Δ %
Service charges on deposits	$134	$140	**$142**	$2	1%	$8	6%
Corporate banking revenue	114	102	**94**	(8)	(8%)	(20)	(18%)
Mortgage banking net revenue	258	121	**126**	5	4%	(132)	(51%)
Investment advisory revenue	93	97	**98**	1	2%	5	6%
Card and processing revenue	66	69	**71**	2	3%	5	8%
Other noninterest income[1]	215	185	**170**	(15)	(7%)	(45)	(21%)
Securities gains, net	2	2	**2**	-	(36%)	-	(23%)
Securities gains (losses), net - non-qualifying hedges on MSRs	(2)	5	**-**	(5)	(100%)	2	100%
Total noninterest income	**$880**	**$721**	**$703**	**($18)**	**(2%)**	**($177)**	**(20%)**

- **4Q13 fee income included sequential growth in mortgage banking net revenue, card and processing revenue, service charges on deposits, and investment advisory revenue, partially offset by lower other noninterest income and corporate banking revenue.**
- **4Q13 other noninterest income included a $91MM positive valuation adjustment on the Vantiv warrant, $9MM in payments received pursuant to Fifth Third's tax receivable agreement with Vantiv, and an $18MM negative valuation on the Visa total return swap.**
  - **3Q13 other noninterest income included $89MM of net gains on significant items, listed on page 10.**
- **Growth in service charges on deposits due to deeper customer relationships across consumer and commercial platforms**

Note: Numbers may not sum due to rounding.

[1] *Net credit-related costs recognized in other noninterest income were $5MM in 4Q13, reflecting $6MM of losses on OREO, $2MM of fair value charges on commercial loans HFS, and $2MM of mortgage repurchase benefits. This compares with net credit-related costs of $5MM in 3Q13 and $13MM in 4Q12.*

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Noninterest expense

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Noninterest expense	Actual			Seq. Δ		YOY Δ	
	4Q12	3Q13	4Q13	$	%	$	%
($ in millions)							
Salaries, wages and incentives	$416	$389	**$388**	($1)	-	($28)	(7%)
Employee benefits	96	83	**78**	(5)	(6%)	(18)	(19%)
Net occupancy expense	76	75	**77**	2	2%	1	1%
Technology and communications	52	52	**53**	1	2%	1	2%
Equipment expense	27	29	**29**	-	-	2	8%
Card and processing expense	31	33	**37**	4	13%	6	18%
Other noninterest expense	465	298	**327**	29	10%	(138)	(30%)
Total noninterest expense	**$1,163**	**$959**	**$989**	**$30**	**3%**	**($174)**	**(15%)**

- **4Q13 results included $69MM in charges to increase litigation reserves, $8MM of debt extinguishment costs related to TruPS, $8MM contribution to the Fifth Third Foundation, and $8MM in severance expense. Results also included a $26MM benefit to the mortgage repurchase provision.**
- **3Q13 results included $30MM in charges to increase litigation reserves, $5MM in severance expense, $5MM in large bank assessment fees, and a $4MM seasonal pension settlement charge. Results also included a $4MM benefit to the mortgage repurchase provision.**
- **Credit costs recorded in noninterest expense:**

($ in millions)	Actual 4Q12	3Q13	4Q13
Mortgage repurchase expense	$44	($4)	**($26)**
Provision for unfunded commitments	3	1	**(5)**
Derivative valuation adjustments	(2)	-	**(2)**
OREO expense	5	5	**4**
Other problem asset related expenses	19	14	**17**
Total credit-related operating expenses	**$68**	**$16**	**($12)**

Note: Numbers may not sum due to rounding.

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Pre-tax pre-provision earnings[1]

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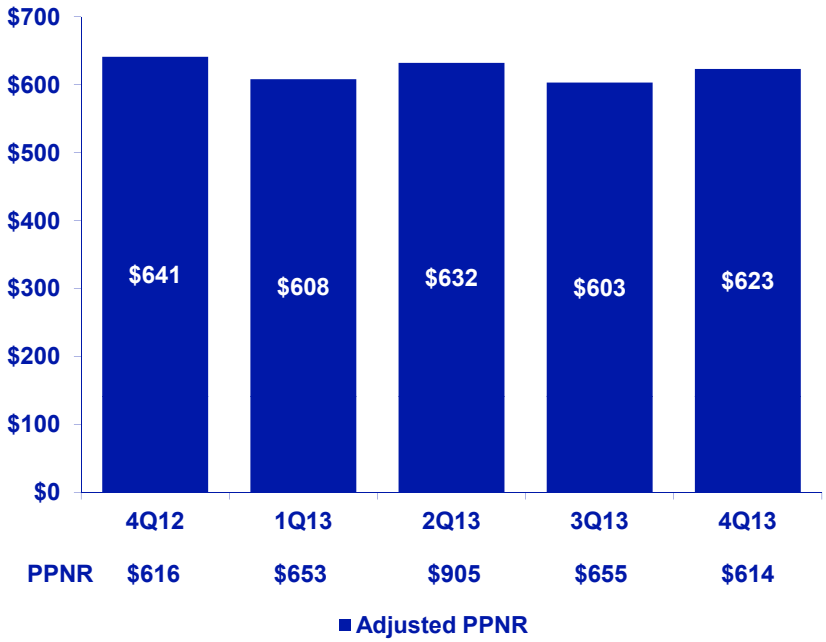
PPNR trend

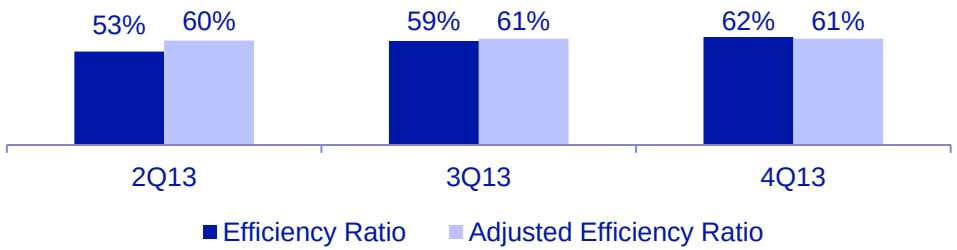


PPNR reconciliation

($ in millions)	4Q12	1Q13	2Q13	3Q13	4Q13
Income before income taxes (U.S. GAAP) (a)	$540	$591	$841	$604	$561
Add: Provision expense (U.S. GAAP) (b)	76	62	64	51	53
PPNR (a) + (b)	$616	$653	$905	$655	$614
Adjustments to remove (benefit) / detriment[2]:					
In noninterest income:					
Gain from sales of Vantiv shares	(157)	-	(242)	(85)	-
Vantiv warrant & puts	19	(34)	(76)	(6)	(91)
Other Vantiv-related income	-	-	-	-	(9)
Valuation of 2009 Visa total return swap	15	7	5	2	18
Sale of certain Fifth Third funds	-	(7)	-	-	-
BOLI settlement	-	-	(10)	-	-
Securities (gains) / losses	(2)	(17)	-	(2)	(2)
In noninterest expense:					
Debt extinguishment (gains) / losses	134	-	-	-	8
Severance expense	3	3	1	5	8
Large bank assessment fees	-	-	-	5	-
Gain on sale of affordable housing investments	-	(9)	(2)	(1)	-
Donation to Fifth Third Foundation	-	3	-	-	8
Additions to litigation reserves	13	9	51	30	69
Adjusted PPNR	$641	$608	$632	$603	$623
Credit-related items:					
In noninterest income	13	10	6	5	5
In noninterest expense	68	24	35	16	(12)
Credit-adjusted PPNR[3]	$722	$642	$673	$624	$616

- **PPNR of $614MM down 6% from 3Q13 levels and flat to prior year**
- **Adjusted PPNR of $623MM, up 3% sequentially and down 3% from prior year**

Efficiency ratio



[1] Non-GAAP measure; see Reg. G reconciliation in appendix.
[2] Prior quarters include similar adjustments.
[3] 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.
Note: 4Q13 and 3Q13 also included benefits to the mortgage repurchase provision of $28MM and $4MM, respectively. 2Q13 also included the impact of $47MM in mortgage repurchase provision. These impacts are reflected in "Credit-related items" and "Adjusted Efficiency Ratio" listed above.

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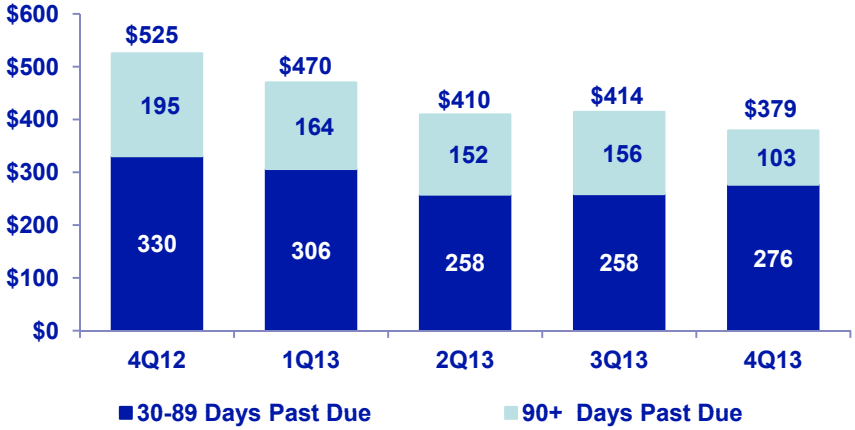
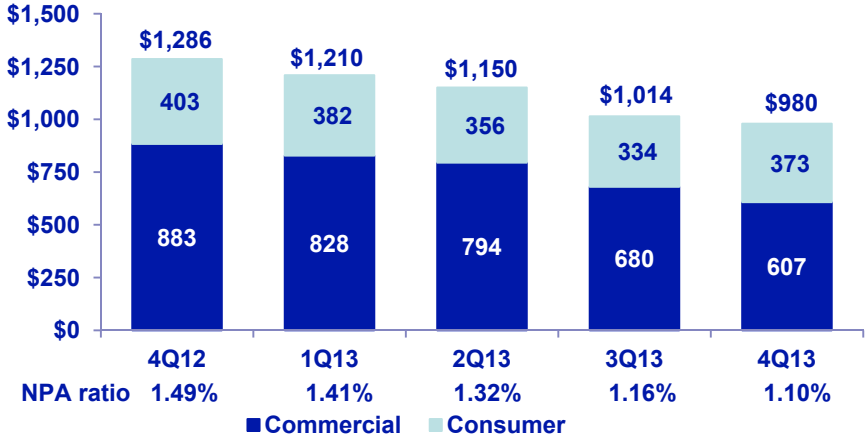
Improving Credit Quality

Accruing Past Due ($MM)



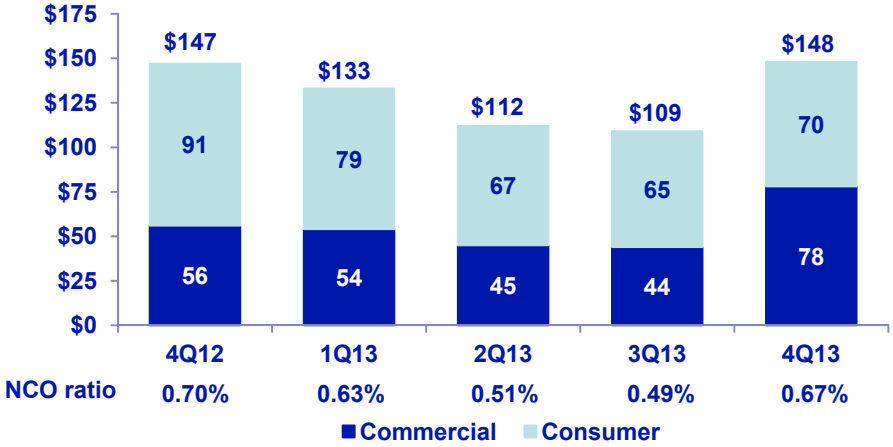
Total delinquencies declined 28% from 4Q12; remain at very low levels

HFI Nonperforming assets ($MM)



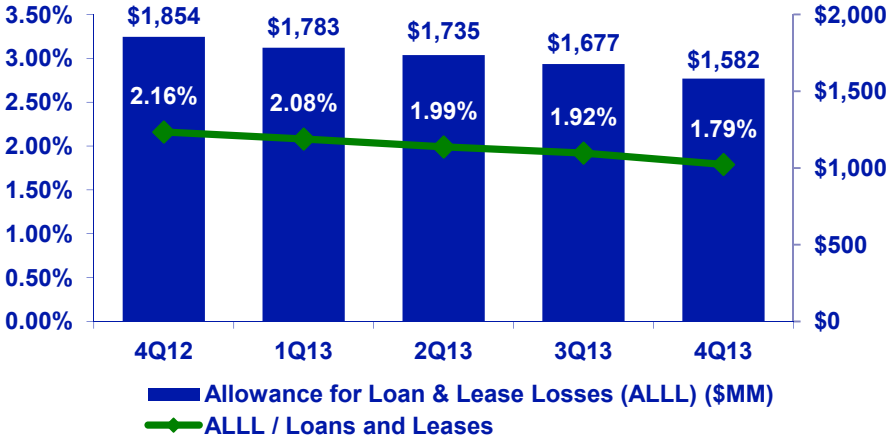
NPAs down 24% from 4Q12; lowest level since 2007

Net charge-offs ($MM)



4Q13 incl. a $43MM charge-off on a C&I loan restructured during the quarter and $6MM of home equity charge-offs due to an accounting policy change.

Reserve Coverage



Includes 4Q13 provision expense of $53MM; reserve coverage levels remain among best-in-class.

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NPL Rollforward

NPL HFI Rollforward Commercial	4Q12	1Q13	2Q13	3Q13	4Q13
Beginning NPL amount	806	697	639	623	521
Transfers to nonperforming	**68**	**80**	**151**	**71**	**107**[1]
Transfers to performing	(4)	(1)	(6)	(1)	(1)
Transfers to performing (restructured)	(5)	(4)	(7)	(2)	(2)
Transfers to held-for-sale	0	(1)	(2)	-	-
Loans sold from portfolio	(6)	(3)	(2)	(14)	(19)
Loan paydowns/payoffs	(89)	(53)	(80)	(101)	(61)
Transfers to other real estate owned	(22)	(27)	(28)	(14)	(12)
Charge-offs	(55)	(54)	(45)	(44)	(78)[1]
Draws/other extensions of credit	4	5	3	3	3
Ending Commercial NPL	697	639	623	521	458

Consumer	4Q12	1Q13	2Q13	3Q13	4Q13
Beginning NPL amount	347	332	314	286	248
Transfers to nonperforming	**146**	**124**	**116**	**95**	**165**[2]
Transfers to performing	(28)	(26)	(31)	(30)	(25)
Transfers to performing (restructured)	(34)	(29)	(28)	(24)	(22)
Transfers to held-for-sale	-	-	-	-	-
Loans sold from portfolio	-	-	-	-	-
Loan paydowns/payoffs	(36)	(27)	(33)	(39)	(24)
Transfers to OREO/other repossessed property	(18)	(17)	(21)	(28)	(20)
Charge-offs	(47)	(46)	(30)	(13)	(30)
Draws/other extensions of credit	1	1	(1)	1	1
Ending Consumer NPL	332	312	286	248	293
Total NPL	**1,029**	**951**	**909**	**769**	**751**
Total new nonaccrual loans - HFI	**214**	**204**	**267**	**166**	**272**

[1] *Increase in NPL inflow due to $43 million in inflows related to a portion of a large credit restructured in 4Q13. This portion was charged off in 4Q13, therefore resulting in no net impact to ending NPL balances.*

[2] *Increase in NPL inflow primarily due to $46 million inflow resulting from change in home equity nonaccrual policy.*

Note: Numbers may not sum due to rounding.

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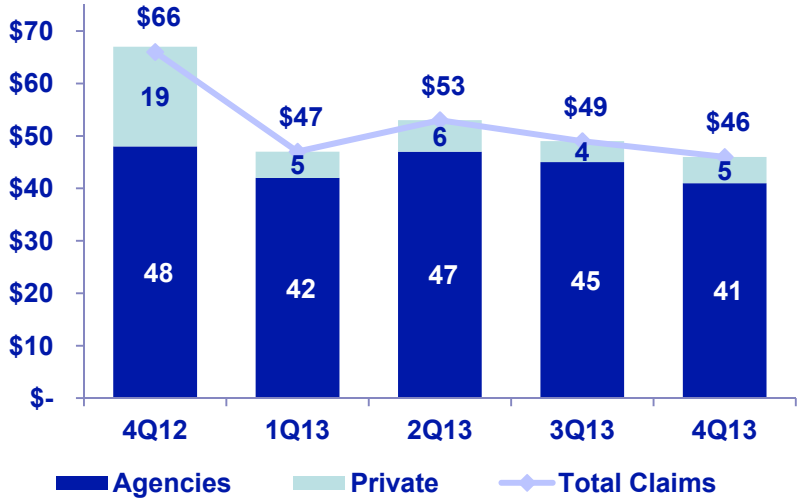
Mortgage repurchase overview

- 4Q13 balances of outstanding claims decreased 6% from 3Q13
- Virtually all sold loans and the majority of new claims relate to agencies
  - 99% of outstanding balance of loans sold
  - 89% of current quarter outstanding claims
- Approximately 89% 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 $449MM from sold portfolio
- $60MM decrease in repurchase reserves resulting from previously announced settlement with Freddie Mac as well as the corresponding expectations for future repurchase requests and file claims.

Repurchase Reserves[1] ($ in millions)

	4Q12	1Q13	2Q13	3Q13	4Q13
Beginning balance	$99	$131	$133	$139	$121
Net reserve additions	47	22	20	(4)	(27)
Repurchase losses	(15)	(20)	(14)	(13)	(33)
Ending balance	$131	$133	$139	$121	$61

Outstanding Counterparty Claims ($ in millions)



Outstanding Balance of Sold Loans ($ in millions)

	Fannie	Freddie	GNMA	Private	Total
2003 and Prior	$366	$1,590	$115	$122	$2,193
2004	151	586	22	92	851
2005	137	691	29	93	950
2006	182	537	25	150	895
2007	269	888	33	126	1,316
2008	329	654	245		1,228
2009	858	4,174	2,179	1	7,211
2010	2,084	4,753	2,113		8,950
2011	2,744	5,101	1,721		9,566
2012	5,042	9,630	4,173	33	18,879
2013	3,932	7,376	5,553	259	17,120
Grand Total	16,095	35,979	16,208	877	69,159

8%

1.3%

[1] *Includes representation and warranty reserve ($44MM) and reserve for loans sold with recourse ($16MM)*
Note: Numbers may not sum due to rounding.

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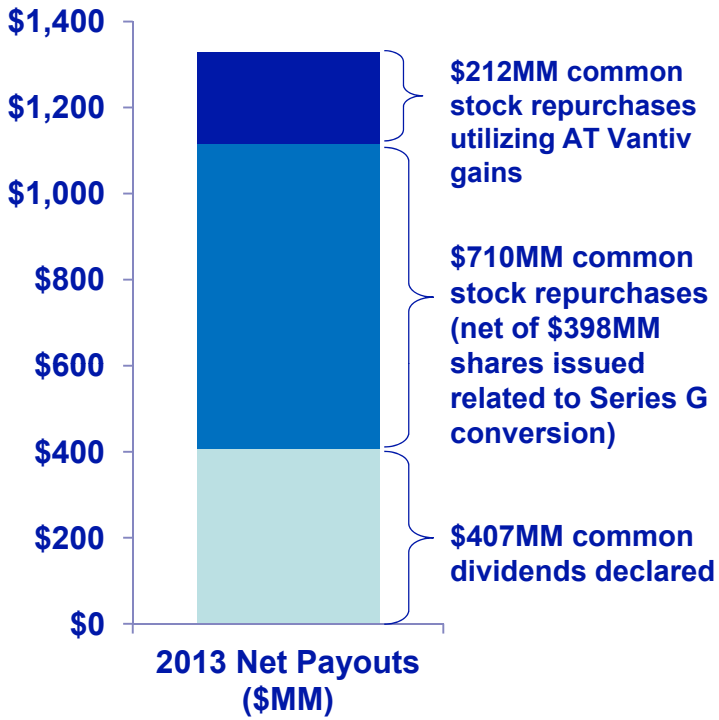
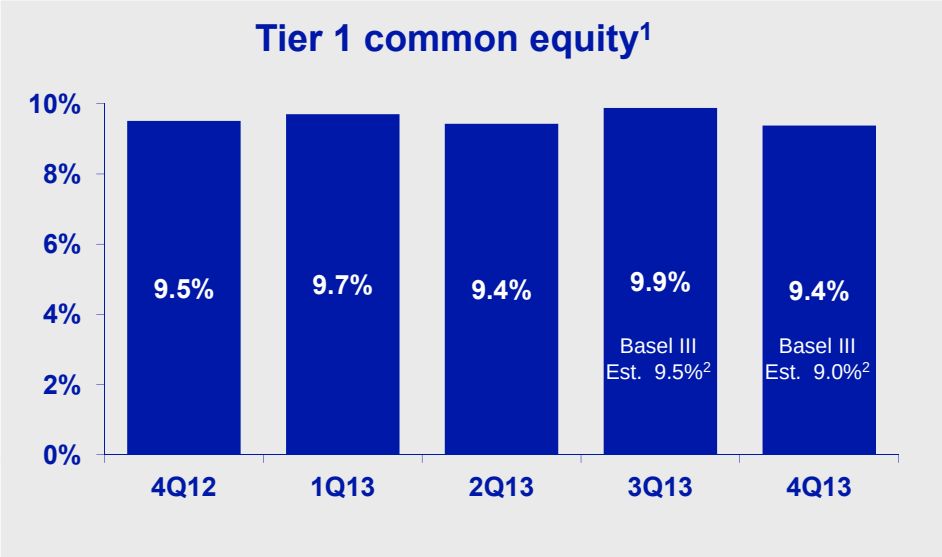
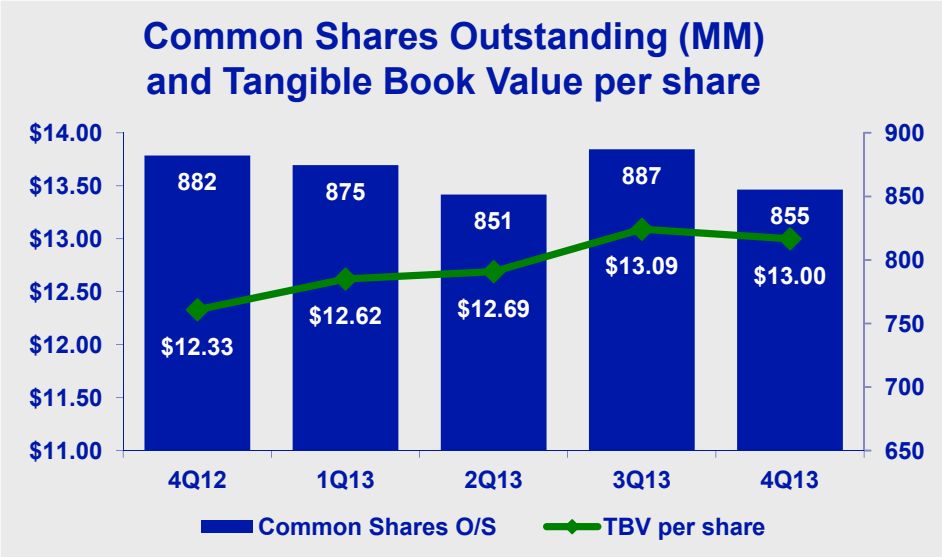
Strong capital position

Significant payouts to shareholders



- Continue to execute on capital plans in 4Q13
  - Issued $450MM of preferred stock, Series I
  - Redeemed $750MM of Fifth Third Capital Trust IV TruPS





[1] *Non-GAAP measure; See Reg. G reconciliation in appendix.*
[2] *Capital ratios estimated; presented under current U.S. capital regulations. The pro forma Basel III Tier I common equity ratio is management's estimate based upon its current interpretation of recent prospective regulatory capital requirements approved in July 2013.*

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Fifth Third: Outlook

Category	2013-Adjusted[1]	2014 Outlook[1]
Balance Sheet:		
• Average loans & leases (excl. HFS)	$87.0B	Mid single digit growth
• Average transaction deposits	$82.9B	Mid single digit growth
Income Statement:		
• Net interest income[2]	$3.58B	Modest growth
• Net interest margin[2]	3.32% (3.21% 4Q13)	~3.15% +/-
• Noninterest income[1]	$2.70B	Down mid-single digits *(up mid-single digits ex-mortgage)*
• Noninterest expense	$3.95B	Down mid-single digits
• Pre-provision net revenue[1,2]	$2.31B	Up mid-single digits+
• ROA[1]	~1.2%	~1.2% +/-
• Effective tax rate [1]	~28.4%	~28%
Asset Quality:		
• Net charge-offs	$501MM (0.58%[5])	Down ~$100MM (~0.40-0.45%[5])
• Loan loss allowance[4]	$1.6B (1.79%)	Lower vs. 4Q13
• Nonperforming assets[4]	$980MM (1.10%)	Down ~20% vs. 4Q13
Tier 1 common equity[3,6]	9.38%	Consistent with 4Q13

Outlook as of January 23, 2014;
please see cautionary statement on slide 2 for risk factors related to forward-looking statements

[1] 2013 results exclude a net $534MM benefit from gains on Vantiv share issuance and Vantiv warrants. 2014 outlook does not include potential but currently unforecasted items, such as any potential additional Vantiv gains or losses, future capital actions, or changes in regulatory or accounting guidance.
[2] Presented on a fully-taxable equivalent basis.
[3] Non-GAAP measure; see Reg. G reconciliation in appendix.
[4] Ratio as a percent of loans excluding held-for-sale; allowance expectation assumes current expectation for credit and economic trends and is subject to review in each period.
[5] As a percentage of loans and leases
[6] Current period capital ratios estimated. Tier 1 common equity ratio outlook assumes generally stable common equity levels managed through asset growth and share repurchases. Repurchases subject to ongoing evaluation under the Federal Reserve's CCAR process.

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Appendix

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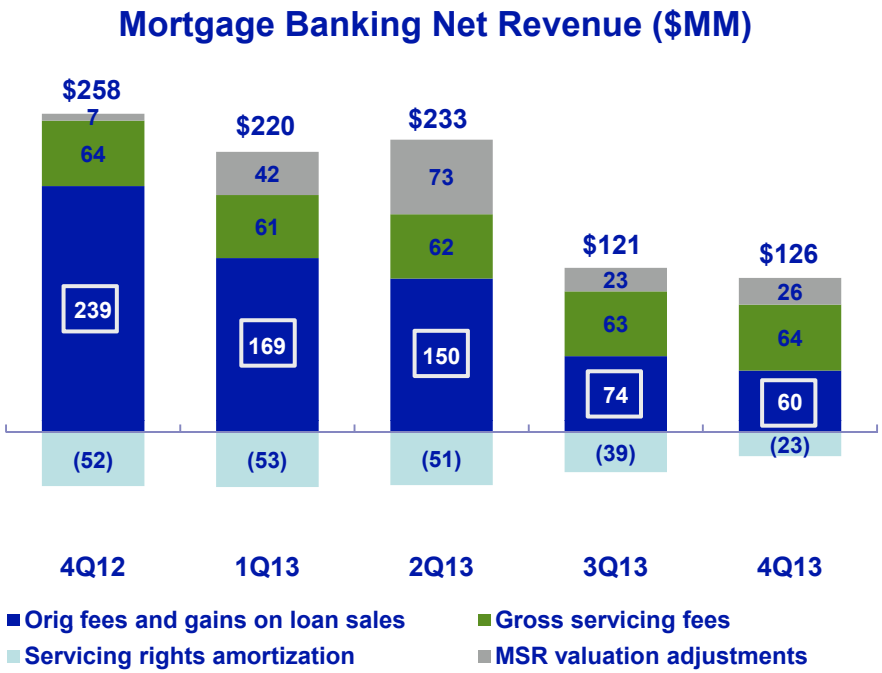
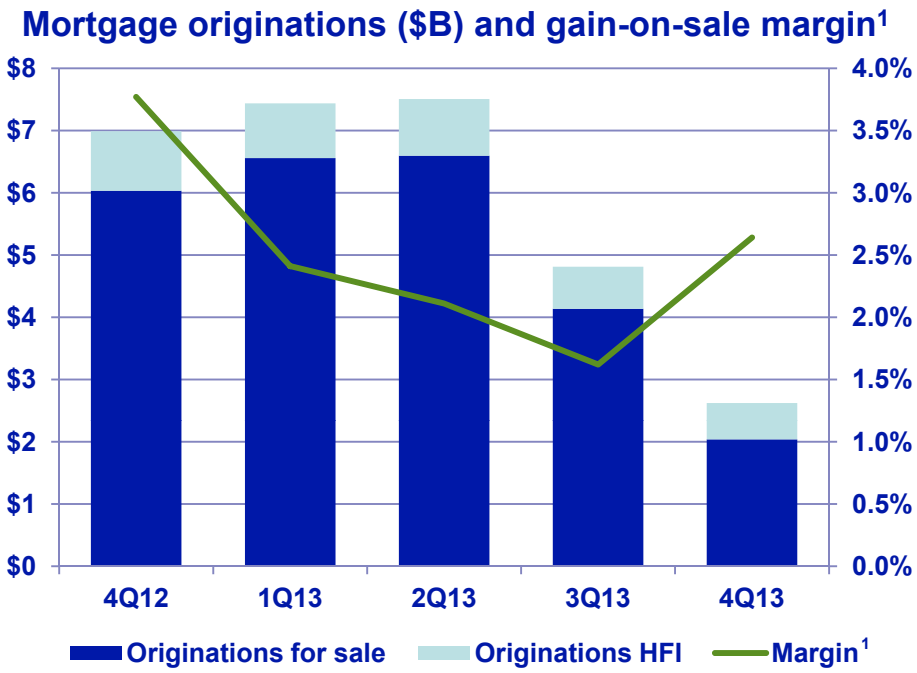
Mortgage banking results





- **4Q13 mortgage components:**
  - **MSR valuation adjustments of positive $26 million partially offset by lower gains on sale**
  - **Gain on sale margins improved**
- **Expect stronger mortgage servicing results as rates rise**
- **Emphasis on purchase business continues to shift volumes**
  - **51% purchase volume in 4Q13 vs. 43% 3Q13**

Note: Numbers may not sum due to rounding.

[1] Gain-on-sale margin represents gains on all loans originated for sale.

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European Exposure

(amounts in $MMs)	Sovereigns		Financial Institutions		Non-Financial Entities		Total	
	Total exposure	Funded exposure	Total exposure	Funded exposure	Total exposure	Funded exposure	Total exposure	Funded exposure
Peripheral Europe	-	-	10	-	202	103	212	103
Other Eurozone	-	-	56	14	2,031	1,161	2,087	1,175
Total Eurozone	-	-	66	14	2,233	1,264	2,299	1,278
Other Europe	-	-	83	23	889	500	972	523
Total Europe	-	-	149	37	3,122	1,764	3,271	1,801

- International exposure primarily related to trade finance and financing activities of U.S. companies with foreign parent or overseas activities of U.S. customers
- No European sovereign exposure (total international sovereign exposure $7MM)
- Total exposure to European financial institutions <$150MM
- Total exposure to five peripheral Europe countries ~$200MM
- ~$1.3B in funded exposure to Eurozone-related companies (~1% of total loan portfolio)

Total exposure includes funded and unfunded commitments, net of collateral; funded exposure excludes unfunded exposure

Peripheral Europe includes Greece, Ireland, Italy, Portugal and Spain

Eurozone includes countries participating in the European common currency (Euro)

Other Europe includes European countries not part of the Euro (primarily the United Kingdom and Switzerland)

Data above includes exposure to U.S. subsidiaries of Europe-domiciled companies

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Strong liquidity profile

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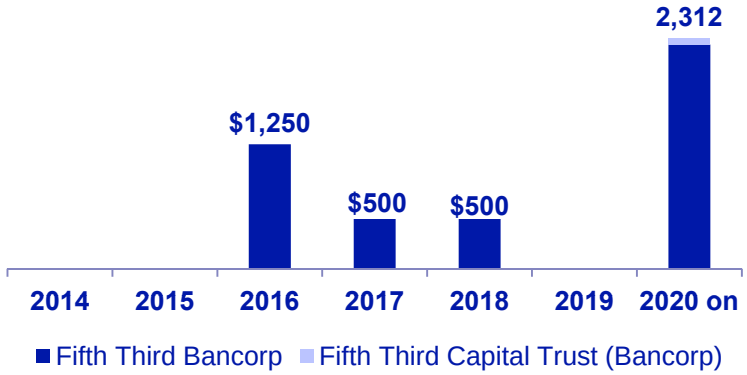
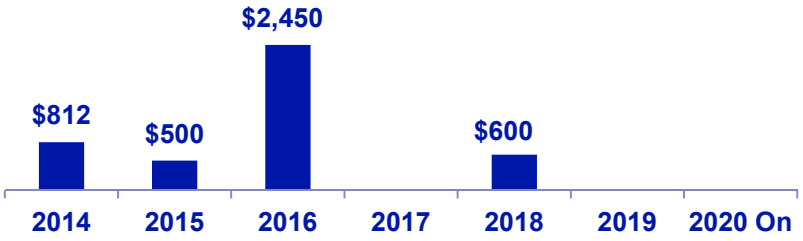
Holding company unsecured debt maturities ($MM)



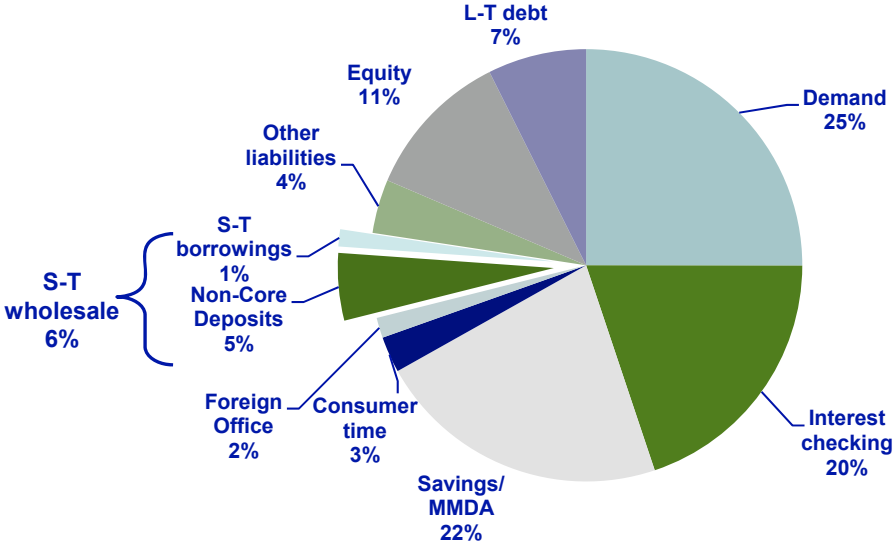
- **Holding Company cash at 12/31/13: $2.1B**
- **Cash currently sufficient to satisfy all fixed obligations in a stressed environment for over 2 years (debt maturities, common and preferred dividends, interest and other expenses) without accessing capital markets; relying on dividends from subsidiaries or any other discretionary actions**

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



- **Available and contingent borrowing capacity (4Q13):**
  - **FHLB ~$12B available, ~$13B total**
  - **Federal Reserve ~$28B**

Heavily core funded



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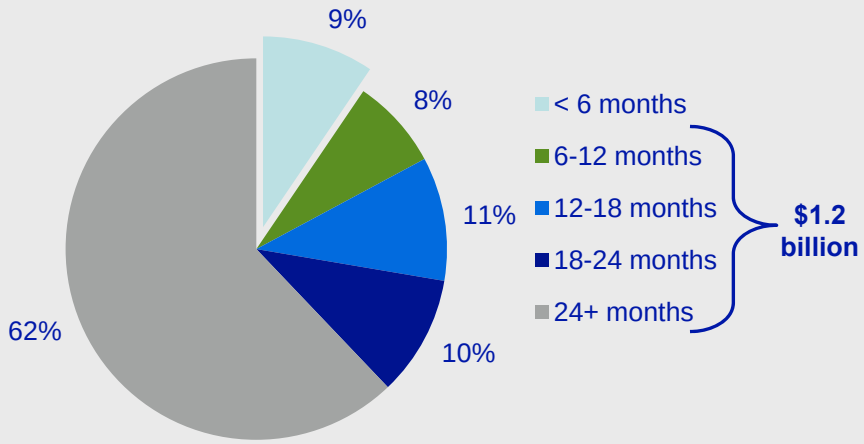
Troubled debt restructurings overview

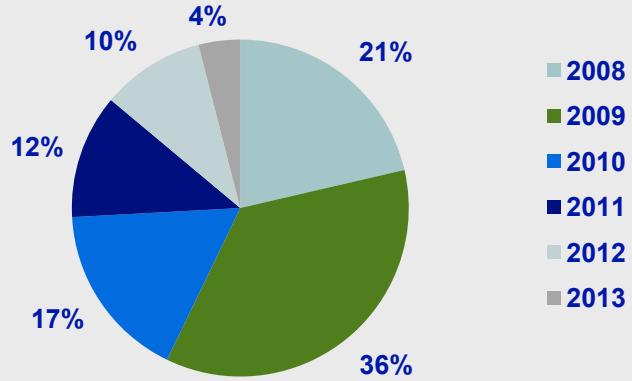
- Successive improvement in vintage performance during 2008 and 2009 as volume of modification increased
- Of $1.8B in consumer TDRs, $1.7B were on accrual status and $136MM were nonaccruals
  - $1.2B of TDRs are current and have been on the books 6 or more months; within that, ~$1.1B of TDRs are current and have been on the books for more than a year
- As current TDRs season, their default propensity declines significantly
  - We see much lower defaults on current loans after a vintage approaches 12 months since modification

$1.3B current consumer TDRs (%)

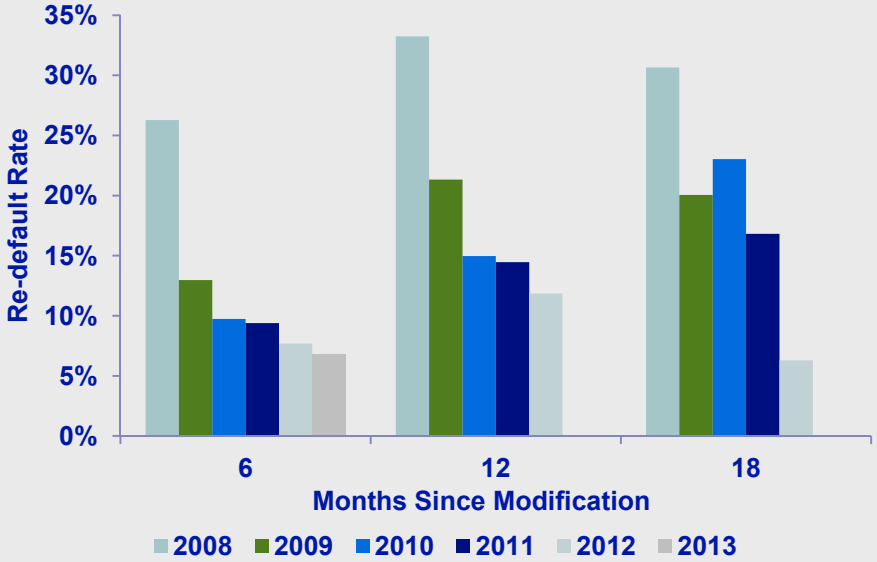


TDR performance has improved in newer vintages

Mortgage TDR Volume by Vintage



Mortgage TDRs that are past due 60 days or more trend by vintage[1]



Source: Fifth Third and OCC/OTS data through 2Q13

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

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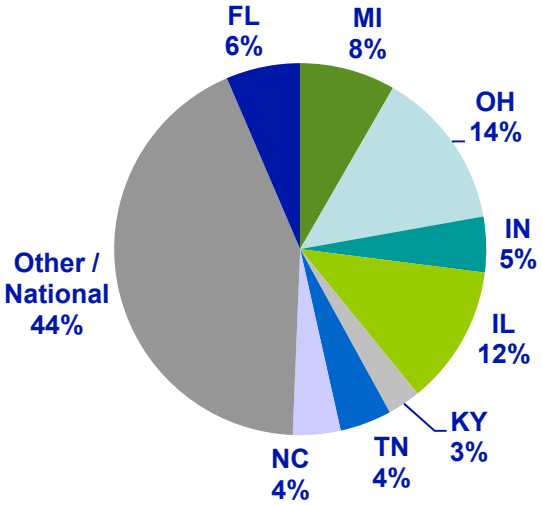
Commercial & industrial

Credit trends

($ in millions)	C&I 4Q12	1Q13	2Q13	3Q13	4Q13
EOP Balance*	$36,038	$36,757	$37,856	$38,253	$39,316
Avg Loans*	$34,301	$36,395	$37,630	$38,133	$38,835
90+ days delinquent	$1	$1	-	$3	-
as % of loans	NM	NM	NM	0.01%	NM
NPAs*	$352	$332	$361	$321	$290
as % of loans	0.98%	0.90%	0.95%	0.84%	0.74%
Net charge-offs	$36	$25	$33	$44	$66
as % of loans	0.42%	0.28%	0.35%	0.46%	0.67%

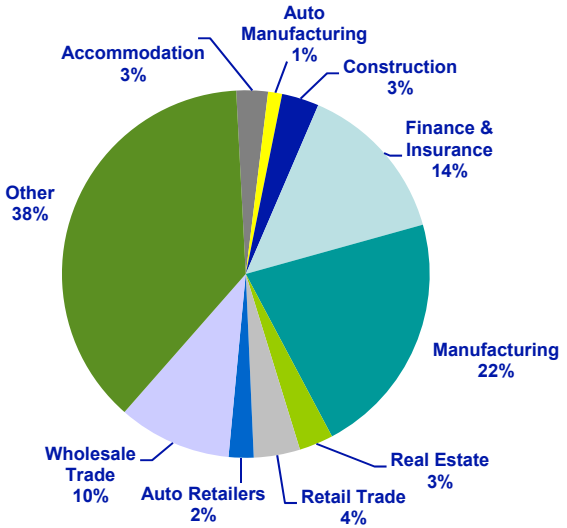
Loans by geography



Comments

- **Commercial & industrial loans represented 44% of total loans and 45% of net charge-offs**
  - **4Q13 NCOs included a $43 million charge-off on a single restructured credit**

Loans by industry



** Excludes loans held-for-sale.*

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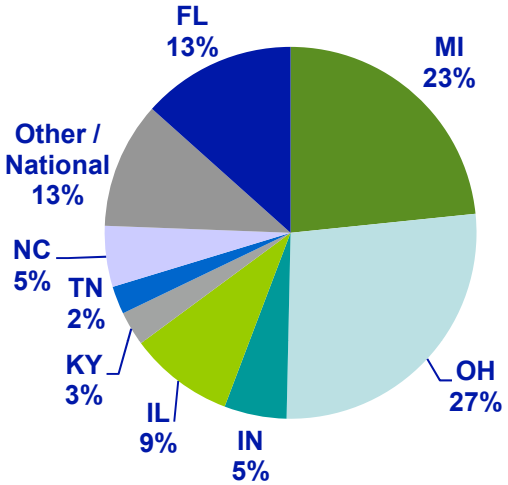
Commercial mortgage

Credit trends

($ in millions)	Commercial mortgage 4Q12	1Q13	2Q13	3Q13	4Q13
EOP Balance*	$9,103	$8,766	$8,443	$8,052	$8,066
Avg Loans*	$9,193	$8,965	$8,618	$8,273	$8,047
90+ days delinquent	$22	-	-	-	-
as % of loans	0.24%	NM	NM	NM	NM
NPAs*	$434	$409	$355	$296	$252
as % of loans	4.69%	4.59%	4.15%	3.62%	3.09%
Net charge-offs	$17	$26	$10	$2	$8
as % of loans	0.70%	1.18%	0.50%	0.14%	0.40%

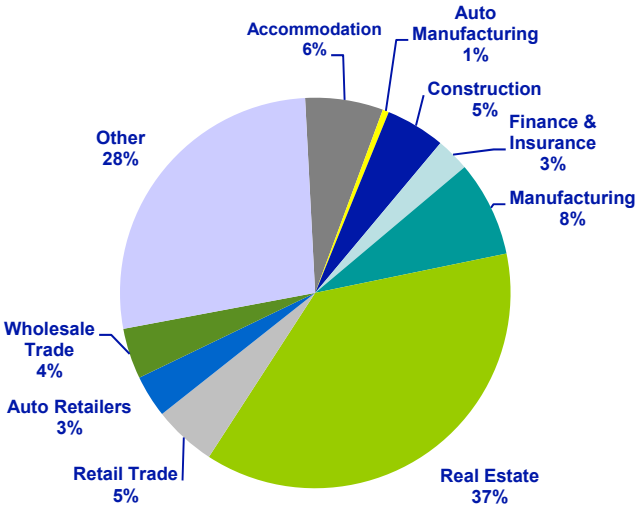
Loans by geography



Comments

- **Commercial mortgage loans represented 9% of total loans and 5% of net charge-offs**
- **Owner occupied 4Q13 NCO ratio of 0.4%, non-owner occupied 4Q13 NCO ratio of 0.3%**
- **Loans from FL/MI represented 36% of portfolio loans, 93% of portfolio losses in 4Q13**

Loans by industry



** Excludes loans held-for-sale.*

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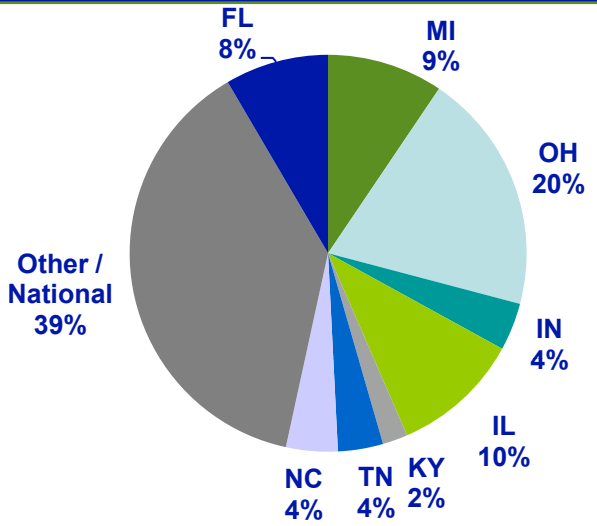
Commercial construction

Credit trends

($ in millions)	Commercial construction 4Q12	1Q13	2Q13	3Q13	4Q13
EOP Balance*	$698	$694	$754	$875	$1,039
Avg Loans*	$686	$695	$713	$793	$952
90+ days delinquent	$1	-	-	-	-
as % of loans	0.14%	NM	NM	NM	NM
NPAs*	$88	$78	$69	$62	$59
as % of loans	12.37%	11.12%	8.88%	6.86%	5.53%
Net charge-offs	$4	$3	-	($2)	$4
as % of loans	1.91%	1.44%	(0.04%)	(1.16%)	1.65%

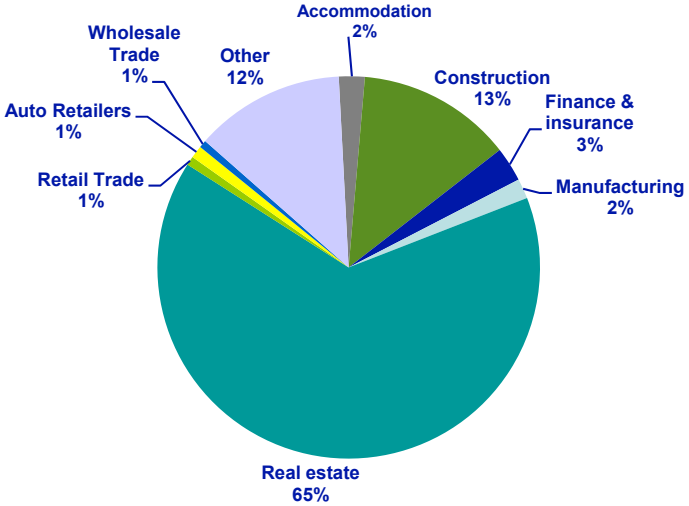
Loans by geography



Comments

- **Commercial construction loans represented 1% of total loans and 3% of net charge-offs**
- **Loans from FL/MI represented 17% of portfolio loans**

Loans by industry



** Excludes loans held-for-sale.*

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Homebuilders/developers
(included in previous slides)

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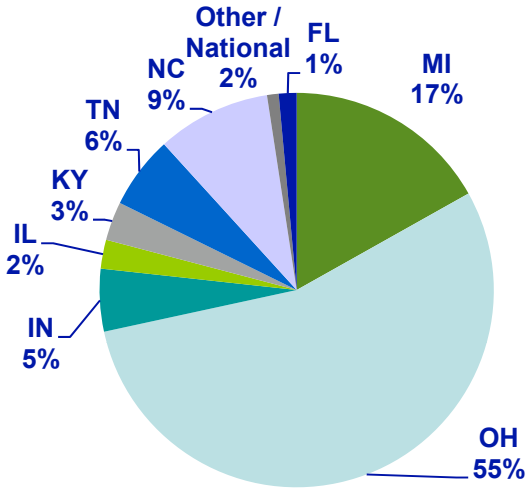
Credit trends

($ in millions)	Homebuilders/developers 4Q12	1Q13	2Q13	3Q13	4Q13
EOP Balance*	$318	$309	$285	$226	$194
90+ days delinquent	-	-	-	-	-
as % of loans	NM	NM	NM	NM	NM
NPAs*	$88	$79	$63	$53	$47
as % of loans	24.19%	22.44%	22.00%	20.85%	20.72%
Net charge-offs	-	$1	($1)	($1)	$4
as % of loans	0.28%	1.57%	(0.84%)	(0.96%)	7.40%

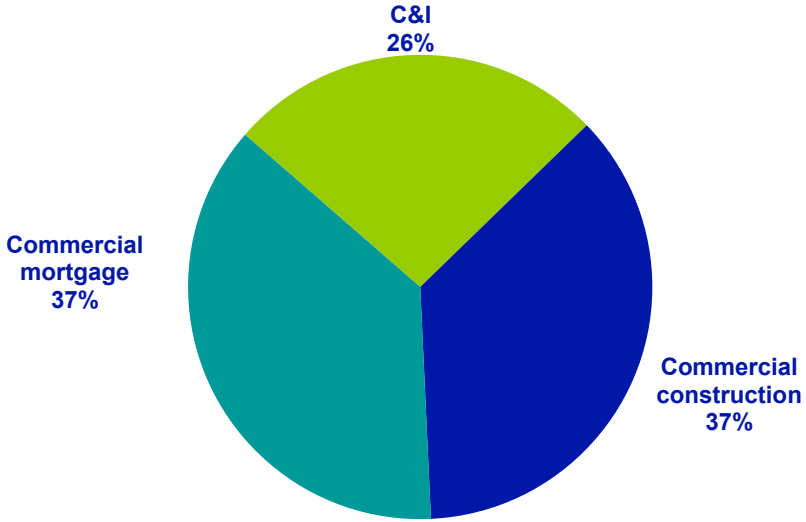
Loans by geography



Comments

- **Originations of builder/developer loans suspended in 2007**
- **Remaining portfolio balance of $194MM, down 94% from peak of $3.3B in 2Q08; represents <1% of total loans and <1% of commercial loans**
- **$47MM of NPAs (71% commercial mortgage, 16% commercial construction, 13% C&I)**

Loans by industry



** Excludes loans held-for-sale.*

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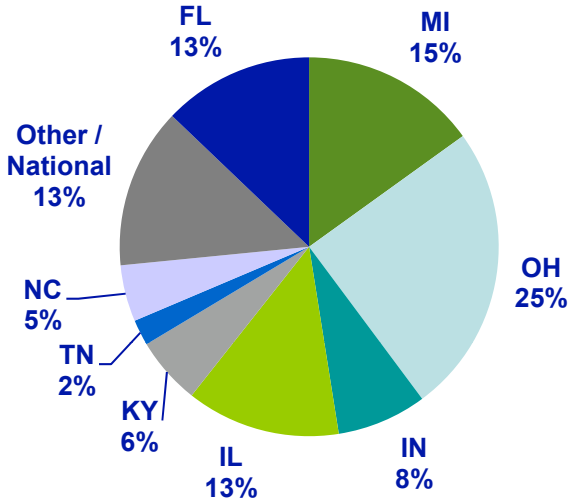
Residential mortgage

Credit trends

($ in millions)	Residential mortgage 4Q12	1Q13	2Q13	3Q13	4Q13
EOP Balance*	$12,017	$12,091	$12,400	$12,534	$12,680
Avg Loans*	$11,846	$12,096	$12,260	$12,486	$12,609
90+ days delinquent	$75	$74	$71	$73	$66
as % of loans	0.62%	0.61%	0.57%	0.58%	0.52%
NPAs*	$290	$275	$255	$229	$222
as % of loans	2.41%	2.27%	2.06%	1.83%	1.75%
Net charge-offs	$23	$20	$15	$12	$13
as % of loans	0.77%	0.69%	0.48%	0.39%	0.39%

Loans by geography



Comments

- **Residential mortgage loans represented 14% of total loans and 8% of net charge-offs**
- **FL portfolio 13% of residential mortgage loans and 16% of portfolio losses; MI portfolio 15% of residential mortgage loans and 18% of portfolio losses**

Portfolio details

- **1st liens: 100%; weighted average LTV: 72.7%**
- **Weighted average origination FICO: 753**
- **Origination FICO distribution: <660 6%; 660-689 5%; 690-719 9%; 720-749 14%; 750+ 57%; Other^ 9%**

  (note: loans <660 includes CRA loans and FHA/VA loans)
- **Origination LTV distribution: <=70 39%; 70.1-80 36%; 80.1-90 7%; 90.1-95 4%; >95 14%**
- **Vintage distribution: 2013: 22%; 2012 24%; 2011 15%; 2010 8%; 2009 4%; 2008 4%; 2007 4%; 2006 4%; 2005 7%; 2004 and prior 8%**
- **15% originated through 3rd party; performance similar to direct**

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

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Home equity

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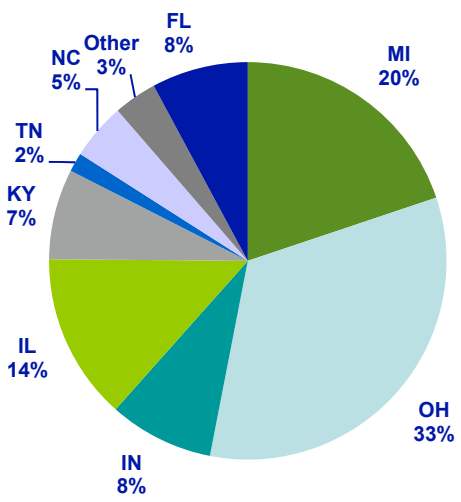
Credit trends

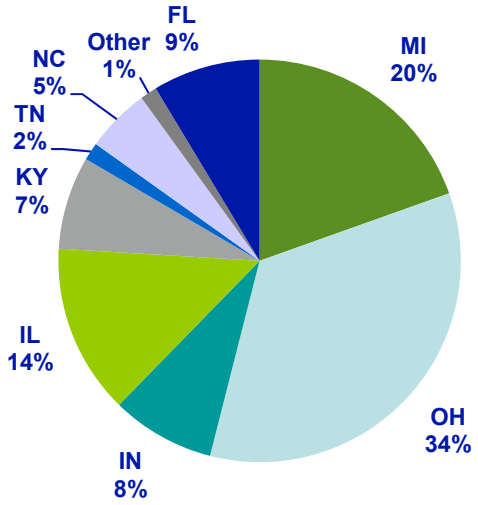
Home equity - brokered					
($ in millions)	4Q12	1Q13	2Q13	3Q13	4Q13
EOP Balance*	$1,366	$1,321	$1,275	$1,231	$1,190
90+ days delinquent	$14	$13	$11	$11	-
as % of loans	1.05%	1.02%	0.89%	0.88%	NM
Net charge-offs	$12	$10	$7	$6	$8
as % of loans	3.48%	3.08%	2.30%	1.91%	2.75%

Home equity - direct					
($ in millions)	4Q12	1Q13	2Q13	3Q13	4Q13
EOP Balance*	$8,652	$8,406	$8,256	$8,125	$8,056
90+ days delinquent	$44	$40	$37	$35	-
as % of loans	0.50%	0.47%	0.44%	0.43%	NM
Net charge-offs	$22	$20	$16	$13	$18
as % of loans	1.01%	0.93%	0.76%	0.64%	0.87%

Brokered loans by geography



Direct loans by geography



Comments

- **Home equity loans represented 10% of total loans and 17% of net charge-offs**
  - **4Q13 included $6 million of additional charge-offs and $46 million of additional NPAs due to a change in policy on home equity nonaccruals**
- **Approximately 13% of portfolio in broker product generated 31% total loss**
- **Approximately one third of Fifth Third 2nd liens are behind Fifth Third 1st liens**
- **2005/2006 vintages represent approximately 25% of portfolio; account for 45% of losses**

Portfolio details

- **1st liens: 34%; 2nd liens: 66%**
- **Weighted average origination FICO: 751**
- **Origination FICO distribution^: <660 3%; 660-689 7%; 690-719 12%; 720-749 16%; 750+ 53%; Other 9%**
- **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: 7%; 2012 5%; 2011 3%; 2010 3%; 2009 3%; 2008 9%; 2007 10%; 2006 13%; 2005 12%; 2004 and prior 35%**
- **% through broker channels: 13% WA FICO: 734 brokered, 754 direct; WA CLTV: 88% brokered; 71% direct**

Note: Brokered and direct home equity net charge-off ratios are calculated based on end of period loan balances
^ Includes acquired loans where FICO at origination is not available
** Excludes loans held-for-sale*

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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 2013	September 2013	June 2013	March 2013	December 2012
Income before income taxes (U.S. GAAP)	$561	$604	$841	$591	$540
Add: Provision expense (U.S. GAAP)	53	51	64	62	76
Pre-provision net revenue (a)	614	655	905	653	616
Net income available to common shareholders (U.S. GAAP)	383	421	582	413	390
Add: Intangible amortization, net of tax	1	1	1	1	2
Tangible net income available to common shareholders	384	422	583	414	392
Tangible net income available to common shareholders (annualized) (b)	1,523	1,674	2,338	1,679	1,559
Average Bancorp shareholders' equity (U.S. GAAP)	14,757	14,440	14,221	13,779	13,855
Less: Average preferred stock	(703)	(593)	(717)	(398)	(398)
Average goodwill	(2,416)	(2,416)	(2,416)	(2,416)	(2,417)
Average intangible assets	(20)	(22)	(24)	(26)	(28)
Average tangible common equity (c)	11,618	11,409	11,064	10,939	11,012
Total Bancorp shareholders' equity (U.S. GAAP)	14,589	14,641	14,239	13,882	13,716
Less: Preferred stock	(1,034)	(593)	(991)	(398)	(398)
Goodwill	(2,416)	(2,416)	(2,416)	(2,416)	(2,416)
Intangible assets	(19)	(21)	(23)	(25)	(27)
Tangible common equity, including unrealized gains / losses (d)	11,120	11,611	10,809	11,043	10,875
Less: Accumulated other comprehensive income	(82)	(218)	(149)	(333)	(375)
Tangible common equity, excluding unrealized gains / losses (e)	11,038	11,393	10,660	10,710	10,500
Total assets (U.S. GAAP)	130,443	125,673	123,360	121,382	121,894
Less: Goodwill	(2,416)	(2,416)	(2,416)	(2,416)	(2,416)
Intangible assets	(19)	(21)	(23)	(25)	(27)
Tangible assets, including unrealized gains / losses (f)	128,008	123,236	120,921	118,941	119,451
Less: Accumulated other comprehensive income / loss, before tax	(126)	(335)	(229)	(512)	(577)
Tangible assets, excluding unrealized gains / losses (g)	127,882	122,901	120,692	118,429	118,874
Common shares outstanding (h)	855	887	851	875	882
Ratios:					
Return on average tangible common equity (b) / (c)	13.1%	14.7%	21.1%	15.4%	14.1%
Tangible common equity (excluding unrealized gains/losses) (e) / (g)	8.63%	9.27%	8.83%	9.03%	8.83%
Tangible common equity (including unrealized gains/losses) (d) / (f)	8.69%	9.42%	8.94%	9.28%	9.10%
Tangible book value per share (d) / (h)	13.00	13.09	12.69	12.62	12.33

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Regulation G Non-GAAP reconciliation

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	For the Three Months Ended				
	December 2013	September 2013	June 2013	March 2013	December 2012
Total Bancorp shareholders' equity (U.S. GAAP)	$14,589	$14,641	$14,239	$13,882	$13,716
Goodwill and certain other intangibles	(2,492)	(2,492)	(2,496)	(2,504)	(2,499)
Unrealized gains	(82)	(218)	(149)	(333)	(375)
Qualifying trust preferred securities	60	810	810	810	810
Other	19	21	22	23	33
Tier I capital	12,094	12,762	12,426	11,878	11,685
Less: Preferred stock	(1,034)	(593)	(991)	(398)	(398)
Qualifying trust preferred securities	(60)	(810)	(810)	(810)	(810)
Qualifying noncontrolling interest in consolidated subsidiaries	(37)	(39)	(38)	(38)	(48)
Tier I common equity (a)	10,963	11,320	10,587	10,632	10,429
Risk-weighted assets, determined in accordance with prescribed regulatory requirements (b)	116,836	114,544	112,285	109,626	109,699
Ratio:					
Tier I common equity (a) / (b)	9.38%	9.88%	9.43%	9.70%	9.51%

Basel III - Estimated Tier 1 common equity ratio

	December 2013	September 2013
Tier 1 common equity (Basel I)	$10,963	$11,320
Add: Adjustment related to capital components	$82	$88
Estimated Tier 1 common equity under final Basel III rules without AOCI (opt out)(c)	$11,045	$11,408
Add: Adjustment related to AOCI	$82	$218
Estimated Tier 1 common equity under final Basel III rules with AOCI (non opt out)(d)	$11,127	$11,626
Estimated risk-weighted assets under final Basel III rules (e)	122,602	120,447
Estimated Tier 1 common equity ratio under final Basel III rules (opt out) (c) / (e)	9.01%	9.47%
Estimated Tier 1 common equity ratio under final Basel III rules (non opt out) (d) / (e)	9.08%	9.65%

(c), (d) Under the final Basel III rules, non-advanced approach banks are permitted to make a one-time election to opt out of the requirement to include AOCI in Tier 1 common equity. Other adjustments include mortgage servicing rights and deferred tax assets subject to threshold limitations and deferred tax liabilities related to intangible assets.

(e) 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 securitizations, 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; and (4) Derivatives are differentiated between exchange clearing and over-the-counter and the 50% risk-weight cap is removed.

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Regulation G Non-GAAP reconciliation

Fifth Third Bancorp and Subsidiaries
Regulation G Non-GAAP Reconcilation
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	For the Year Ended				
	2013	2012	2011	2010	2009
Total Bancorp shareholders' equity (U.S. GAAP)	$14,589	$13,716	$13,201	$14,051	$13,497
Goodwill and certain other intangibles	(2,492)	(2,499)	(2,514)	(2,546)	(2,565)
Unrealized gains	(82)	(375)	(470)	(314)	(241)
Qualifying trust preferred securities	60	810	2,248	2,763	2,763
Other	19	33	38	11	(26)
Tier I capital	12,094	11,685	12,503	13,965	13,428
Less: Preferred stock	(1,034)	(398)	(398)	(3,654)	(3,609)
Qualifying trust preferred securities	(60)	(810)	(2,248)	(2,763)	(2,763)
Qualifying noncontrolling interest in consolidated subsidiaries	(37)	(48)	(50)	(30)	-
Tier I common equity (a)	10,963	10,429	9,807	7,518	7,056
Risk-weighted assets, determined in accordance with prescribed regulatory requirements (b)	116,836	109,699	104,945	100,561	100,933
Ratio:					
Tier I common equity (a) / (b)	9.38%	9.51%	9.35%	7.48%	6.99%

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