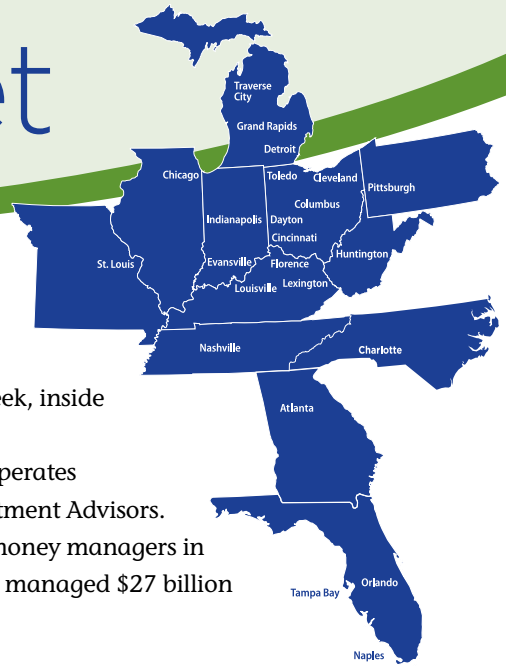
FIFTH THIRD BANCORP

FACTsheet



corporate profile

Fifth Third Bancorp is a diversified financial services company headquartered in Cincinnati, Ohio. The Company has $130 billion in assets, operates 17 affiliates with 1,320 full-service Banking Centers, including 104 Bank Mart® locations, most open seven days a week, inside select grocery stores and 2,586 ATMs in Ohio, Kentucky, Indiana, Michigan, Illinois, Florida, Tennessee, West Virginia, Pennsylvania, Missouri, Georgia and North Carolina. Fifth Third operates four main businesses: Commercial Banking, Branch Banking, Consumer Lending, and Investment Advisors. Fifth Third also has a 25% interest in Vantiv Holding, LLC. Fifth Third is among the largest money managers in the Midwest and, as of December 31, 2013, had $302 billion in assets under care, of which it managed $27 billion for individuals, corporations and not-for-profit organizations.

headlines

Top 500 Banking Brands

Brand Finance, an independent global brand valuation consultancy, recently ranked Fifth Third Bank #105 on its list of the Top 500 Most Valuable Banking Brands in the world. The Top 500 was based on intangible asset valuations by Brand Finance. Fifth Third Bank received a rating of AA for "very strong."

February 2014

FORTUNE 500 Company

Fifth Third ranked #361 on *Fortune's* annual listing of the largest U.S. corporations based on revenues, profits, assets, stockholders' equity, market value, earnings per share and total return to investors.

May 20, 2013

BARRON'S 500 Company

Fifth Third Bank ranked #159 on the *Barron's* 500 ranking, which judges companies based on sales growth and cash-flow returns on investment. The *Barron's* 500 is an exclusive ranking of the 500 largest publicly traded companies in the U.S. and Canada, as measured by sales in the latest fiscal year.

May 6, 2013

2013 Gallup Great Workplace Award

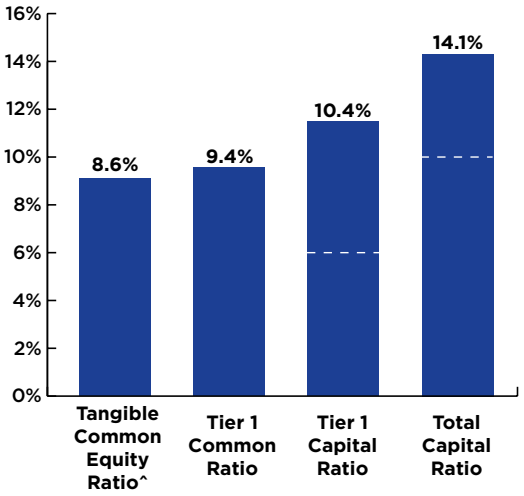
Fifth Third earned a 2013 Gallup Great Workplace Award, recognizing the accomplishments that drive a high level of employee engagement at the Bank. A 2012 employee survey gave Fifth Third high scores across the majority of workgroups, demonstrating that employees feel connected, valued and supported in the workplace.

April 3, 2013

capital

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

Fifth Third Bancorp 12/31/2013 capital ratios



dashed lines represent regulatory "well-capitalized" levels.

^excluding unrealized gains/losses

credit agency ratings*

	Holding Company Long-Term Issuer Rating	Rating Level	Bank Long-Term Deposit Rating	Rating Level
Moody's	Baa1	8th highest of 22	A3	7th highest of 22
S&P	BBB+	8th highest of 23	A-#	7th highest of 23
Fitch	A	6th highest of 23	A+	5th highest of 23
DBRS	AL	7th highest of 26	A	6th highest of 26

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

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

FIFTH THIRD BANCORP

FINANCIALhighlights

FOURTH QUARTER 2013

	TWELVE MONTHS (ENDED DECEMBER 31)			CALENDAR YEAR				
	2013	2012	Change %	2013	2012	2011	2010	2009
Key Performance Ratios								
Return on Average Assets	1.48 %	1.34 %	11 %	1.48 %	1.34 %	1.15 %	0.67 %	0.64 %
Return on Average Common Equity	13.1	11.6	13	13.1	11.6	9.0	5.0	5.6
Net Interest Margin (FTE)	3.32	3.55	(7)	3.32	3.55	3.66	3.66	3.32
Efficiency (FTE)	58.2	61.7	(6)	58.2	61.7	62.3	60.7	46.9
Earnings ($ in millions) and Per Share Data								
Net Income Available to Common Shareholders	$ 1,799	$ 1,541	17 %	$ 1,799	$ 1,541	$ 1,094	$ 503	$ 511
Earnings Per Share, Basic	2.05	1.69	21	2.05	1.69	1.20	0.63	0.73
Earnings Per Share, Diluted	2.02	1.66	22	2.02	1.66	1.18	0.63	0.67
Cash Dividends Per Common Share	0.47	0.36	31	0.47	0.36	0.28	0.04	0.04
Book Value Per Share	$ 15.85	$ 15.10	5 %	$ 15.85	$ 15.10	$ 13.92	$ 13.06	$ 12.44
Common Shares Outstanding ($000)	855,306	882,152	(3)	855,306	882,152	919,804	796,273	795,068
Income Statement Highlights ($ in millions)								
Net Interest Income (FTE)	$ 3,581	$ 3,612	(1) %	$ 3,581	$ 3,612	$ 3,575	$ 3,622	$ 3,373
Total noninterest income	3,227	2,999	8	3,227	2,999	2,455	2,729	4,782
Total noninterest expense	3,961	4,080	(3)	3,961	4,080	3,758	3,855	3,826
Average Balances ($ in millions)								
Loans and Leases, including held-for-sale	$ 89,093	$ 84,822	5 %	$ 89,093	$ 84,822	$ 80,214	$ 79,232	$ 83,391
Core Deposits	86,675	82,422	5	86,675	82,422	78,652	76,188	69,338
Bancorp Shareholders' Equity	14,302	13,701	4	14,302	13,701	12,851	13,737	13,053
Asset Quality Ratios								
Net Charge-Offs/Avg. Loans and Leases	0.58 %	0.85 %	(32) %	0.58 %	0.85 %	1.49 %	3.02 %	3.20 %
Nonperforming Assets/Loans, Leases and Other Assets, including OREO	1.10	1.49	(26)	1.10	1.49	2.23	2.79	4.22
ALLL/Loans and Leases	1.79	2.16	(17)	1.79	2.16	2.78	3.88	4.88

	TWELVE MONTHS (ENDED DECEMBER 31)			CALENDAR YEAR				
	2013	2012	Change %	2013	2012	2011	2010	2009
Market Performance FITB (NASDAQ)								
Market Close Price Per Share:								
High	$ 21.04	$ 16.16	30 %	$ 21.04	$ 16.16	$ 15.75	$ 15.95	$ 11.20
Low	15.35	12.04	45	15.35	12.04	9.13	9.81	1.01
End of Period	21.03	15.20	38	21.03	15.20	12.72	14.68	9.75
Market Capitalization ($ in millions)	17,987	13,409	34	17,987	13,409	11,700	11,689	7,752

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

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