

UBS Global Financial Services Conference

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President & Chief Executive Officer

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Please refer to earnings release dated April 19, 2012 for further information.

Key themes FIFTH THIRD BANK Strong levels of profitability **Traditional** banking focus **Broad-based** consistent with credit direction of improvements financial reform **Exceed fully** Disciplined phased-in Basel III capital expense control FIFTH THIRD BANK standards today Continued All crisis-era investments to government maintain and support enhance programs exited; revenue-No significant no TLGP generation business at Fifth Third impaired by crisis

Well-positioned for success and leadership in new banking landscape

Environment characterized by low growth expectations and low interest rates



Characteristics of current environment

- Prolonged low-rate environment, coupled with modest economic growth
- Lower securities reinvestment yields on portfolio cash flows
- Strong deposit flows
- Competitive dynamics
- Elevated mortgage refinance activity
- Firms facing significant litigation related to:
 - Mortgage securitizations
 - GSE repurchases
 - Private label mortgage repurchases
- Concerns about European banks and sovereign debt
- Higher capital standards; limitations on dividend payout ratios; capital building beyond targeted / required levels

Fifth Third's response / position

- Continued strong loan production
 - Rates on loan originations relatively stable
- Careful management of liability costs
 - Disciplined pricing on deposits
 - Continued evaluation of term liabilities including TruPS
- Strong mortgage banking results
- Mortgage risks manageable
 - Quarterly mortgage repurchase costs
 ~\$20mm; claims inventory has declined
 - No mortgage securitizations outstanding
- No direct European sovereign exposure
 - Total exposure to European peripheral borrowers <\$0.2bn*
 - Total exposure to European banks <\$0.1bn
- Strong profitability and capital in excess of fully phased-in Basel III standards today
 - 2012 CCAR** plan to increase distributions

Fifth Third is well-positioned to deal with current environmental challenges

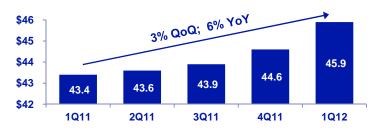
^{*} Greece, Ireland, Italy, Portugal, Spain

^{**} Comprehensive Capital Analysis & Review by Federal Reserve; subject to Board of Directors and regulatory approval.

Balance sheet growth mitigates rate environment FIFTH THIRD BANK



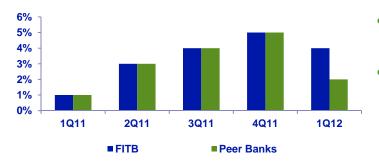
Commercial Loan Growth[^] (\$bn)



Sustained growth in commercial loans driven by C&I

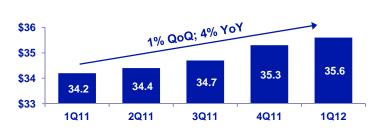
- Growth is geographically diverse and across number of industry segments, particularly manufacturing
- Commercial line utilization stable at 32%; potential source of future growth
- CRE portfolio run-off at slowing rate, with modest selective current origination volume

EOP guarterly C&I loan growth^



- C&I loans as a percent of total commercial loans was 68% at 1Q12 versus peer average of 61%
- Year-over-year C&I growth 18% versus peer median of 12%*

Consumer Loan Growth[^] (\$bn)

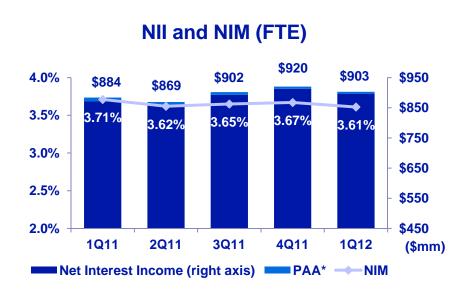


- Consumer loan growth driven by auto and in-branch mortgage originations
 - Managing auto volumes to ensure appropriate returns; spread pressure due to competition
 - Branch mortgage refi product has FICO over 780, LTV ~60% and avg. term ~17 years while yielding above market rates due to process convenience

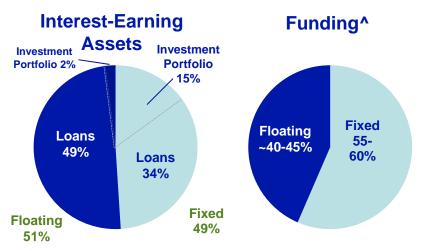
[^] Excluding loans held-for-sale * Excludes CMA and PNC due to large acquisitions Peer Banks include BBT, CMA, HBAN, KEY, MTB, PNC, RF, STI, USB, WFC, ZION. Source: SNL Financial and Company Reports.

Rate of NIM pressure declining

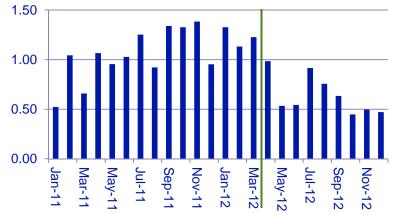




Fixed / Floating Portfolio



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

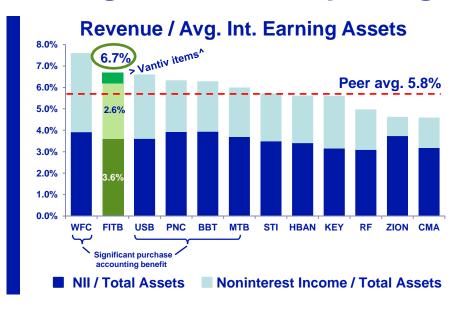


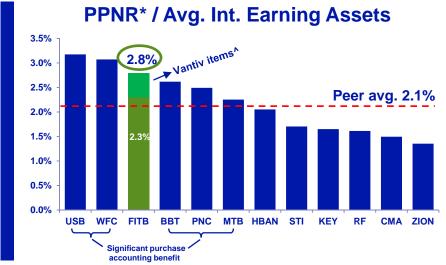
- * Represents purchase accounting adjustments included in net interest income.
- ^ Estimate; funding (DDAs + interest-bearing liabilities); liabilities attributed to fixed

- Modest natural asset sensitivity creates nearterm NIM pressure but we expect it to be manageable
 - ~50% of assets, ~40-45% of funding variable in nature
- Coupons on new originations of variable rate assets consistent with portfolio weighted average coupons
 - Emphasis on variable rate C&I lending
- Coupons on new fixed rate originations converging with portfolio average coupons
 - Fixed rate securities only 15% earning assets

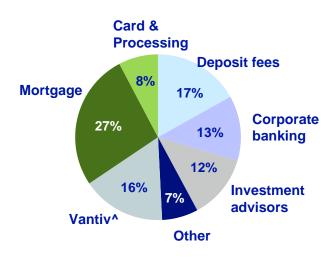
Strong revenue and profit generation







Fee Income Distribution



- Business mix provides higher than average diversity among spread and fee revenues (40+% of revenue)
- Relatively strong margin and relatively high fee income contribution drives strong revenue and PPNR generation profitability
- Profitability remains strong despite sluggish economy

Source: SNL Financial and Company Reports.

^{*} Non-GAAP measure. See Reg. G reconciliation in the Appendix to the presentation.

^{^ ~50} bps of Vantiv items in noninterest income include \$115mm gains from Vantiv's IPO, ~\$36mm charge related to Vantiv's debt refinancing, and \$46mm positive valuation adjustment on the Vantiv warrant and put option.

Customer oriented solutions



Listening to the voice of our customers

- In-depth discussions with customers to determine what matters most to them
- Actively seeking input and feedback from customer base and prospective customers
- Working carefully to ensure we align value to the customer with value to us

Providing customers with products and services they find valuable

- Broad suite of product offerings with distinct value propositions appealing to various customer segments
- Implementation of new products, like DUO Card, Real Life Rewards, Relationship Savings
- Letting customers choose how to pay for products and services they use
- More straightforward, simpler suite of consumer deposit products

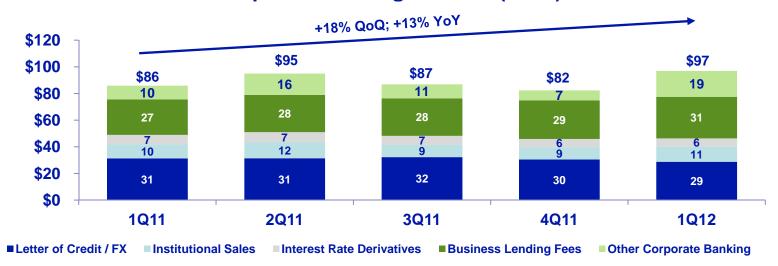
Deliberate and multi-pronged approach to mitigation of regulatory / legislative impacts

- Negative impact from debit interchange legislation and Reg E in run-rates
- Initial impact of debit interchange legislation (~\$30mm per quarter) expected to be mitigated over time; implementing carefully and deliberately through various actions, including:
 - Reduced costs associated with debit card offerings; changes and eliminations of reward programs
 - Incorporation of debit usage into bundled deposit product offerings
 - Adjustment of product and fee structures relative to services provided
 - Charge card alternatives
 - Implementation of new products

Momentum building in corporate banking



Corporate banking revenue (\$mm)



Mid-corporate opportunity

- Target clients: businesses that generate \$200mm to \$2B in revenue
- Hired 20+ bankers in the past 6 months
 - Have generated \$1.2B in committed credit and more than \$400mm in funded loans

Syndications

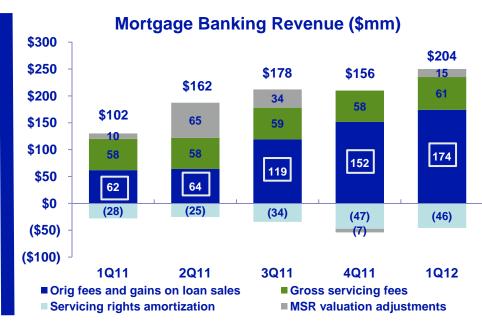
- Syndication fee revenue up 150% from 1Q11; fees from lead transactions up 260% from 1Q11 largely due to 11 lead syndications transactions closed during 1Q12
- Average fees on lead transactions of ~\$1mm in 1Q12 vs <\$500k in 2011

Remote Currency Manager

- Cash-centric retail locations such as quick service restaurants, convenience stores, and specialty stores
- Simplifies cash handling; improves cash flow
- Automates and streamlines account reconciliation
- Decreases employee theft (risk management)
- RCM locations have doubled since 2009, with more than 6,400 locations as of 3/31/12

Strong mortgage banking results







Looking forward:

- Continued strong originations / deliveries in 2Q12
 - Continuing while rates remain low
- Gain on sale margins benefitting from:
 - Strong demand
 - Industry capacity constraints
 - Low prepayment expectations (particularly on HARP 2.0 originations)
- HARP 2.0 originations expected to increase as percentage of total originations

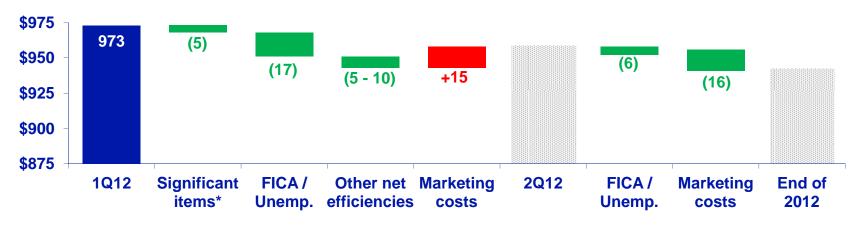
Mortgage originations and gain-on-sale margins



Disciplined expense management







- Expenses trending downward: 1Q12 expenses down 2% from 4Q11
- 2Q12 expenses expected to decline ~2% despite temporary increase in marketing costs
- Expect further overall reduction in expenses in 2H12
- Managing expenses carefully in response to revenue environment; continuous process of expense evaluation
- Expect efficiency ratio to move closer to 60% by year-end and target mid-50% in normalized environment (with higher interest rate environment)
 - Current impact of credit costs on revenue and expenses; initial impact of regulatory reforms (e.g., debit interchange)
 - Reflects below-capacity balance sheet and lower revenue than we expect and can support longer term

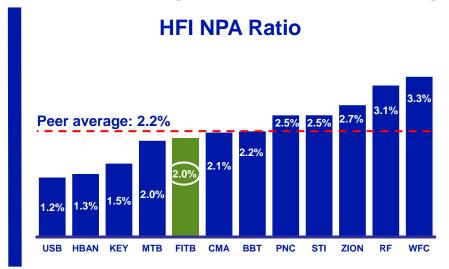
Managing expenses for current revenue environment and long-term franchise value

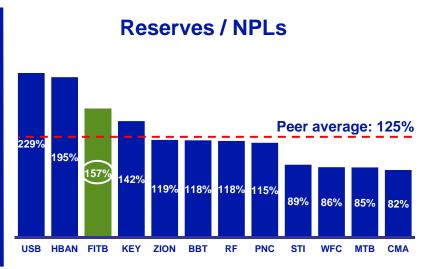
^{*} Significant items include \$23mm benefit from agreements reached on certain non-income tax related assessments, \$13mm in additions to litigation reserves, \$9mm in debt extinguishment charges, and \$6mm in severance expense incurred in 1Q12

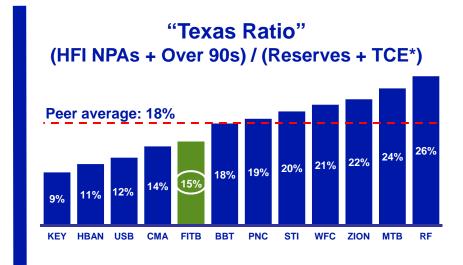
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Credit trends continue to improve with strong reserve coverage levels









- Problem asset levels continue to decline
- Reserves remain significantly higher than pre-crisis levels and peers, with strong coverage of problem assets and net charge-offs
- PPNR levels and profitability provides Fifth Third with strong ongoing loss absorption capacity

Reserves, pre-provision profits and capital levels significant in relation to problem assets

Source: SNL Financial and Company Reports. Data as of 1Q12. HFI NPAs and NPLs exclude loans held-for-sale and also exclude covered assets for BBT, USB, and ZION * Non-GAAP measure. See Reg. G reconciliation in the Appendix to the presentation.

Exceed fully phased-in Basel III capital standards today

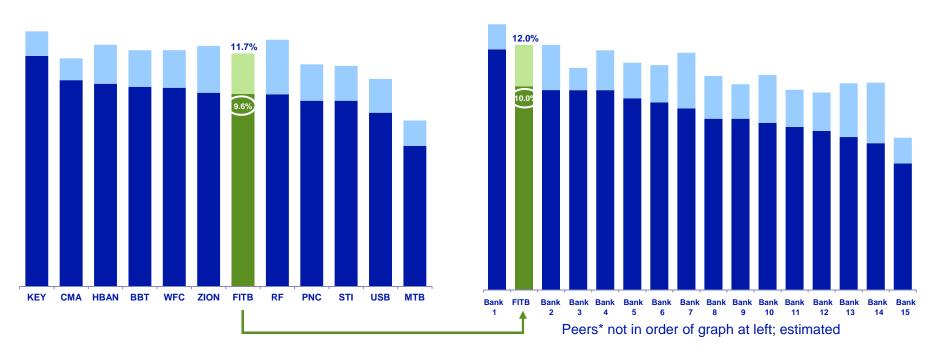






(Tier 1 common + reserves) / RWA** (adjusted for Basel III)





Note: Estimates based on current Basel III rules released by the Basel Committee; actual rules subject to U.S. banking regulation. Assumes unrealized securities gains included in Tier 1 common. Not adjusted for potential mitigation efforts. Four large peers include estimated Basel 2 / 2.5 / 3 RWA impact based on BIS proposals.

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

Source: SNL Financial, Company Reports, and third-party estimates. Data as of 1Q12. Risk-weighted assets for MTB, PNC, ZION as of 4Q11.

^{*} Peers include BAC, BBT, C, CMA, COF, HBAN, JPM, KEY, MTB, PNC, RF, STI, USB, WFC, ZION

^{**} Non-GAAP measure. See Reg. G reconciliation in the Appendix to the presentation.

Capital management philosophy



Capital Deployment

Organic growth opportunities

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

Strategic opportunities*

- Prudently expand franchise or increase density in core markets via disciplined acquisitions or selective de novos
- Expect future acquisition activity although less likely in near-term
- Attain top 3 market position in 65% of markets or more longer term

Capital Return

Return to more normal dividend policy*^

- Strong levels of profitability would support higher dividend than current level
- Move towards levels more consistent with Fed's near-term payout ratio guidance of 30%

Repurchases / Redemptions*

- Initiate common share repurchases to limit and manage growth in excess capital levels^
 - Manage common equity in light of regulatory environment, other alternatives, maintenance of desired / required buffers, and stock price
- Potential redemption of \$1.4bn in TruPS
 - Evaluated in context of desired capital structure and regulatory developments

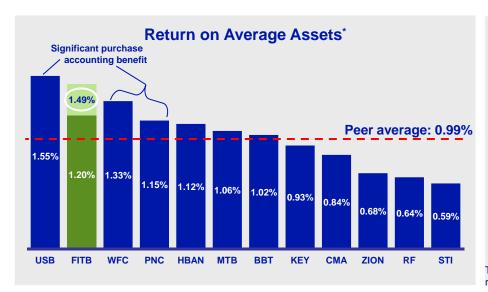
Intend to increase shareholder distributions with Federal Reserve approval of capital plan**

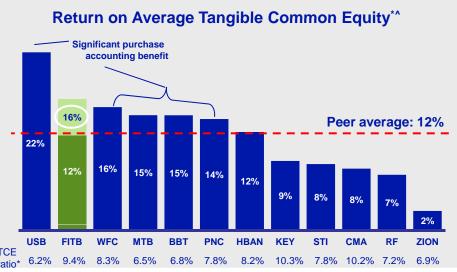
^{*} Subject to Board of Directors and regulatory approval

^{**} Subject to Federal Reserve non-objection to Comprehensive Capital Analysis & Review capital plan

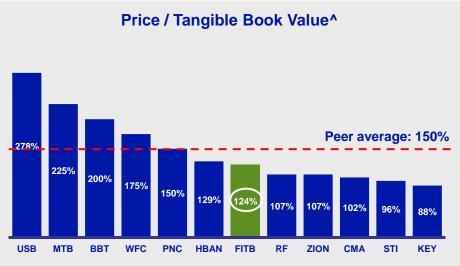
Strong returns drive capital generation











Well above average profitability and capital generation, well below average valuation

Source: SNL Financial and Company Reports. Price as of 5/1/12 *1Q12 annualized. **FY2012 consensus estimate. Source: Thomson One ^Non-GAAP measure. See Reg. G reconciliation in the Appendix to the presentation.

Well-positioned for the future



Diversified traditional banking platform

- Traditional commercial banking franchise built on customer-oriented localized operating model
- Strong market share in key markets with focus on further improving density
- Fee income ~46% of total revenues

Industry leader in earnings power

- PPNR has remained strong throughout the credit cycle
- PPNR substantially exceeds annual net charge-offs (315% PPNR / NCOs[^] in 1Q12)
- 1.5% ROAA; 16% return on average tangible common equity^

Proactive approach to risk management

- NCOs of 1.1%; 2.4x 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

- Holding company cash currently sufficient for more than 3 years of obligations; no holding company and minimal Bank unsecured debt maturities until 2013
- Fifth Third has completely exited all crisis-era government support programs
 - Fifth Third is one of the few large banks that have no TLGP-guaranteed debt to refinance in 2012

Cautionary statement



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

There are a number of important factors that could cause future results to differ materially from historical performance and these forwardlooking statements. Factors that might cause such a difference include, but are not limited to: (1) general economic conditions and weakening in the economy, specifically the real estate market, either nationally or in the states in which Fifth Third, one or more acquired entities and/or the combined company do business, are less favorable than expected; (2) deteriorating credit quality; (3) political developments, wars or other hostilities may disrupt or increase volatility in securities markets or other economic conditions; (4) changes in the interest rate environment reduce interest margins; (5) prepayment speeds, loan origination and sale volumes, charge-offs and loan loss provisions; (6) Fifth Third's ability to maintain required capital levels and adequate sources of funding and liquidity; (7) maintaining capital requirements may limit Fifth Third's operations and potential growth; (8) changes and trends in capital markets; (9) problems encountered by larger or similar financial institutions may adversely affect the banking industry and/or Fifth Third: (10) competitive pressures among depository institutions increase significantly; (11) effects of critical accounting policies and judgments; (12) changes in accounting policies or procedures as may be required by the Financial Accounting Standards Board (FASB) or other regulatory agencies; (13) legislative or regulatory changes or actions, or significant litigation, adversely affect Fifth Third, one or more acquired entities and/or the combined company or the businesses in which Fifth Third, one or more acquired entities and/or the combined company are engaged. including the Dodd-Frank Wall Street Reform and Consumer Protection Act; (14) ability to maintain favorable ratings from rating agencies; (15) fluctuation of Fifth Third's stock price: (16) ability to attract and retain key personnel: (17) ability to receive dividends from its subsidiaries; (18) potentially dilutive effect of future acquisitions on current shareholders' ownership of Fifth Third; (19) effects of accounting or financial results of one or more acquired entities; (20) difficulties from the separation of Vantiv, LLC, formerly Fifth Third Processing Solutions 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 through the use of computer systems and telecommunications networks; and (23) the impact of reputational risk created by these developments on such matters as business generation and retention, funding and liquidity.

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

Appendix



A foundation of continued robust results



• Capital – exceeds required and targeted levels

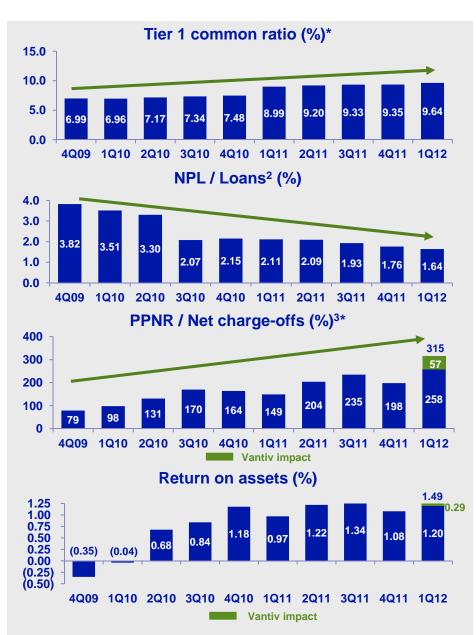
- Tier 1 common* capital up ~530bps or \$5.2bn from 4Q08
- Capital base transformed through series of capital actions
 - ~10.0% pro forma¹ Tier 1 common ratio* on a fully-phased in Basel III-adjusted basis
- Capital levels supplemented by strong reserve levels
 - Loan loss reserves 2.59% of loans and 157% of NPLs

<u>Credit</u> – ongoing steady improvement

- Broad-based improvements in problem loans
 - ~80% reduction in 90+ day delinquent loans since 3Q09
 - NCO ratio of 1.08%, lowest NCO level since 4Q07
 - 315% PPNR / NCOs*; 258% excluding 1Q12 Vantiv
- Balance sheet risk lowered through asset sales, resolutions
 - \$1.6bn (54%) decline in NPLs since 4Q09

Profitability – strong relative and absolute results

- PPNR* remained stable throughout cycle
- 8 consecutive profitable quarters
- Return on assets 1.49%; 1.20% excluding 1Q12 Vantiv
- Return on average tangible common equity* 16%



^{*} Non-GAAP measure; see Reg. G reconciliation on pages 28-29.

¹ Current estimate (non-GAAP), subject to final rule-making and clarification by U.S. banking regulators; currently assumes unrealized securities gains are included in common equity for purposes of this calculation

² Nonperforming loans and leases as a percent of portfolio loans, leases and other assets, including other real estate owned (does not include nonaccrual loans held-for-sale)

³ 3Q10 excludes \$510mm net charge-offs attributable to credit actions

Diverse business mix



Branch Banking

- Holistic approach to branch banking combined with mobile convenience to improve the banking experience and be the trusted financial partner for our customers
- 1,315 full-service banking centers
- 2,404 full-service ATMs
- \$2.3bn total FY11 revenue



Consumer Lending

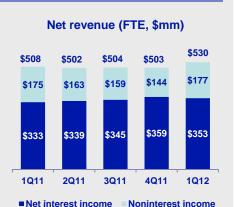
- Professionals committed to understanding customers' unique needs, providing options and identifying the right solution
- Top 5 market share within the non-captive prime auto lending space
- Top 13 mortgage origination share
- \$1.0bn total FY11 revenue



■ Net interest income ■ Noninterest income

Commercial Banking

- Comprehensive product and service offering including commercial lending, treasury management, and capital markets
- Innovative products, advancements in technology, and exceptional customer service
- \$2.0bn total FY11 revenue



Investment Advisors

- Provide financial insight, a wide array of leading-edge products and services, and a professional team to help develop a strategy for clients' financial success
- \$486mm total FY11 revenue
- \$26bn assets under management
- \$296bn assets under care

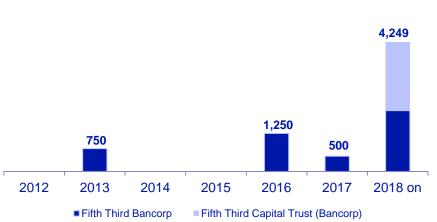


• 39% interest in Vantiv, LLC, formerly Fifth Third Processing Solutions, LLC

Strong liquidity profile



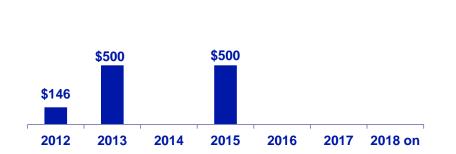
Holding company unsecured debt maturities (\$mm)

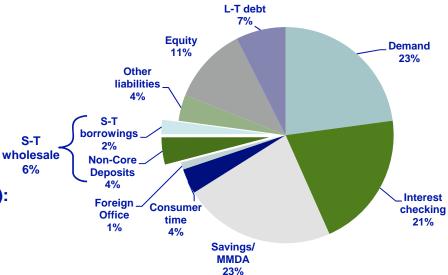


- Holding Company cash at 3/31/12: \$3.2B
- Cash currently sufficient to satisfy all fixed obligations in a stressed environment for more than 3 years (debt maturities, common and preferred dividends, interest and other expenses) without accessing capital markets; relying on dividends from subsidiaries; proceeds from asset sales
- Expected cash obligations over the next 24 months
 - ~\$591mm common dividends
 - ~\$70mm Series G preferred dividends
 - ~\$889mm interest and other expenses

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

Heavily core funded

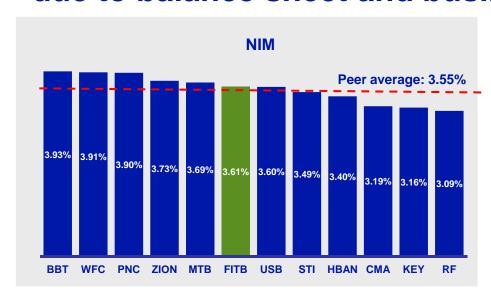




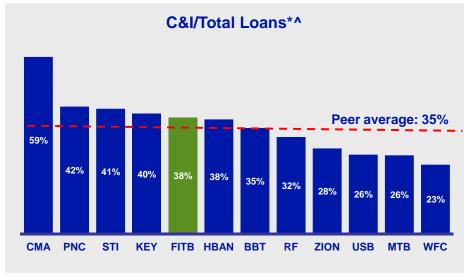
- Available and contingent borrowing capacity (1Q12):
 - FHLB ~\$11B
 - Federal Reserve ~\$24B

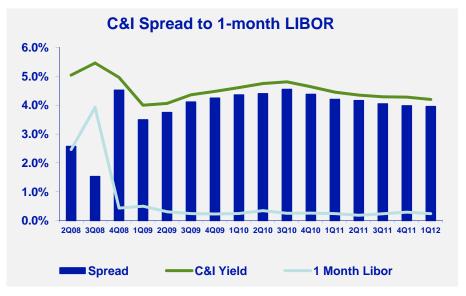
Relatively strong NIM results due to balance sheet and business mix





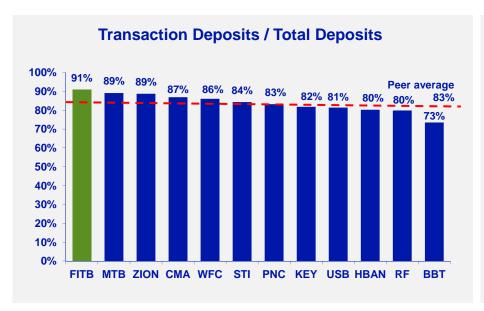
- NIM supported by balance sheet and business mix
 - Heavy emphasis on traditional C&I lending, much of which is variable
- Pricing discipline on commercial loans
 - Spreads have narrowed from post-crisis levels but remain attractive
 - Loan origination rates have stabilized the past several months

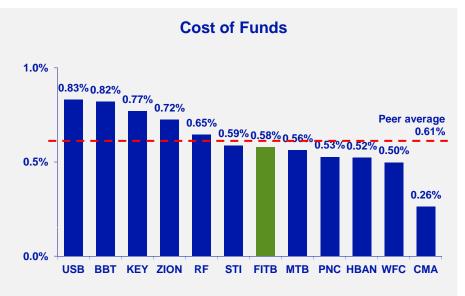


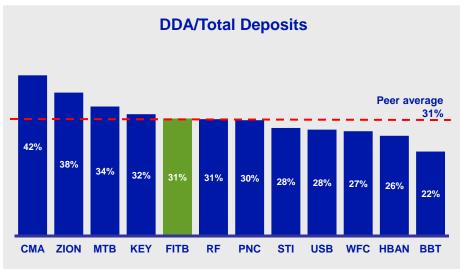


Core funded balance sheet and pricing discipline FIFTH THIRD BANK









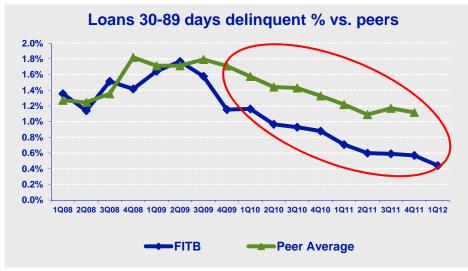
- Strong, deposit-rich core funding mix supports relatively low cost of funds
 - High percentage of funding base in low cost transaction deposits and noninterestbearing DDA accounts
 - Low reliance on wholesale funding

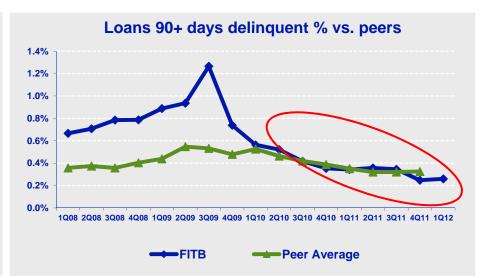
SOURCE: SNL Financial and Company Reports. Data as of 1Q12

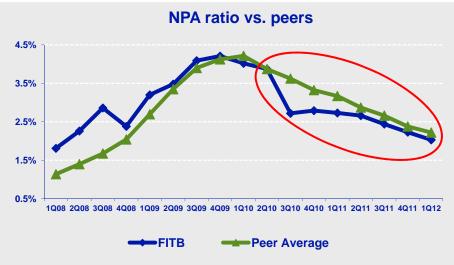
Transaction deposits defined as DDA, NOW and Savings/MMDA accounts; Cost of Funds defined as interest incurred on interest-bearing liabilities as a percentage of average noninterest-bearing deposits and interestbearing liabilities; Transaction deposits/Total deposits presented on an average basis; DDA/Total deposits presented on end-of-period basis.

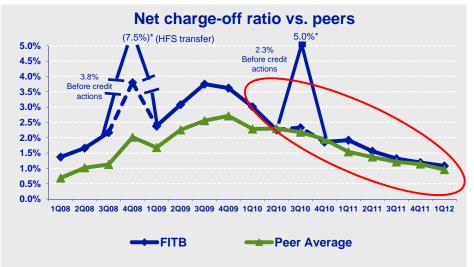
Continued improvement in credit trends











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 filings. 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; 3Q10 NCOs included \$510mm in NCOs related to loans sold or moved to held-for-sale

NPL rollforward



Commercial					
	1Q11	2Q11	3Q11	4Q11	1Q12
Beginning NPL Amount	1,214	1,211	1,253	1,155	1,058
Transfers to nonperforming	329	340	217	189	168
Transfers to performing	(2)	(10)	(11)	-	(1
Transfers to performing (restructured)	-	-	(1)	-	(2
Transfers from held for sale	-	-	-	4	-
Transfers to held for sale	(16)	(15)	(58)	(3)	(3
Loans sold from portfolio	(12)	(7)	(17)	(21)	(8
Loan paydowns/payoffs	(108)	(91)	(77)	(149)	(94
Transfer to other real estate owned	(37)	(39)	(20)	(14)	(36
Charge-offs	(164)	(141)	(136)	(113)	(101
Draws/other extensions of credit	7	5	5	10	7
Ending Commercial NPL	1,211	1,253	1,155	1,058	988
Consumer					
Consumer	1011			4044	1010
	1Q11 466	2Q11	3Q11	4Q11	1Q12
Beginning NPL Amount	466	434	386	383	380
Beginning NPL Amount Transfers to nonperforming	466 232	434 214	386 201	383 205	380 184
Beginning NPL Amount Transfers to nonperforming Transfers to performing	466 232 (35)	434 214 (34)	386 201 (33)	383 205 (28)	380 184 (36
Beginning NPL Amount Transfers to nonperforming Transfers to performing Transfers to performing (restructured)	466 232	434 214	386 201	383 205	380 184 (36
Beginning NPL Amount Transfers to nonperforming Transfers to performing Transfers to performing (restructured) Transfers to held for sale	466 232 (35) (50)	434 214 (34) (41)	386 201 (33) (39)	383 205 (28) (39)	380 184 (36 (36
Beginning NPL Amount Transfers to nonperforming Transfers to performing Transfers to performing (restructured) Transfers to held for sale Loans sold from portfolio	466 232 (35) (50) - (1)	434 214 (34) (41) - (21)	386 201 (33) (39) -	383 205 (28) (39) -	380 184 (36 (36 - (4
Beginning NPL Amount Transfers to nonperforming Transfers to performing Transfers to performing (restructured) Transfers to held for sale Loans sold from portfolio Loan paydowns/payoffs	466 232 (35) (50) - (1) (18)	434 214 (34) (41) - (21) (27)	386 201 (33) (39) - - (27)	383 205 (28) (39) - - (26)	380 184 (36 (36 - (4 (28
Beginning NPL Amount Transfers to nonperforming Transfers to performing Transfers to performing (restructured) Transfers to held for sale Loans sold from portfolio Loan paydowns/payoffs Transfer to other real estate owned	466 232 (35) (50) - (1) (18) (18)	434 214 (34) (41) - (21) (27) (15)	386 201 (33) (39) - - (27) (16)	383 205 (28) (39) - - (26) (30)	380 184 (36 (36 - (4 (28 (18
Beginning NPL Amount Transfers to nonperforming Transfers to performing Transfers to performing (restructured) Transfers to held for sale Loans sold from portfolio Loan paydowns/payoffs Transfer to other real estate owned Charge-offs	466 232 (35) (50) - (1) (18) (18) (144)	434 214 (34) (41) - (21) (27) (15) (126)	386 201 (33) (39) - - (27) (16) (91)	383 205 (28) (39) - (26) (30) (87)	380 184 (36 (36 - (4 (28 (18 (80
Beginning NPL Amount Transfers to nonperforming Transfers to performing (restructured) Transfers to performing (restructured) Transfers to held for sale Loans sold from portfolio Loan paydowns/payoffs Transfer to other real estate owned Charge-offs Draws/other extensions of credit	466 232 (35) (50) - (1) (18) (18) (144) 2	434 (34) (41) - (21) (27) (15) (126) 2	386 201 (33) (39) - (27) (16) (91) 2	383 205 (28) (39) - - (26) (30) (87) 2	380 184 (36 (36 - (4 (28 (18 (80
Beginning NPL Amount Transfers to nonperforming Transfers to performing Transfers to performing (restructured) Transfers to held for sale Loans sold from portfolio Loan paydowns/payoffs Transfer to other real estate owned Charge-offs	466 232 (35) (50) - (1) (18) (18) (144)	434 214 (34) (41) - (21) (27) (15) (126)	386 201 (33) (39) - - (27) (16) (91)	383 205 (28) (39) - (26) (30) (87)	380 184 (36 (36 - (4 (28 (18 (80
Beginning NPL Amount Transfers to nonperforming Transfers to performing (restructured) Transfers to held for sale Loans sold from portfolio Loan paydowns/payoffs Transfer to other real estate owned Charge-offs Draws/other extensions of credit	466 232 (35) (50) - (1) (18) (18) (144) 2	434 (34) (41) - (21) (27) (15) (126) 2	386 201 (33) (39) - (27) (16) (91) 2	383 205 (28) (39) - - (26) (30) (87) 2	380 184 (36 (36 - (4 (28 (18 (80

Significant improvement in NPL inflows over past year

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Mortgage repurchase overview



- 18% rise in 1Q12 outstanding claims balance from prior quarter
 - Within recent norms of quarterly increases and decreases
- Virtually all sold loans and the majority of new claims relate to agencies
 - 98% of outstanding balance of loans sold
 - 77% of current guarter outstanding claims
- Majority 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

Repurchase Reserves* (\$ in millions)

	1Q11	2Q11	3Q11	4Q11	1Q12
Beginning balance	101	87	80	69	72
Net reserve additions	10	15	20	20	17
Repurchase losses	(23)	(23)	(31)	(17)	(17)
Ending balance	87	80	69	72	71

Outstanding Counterparty Claims (\$ in millions)



Outstanding Balance of Sold Loans (\$ in millions)

	GSE	GNMA	Private	Total
2005 and prior	\$6,680	\$273	\$492	\$7,445
2006	1,550	55	250	1,855
2007	2,509	80	215	2,804
2008	2,406	633	0.3	3,039
2009	9,462	3,563	0.7	13,026
2010 and later	26,338	5,884	0.3	32,222
Total	\$48,945	\$10,488	\$958	\$60,391

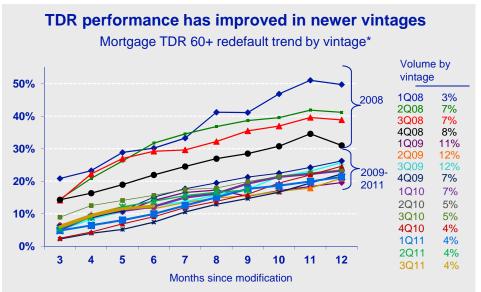
^{*} Includes reps and warranty reserve (\$55mm) and reserve for loans sold with recourse (\$17mm) Note: Numbers may not sum due to rounding

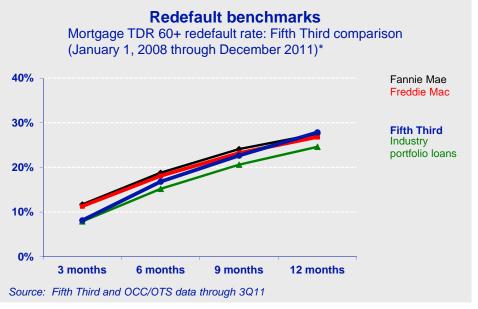
Troubled debt restructurings overview



- Successive improvement in vintage performance during 2008 and 2009 as volume of modification increased
- Fifth Third's mortgage portfolio TDRs have redefaulted at a lower rate than GSE composites
- Of \$1.8B in consumer TDRs, \$1.6B were on accrual status and \$201mm were nonaccruals
 - \$1.2B of TDRs are current and have been on the books 6 or more months; within that, ~\$1B of TDRs are current and have been on the books for more than a year
- As current TDRs season, their default propensity declines significantly
 - We see much lower defaults on current loans after a vintage approaches 12 months since modification







^{*} 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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European exposure



	<u>Sovereigns</u>		Financial I	nstitutions	Non-Finan	cial Entities	<u>Total</u>		
	Total	Funded	Total	Funded	Total	Funded	Total	Funded	
	Exposure	Exposure	Exposure	Exposure	Exposure	Exposure	Exposure	Exposure	
(amounts in \$mm)									
Peripheral Europe	-	-	11	-	168	124	179	124	
Other Eurozone	_	-	44	34	1,275	742	1,319	776	
Total Eurozone	-	-	55	34	1,443	866	1,498	900	
Other Europe	_	_	23	18	820	496	843	514	
Total Europe	-	-		52	2,263	1,362	2,340	1,414	

- 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 \$3mm)
- Total exposure to European financial institutions <\$80mm
- Total exposure to five peripheral Europe countries <\$200mm
- \$900mm 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

Note: Numbers may not sum due to rounding

Regulation G Non-GAAP reconciliation



For the Three Months Ended

Fifth Third Bancorp and Subsidiaries

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

(unaudited)	For the Three Months Ended									
	March 2012	December 2011	September 2011	June 2011	March 2011	December 2010	September 2010	June 2010	March 2010	December 2009
Income before income taxes (U.S. GAAP)	\$603		\$530	\$506	\$377					
Add: Provision expense (U.S. GAAP)	91	55	87	113	168	166	ψ 363 457	325		776
Pre-provision net revenue (a)	694	473	617	619	545	583	760	567	568	562
Annualized PPNR (c)	2,791	1,877	2,448	2,483	2,210	2,313	3,015	2,274	2,304	2,230
Net income available to common shareholders (U.S. GAAP)	421									
Add: Intangible amortization, net of tax	3									
Tangible net income available to common shareholders	424									
Tangible net income available to common shareholders (annualized) (b)	1,705									
Average Bancorp shareholders' equity (U.S. GAAP)	13,366									
Less: Average preferred stock	398									
Average goodwill	2,417									
Average intangible assets	38	-								
Average tangible common equity (c)	10,513									
Total Bancorp shareholders' equity (U.S. GAAP)	13,560									
Less: Preferred stock	(398)									
Goodwill	(2,417)									
Intangible assets	(36)									
Tangible common equity, including unrealized gains / losses (d)	10,709									
Less: Accumulated other comprehensive income / loss	(468)	_								
Tangible common equity, excluding unrealized gains / losses (e)	10,241									
Total assets (U.S. GAAP)	116,747									
Less: Goodwill	(2,417)									
Intangible assets	(36)									
Tangible assets, including unrealized gains / losses (f)	114,294									
Less: Accumulated other comprehensive income / loss, before tax	(720)	_								
Tangible assets, excluding unrealized gains / losses (g)	113,574									
Common shares outstanding (h)	920	000	000	004	207	0.50		40.4		700
Net charge-offs	220	239	262	304	367	356		434		
Annualized net charge-offs (i)	885	948	1,039	1,219	1,488	1,412	1,769	1,741	2,360	2,809
Average interest earning assets (j)	100,492									
Ratios:										
Return on average tangible common equity (b) / (c)	16.2%									
Tangible common equity (excluding unrealized gains/losses) (e) / (g)	9.02%									
Tangible common equity (including unrealized gains/losses) (d) / (f)	9.37%									
Tangible book value per share (d) / (h)	11.64			00.451						
Pre-provision net revenue / net charge-offs (a) / (i)	315%	198%	235%	204%	149%	164%	170%	131%	98%	79%
Pre-provision net revenue / avg. int. earning assets (a) / (j)	2.8%									

Regulation G Non-GAAP reconciliation



Fifth Third Bancorp and Subsidiaries

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

(unaudited)	For the Three Months Ended									
	March	December	September	June	March	December	September	June	March	December
_	2012	2011	2011	2011	2011	2010	2010	2010	2010	2009
Total Bancorp shareholders' equity (U.S. GAAP)	\$13,560	\$13,201	\$13,029	\$12,572	\$12,163	\$14,051	\$13,884	\$13,701	\$13,408	\$13,497
Goodwill and certain other intangibles	(2,518)	(2,514)	(2,514)	(2,536)	(2,546)	(2,546)	(2,525)	(2,537)	(2,556)	(2,565)
Unrealized gains	(468)	(470)	(542)	(396)	(263)	(314)	(432)	(440)	(288)	(240)
Qualifying trust preferred securities	2,248	2,248	2,273	2,312	2,763	2,763	2,763	2,763	2,763	2,763
Other	38	38	20	20	12	11	8	(25)	(30)	(27)
Tier I capital	12,860	12,503	12,266	11,972	12,129	13,965	13,698	13,462	13,297	13,428
Less: Preferred stock	(398)	(398)	(398)	(398)	(398)	(3,654)	(3,642)	(3,631)	(3,620)	(3,609)
Qualifying trust preferred securities	(2,248)	(2,248)	(2,273)	(2,312)	(2,763)	(2,763)	(2,763)	(2,763)	(2,763)	(2,763)
Qualifying noncontrolling interest in consolidated subsidiaries	(50)	(50)	(30)	(30)	(30)	(30)	(30)	-	-	-
Tier I common equity (a)	10,164	9,807	9,565	9,232	8,938	7,518	7,263	7,068	6,914	7,056
Unrealized gains	468									
Disallowed deferred tax assets	-									
Disallowed MSRs	78									
Other	11									
Less: 10% of individual deferred tax assets, MSRs, investment in financial entities	-									
15% of aggregate deferred tax assets, MSRs, investment in financial entitie	_									
Tier 1 common equity, Basel III proforma (b)	10,721									
Risk-weighted assets, determined in accordance with										
prescribed regulatory requirements (c)	105,412	104,945	102,562	100,320	99,392	100,561	98,904	98,604	99,281	100,933
Add: Regulatory deductions not deducted from Tier 1 common equity,										
risk-weighted at 250%	1,582									
Risk-weighted assets, Basel III proforma (d)	106,994									
Ratios:										
Tier I common equity (a) / (c)	9.64%	9.35%	9.33%	9.20%	8.99%	7.48%	7.34%	7.17%	6.96%	6.99%
Tier I common equity, Basel III proforma (b) / (d)	10.02%									