Exhibit 99.2

FIFTH THIRD BANK

1Q12 Earnings Conference Call

April 19, 2012

Please refer to earnings release dated April 19, 2012 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 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.

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1Q12 in review

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- Net income available to common shareholders of $421mm ($0.45 per diluted common share), vs. $305mm ($0.33 per share) in 4Q11 and $88mm ($0.10 per share) in 1Q11
  - 1Q12 return on assets (ROA) of 1.49%; 1.20% excluding items below
  - Pre-provision net revenue (PPNR)* of $694mm, or $569mm excluding items below

Significant items in 1Q12 results related to Vantiv

$ in mm, except per share data	Net income impact		After tax EPS impact
	Pre-tax	After tax	
Gains associated with Vantiv IPO	$115	~$75	~$0.08
Vantiv debt termination-related charges (estimated)	~($36)	~($23)	~($0.02)
Gains on higher valuation of Vantiv puts and warrants	$46	~$30	~$0.03

- Credit trends remain favorable
  - Net charge-offs (NCOs) of $220mm (1.08% of loans and leases) down $19mm (8 bps) vs. 4Q11; lowest since 4Q07
  - Total NPAs of $1.8bn including loans HFS down $164mm or 8% sequentially; lowest since 1Q08
  - NPA ratio of 2.03% down 20 bps from 4Q11, NPL ratio of 1.64% down 12 bps from 4Q11; gross NPL inflows of $351mm down 11% sequentially
  - Provision expense of $91mm, up $36mm vs. 4Q11; loan loss allowance down $129mm sequentially; allowance to loan ratio of 2.59%, 127% of NPAs, 157% of nonperforming loans and leases, and 2.4x 1Q12 annualized NCOs
  - Total delinquencies (loans 30-89 days past due and >90 days past due) down 11% sequentially, lowest since 3Q05
  - No direct European sovereign exposure; total exposure to European peripheral borrowers <$0.2bn; total exposure to European banks <$0.1bn**
- Strong capital ratios; exceed fully phased-in Basel III proposed standards
  - Tier 1 common ratio 9.64%*, up 29 bps sequentially (pro forma*** ~10.0% on a fully-phased in Basel III-adjusted basis, estimated among highest of large cap U.S. banks)
  - Tier 1 capital ratio 12.19%, Total capital ratio 16.06%, Leverage ratio 11.31%
  - Tangible common equity ratio* of 9.02% excluding unrealized gains/losses; 9.37% including them
  - Book value per share of $14.30, tangible book value per share* of $11.64 (up 3% from 4Q11)

** Non-GAAP measure; See Reg. G reconciliation in appendix*
*** "European" includes non-Eurozone countries; "European peripheral" includes Greece, Ireland, Italy, Portugal, Spain*
**** 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*

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Financial summary

($ in millions)	Actual 1Q11	Actual 4Q11	Actual 1Q12	Seq. Δ $	Seq. Δ %	YOY Δ $	YOY Δ %
Average Balances							
Commercial loans*	$43,410	$44,636	$45,913	$1,277	3%	$2,503	6%
Consumer loans*	34,226	35,278	35,587	309	1%	1,361	4%
Total loans & leases*	**$77,636**	**$79,914**	**$81,500**	**$1,586**	**2%**	**$3,864**	**5%**
Core deposits	**$77,524**	**$80,587**	**$81,686**	**$1,099**	**1%**	**$4,162**	**5%**
Income Statement Data							
Net interest income (taxable equivalent)	$884	$920	$903	($17)	(2%)	$19	2%
Provision for loan and lease losses	168	55	91	36	64%	(77)	(46%)
Noninterest income	584	550	769	219	40%	185	32%
Noninterest expense	918	993	973	(20)	(2%)	55	6%
Net Income	**$265**	**$314**	**$430**	**$116**	**37%**	**$165**	**62%**
Net income available to common shareholders	**$88**	**$305**	**$421**	**$116**	**38%**	**$333**	**377%**
Pre-provision net revenue^	**$545**	**$473**	**$694**	**$221**	**47%**	**$149**	**27%**
Earnings per share, diluted	**$0.10**	**$0.33**	**$0.45**	**$0.12**	**36%**	**$0.35**	**350%**
Net interest margin	**3.71%**	**3.67%**	**3.61%**	**(6bps)**	**(2%)**	**(10bps)**	**(3%)**
Return on average assets	**0.97%**	**1.08%**	**1.49%**	**41bps**	**38%**	**52bps**	**54%**
Return on average common equity	**3.1%**	**9.5%**	**13.1%**	**360bps**	**38%**	**1000bps**	**323%**
Return on average tangible common equity^	**4.2%**	**11.9%**	**16.2%**	**430bps**	**36%**	**1200bps**	**286%**

- **1Q12 earnings of $0.45 per diluted share driven by strong core performance and gains associated with Vantiv's IPO**
  - **Included $115mm pre-tax gains associated with Vantiv's IPO and $46mm in positive valuation adjustments on the Vantiv warrant and put option, as well as estimated $36mm pre-tax charges related to Vantiv's bank debt refinancing and termination**
- **13% return on average common equity; 16% return on average tangible common equity^**
- **Average transaction deposits up 2%; core deposits up 1% sequentially**
- **Average loans* up 5% from 1Q11, reflecting strength in C&I, commercial lease, residential mortgage, and auto loans**

^ Non-GAAP measure; See Reg. G reconciliation in appendix
Note: Numbers may not sum due to rounding and percentages are calculated on actual dollar amounts not the rounded dollar amounts

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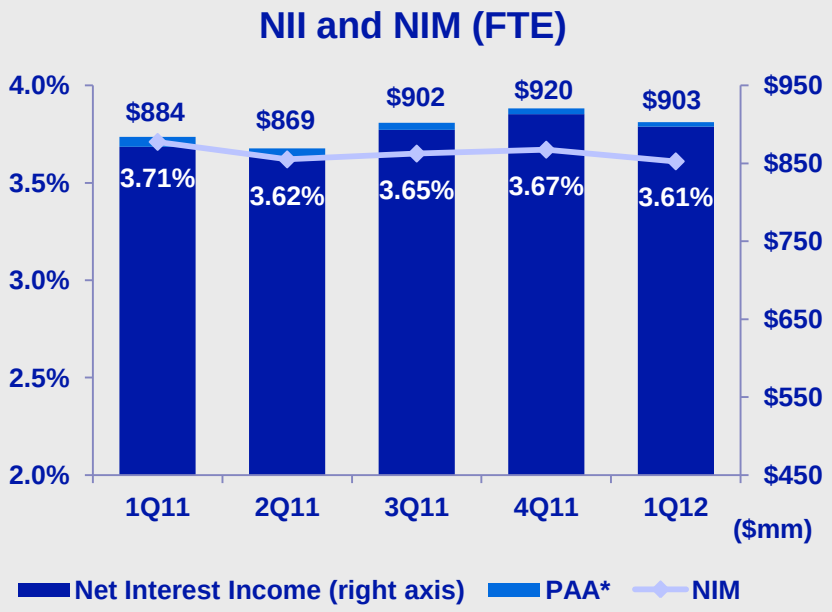
Net interest income



Yield Analysis	1Q11	4Q11	1Q12	Seq. Δ (bps)	YoY Δ (bps)
Commercial and industrial loans	4.45%	4.28%	4.20%	(8)	(25)
Commercial mortgage loans	4.11%	3.89%	3.95%	6	(16)
Commercial construction loans	3.15%	3.04%	3.04%	-	(11)
Commercial leases	4.17%	3.87%	3.79%	(8)	(38)
Residential mortgage loans	4.67%	4.16%	4.17%	1	(50)
Home equity	3.96%	3.87%	3.85%	(2)	(11)
Automobile loans	5.10%	4.27%	3.99%	(28)	(111)
Credit card	10.43%	9.66%	9.43%	(23)	(100)
Other consumer loans and leases	18.54%	36.95%	40.13%	318	2,159
Total loans and leases	**4.67%**	**4.41%**	**4.34%**	**(7)**	**(33)**
Taxable securities	3.96%	3.75%	3.68%	(7)	(28)
Tax exempt securities	4.77%	5.42%	5.60%	18	83
Other short-term investments	0.25%	0.24%	0.26%	2	1
Total interest-earning assets	**4.47%**	**4.23%**	**4.18%**	**(5)**	**(29)**
Total interest-bearing liabilities	**1.02%**	**0.79%**	**0.79%**	**-**	**(23)**
Net interest spread	**3.45%**	**3.44%**	**3.39%**	**(5)**	**(6)**

- **Sequential net interest income trends reflected lower yields on loans and lower reinvestment rates on securities given the current interest rate environment partially offset by growth in C&I, commercial lease, residential mortgage, and auto loan balances**
  - **NII down $17mm, or 2%, sequentially and up $19mm, or 2% year-over-year**
  - **NIM down 6 bps sequentially and 10 bps year-over-year**
- **Yield on interest-earning assets declined 5 bps sequentially and 29 bps year-over-year**

** Represents purchase accounting adjustments included in net interest income.*

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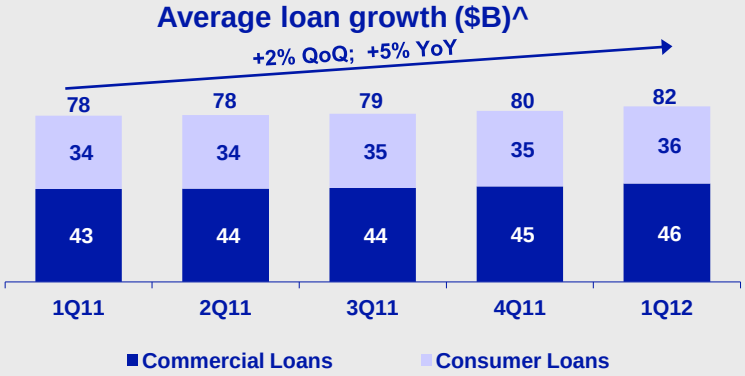
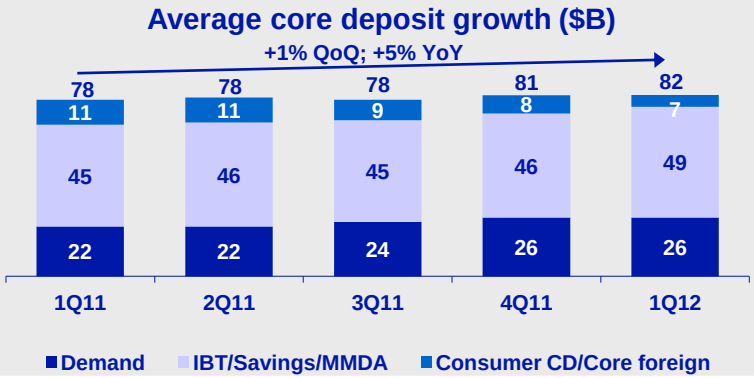
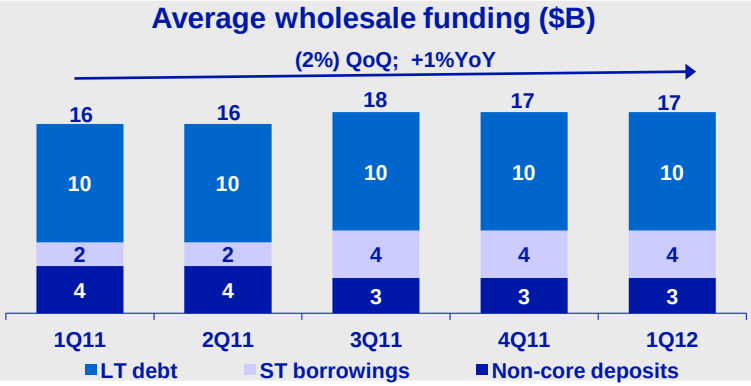
Balance sheet



- C&I loans up 5% sequentially and 15% from 1Q11
- CRE loans down 3% sequentially and 13% from 1Q11
- Consumer loans up 1% sequentially and 4% from 1Q11
- Average warehoused residential mortgage loans held-for-sale were $2.1B in 1Q12 versus $2.2B in 4Q11



- Core deposit to loan ratio of 100%, flat versus 1Q11
- DDAs flat sequentially and up 21% year-over-year
- Consumer average transaction deposits up 1% sequentially and 7% from the previous year
- Commercial average transaction deposits up 3% sequentially and 14% from the previous year



- Wholesale funding relatively flat year-over-year
  - Non-core deposits up 3% sequentially
  - Short term borrowings down 12% sequentially
  - Long-term debt up 1% sequentially

^ Excludes loans held-for-sale
Note: Numbers may not sum due to rounding

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Noninterest income

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Noninterest income

($ in millions)	Actual 1Q11	Actual 4Q11	Actual 1Q12	Seq. Δ $	Seq. Δ %	YOY Δ $	YOY Δ %
Service charges on deposits	$124	$136	$129	($7)	(5%)	$5	4%
Corporate banking revenue	86	82	97	15	18%	11	13%
Mortgage banking net revenue	102	156	204	48	31%	102	100%
Investment advisory revenue	98	90	96	6	7%	(2)	(1%)
Card and processing revenue	80	60	59	(1)	(2%)	(21)	(27%)
Other noninterest income	81	24	175	151	629%	94	116%
Securities gains, net	8	5	9	4	80%	1	13%
Securities gains, net - non-qualifying hedges on MSRs	5	(3)	-	3	NM	(5)	NM
Noninterest income	**$584**	**$550**	**$769**	**$219**	**40%**	**$185**	**32%**

- **Noninterest income of $769mm increased $219mm, or 40%, from prior quarter; driven by the net benefit of Vantiv's IPO, related debt refinancing, and warrant gains; lower charges on the Visa total return swap; and higher mortgage banking and corporate banking revenue**
- **1Q12 debit interchange revenue of $29mm, versus $29mm in 4Q11 and $54mm in 1Q11**
- **Credit costs recorded in noninterest income:**

($ in millions)	Actual 1Q11	Actual 4Q11	Actual 1Q12
Gain / (loss) on sale of loans	$17	$9	$5
Commercial loans HFS FV adjustment	(16)	(18)	(1)
Gain / (loss) on sale of OREO properties	(2)	(22)	(17)
Mortgage repurchase costs	(2)	(1)	(2)
Total credit-related revenue impact	**($3)**	**($33)**	**($14)**

Note: Numbers may not sum due to rounding

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Noninterest expense

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Noninterest expense

($ in millions)	Actual 1Q11	Actual 4Q11	Actual 1Q12	Seq. Δ $	Seq. Δ %	YOY Δ $	YOY Δ %
Salaries, wages and incentives	$351	$393	$399	$6	2%	$48	14%
Employee benefits	97	84	112	28	32%	15	15%
Net occupancy expense	77	79	77	(2)	(2%)	-	-
Technology and communications	45	48	47	(1)	(2%)	2	4%
Equipment expense	29	27	27	-	(1%)	(2)	(6%)
Card and processing expense	29	28	30	2	5%	1	3%
Other noninterest expense	290	334	281	(53)	(16%)	(9)	(3%)
Noninterest expense	**$918**	**$993**	**$973**	**($20)**	**(2%)**	**$55**	**6%**

- **Noninterest expense of $973mm decreased $20mm, or 2%, compared with 4Q11, driven by a $23mm benefit from resolution of certain outstanding disputes for non-income tax related assessments, partially offset by seasonally high FICA and unemployment costs; additions to litigation reserves; debt termination charges; and severance expense**
- **Credit costs recorded in noninterest expense:**

($ in millions)	Actual 1Q11	Actual 4Q11	Actual 1Q12
Mortgage repurchase expense	$8	$18	$15
Provision for unfunded commitments	(16)	(6)	(2)
Derivative valuation adjustments	(0)	(5)	(4)
OREO expense	13	8	5
Other problem asset related expenses	27	28	19
Total credit-related operating expenses	**$31**	**$44**	**$34**

Note: Numbers may not sum due to rounding

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Pre-tax pre-provision earnings*

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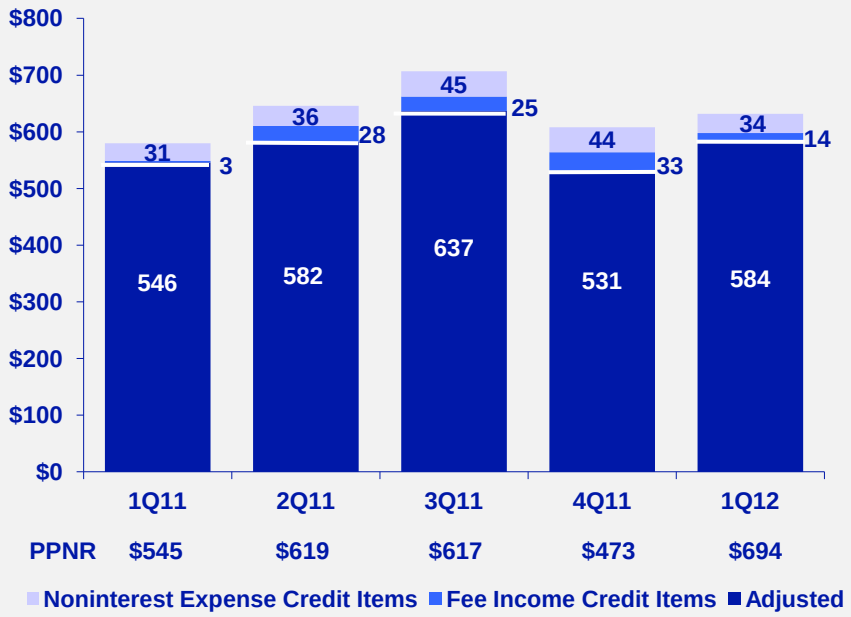
PPNR trend



PPNR reconciliation

($ in millions)	1Q11	2Q11	3Q11	4Q11	1Q12
Income before income taxes (U.S. GAAP) (a)	$377	$506	$530	$418	$603
Add: Provision expense (U.S. GAAP) (b)	168	113	87	55	91
PPNR (a) + (b)	$545	$619	$617	$473	$694
Adjustments to remove (benefit) / detriment^:					
Vantiv IPO gain	-	-	-	-	(115)
Vantiv debt refinancing	-	-	-	-	36
Valuation of 2009 Visa total return swap	9	4	17	54	19
Securities (gains) / losses	(8)	(6)	(26)	(5)	(9)
Non-income tax related assessment resolution	-	-	-	-	(23)
Vantiv warrants & puts	2	(29)	(3)	(10)	(46)
Extinguishment (gains) / losses	(3)	(6)	-	-	9
Termination of certain borrowings and hedging transactions	-	-	28	-	-
Severance expense	-	-	-	-	6
Litigation reserve additions	1	-	4	19	13
Adjusted PPNR	$546	$582	$637	$531	$584
Credit-related items^^:					
In noninterest income	3	28	25	33	14
In noninterest expense	31	36	45	44	34
Credit-adjusted PPNR**	$580	$646	$707	$608	$632

- **PPNR of $694mm up 47% from 4Q11 levels and up 27% over prior year reflecting increased noninterest income and decreased noninterest expense, partially offset by lower net interest income**
- **Adjusted PPNR of $584mm, including negative adjustments totaling $110mm, up 10% sequentially and 7% year-over-year**

** Non-GAAP measure. See Reg. G reconciliation in appendix.*

*** There are limitations on the usefulness of credit-adjusted PPNR, including the significant degree to which changes in credit and fair value are integral, recurring components of the Bancorp's core operations as a financial institution. This measure has been included herein to facilitate a greater understanding of the Bancorp's financial condition.*

^ Prior quarters include similar adjustments.

^^ See Slide 7 and Slide 8 for detailed breakout of credit-related items.

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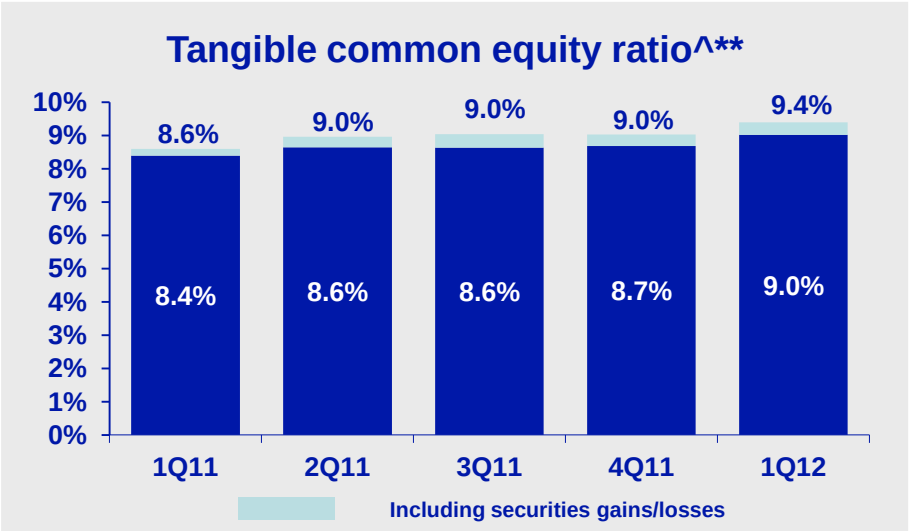
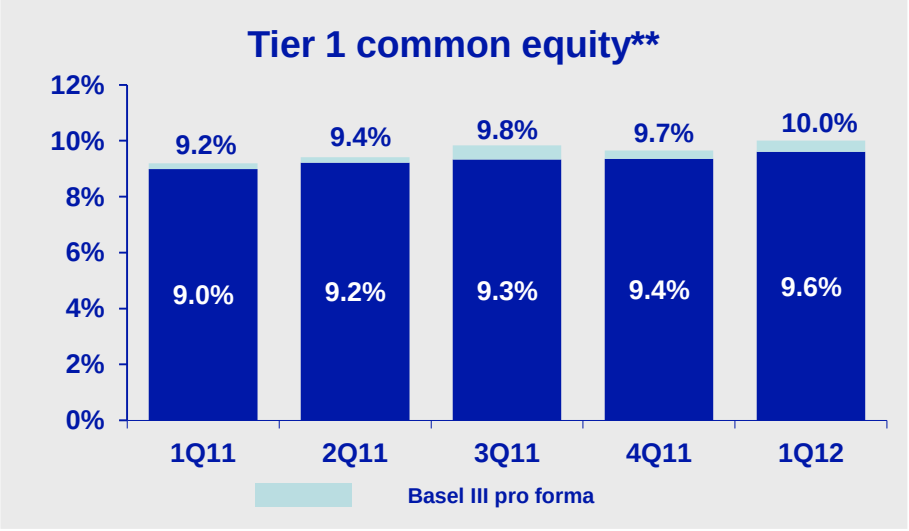
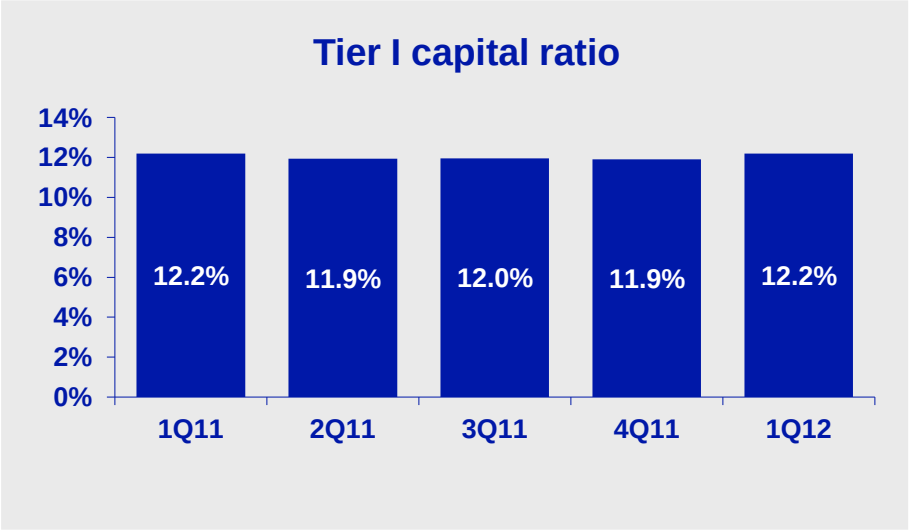
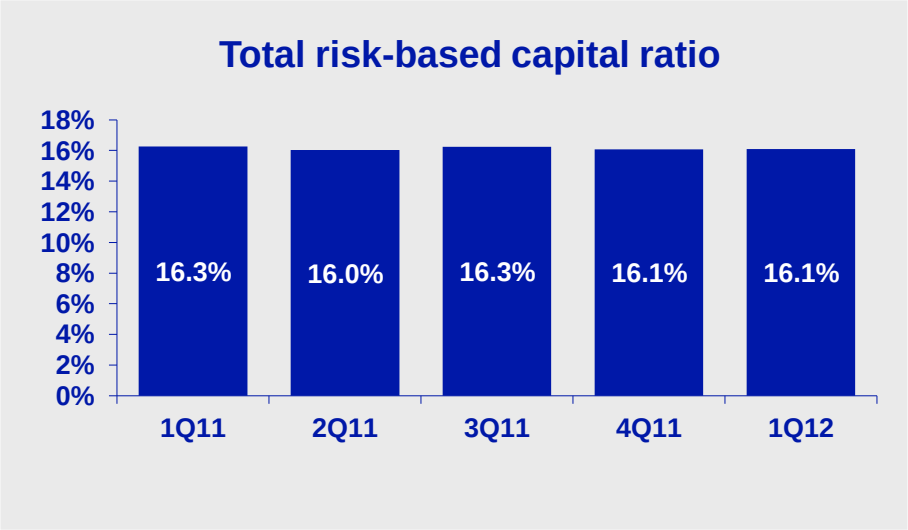
Strong capital position









Strong capital ratios under Basel I; estimated Basel III Tier 1 common ratio of 10.0%*

Current period regulatory capital data ratios are estimated.

^ Tangible common equity ratio excluding (dark blue) and including (light blue) unrealized securities gains / losses after-tax

** Estimate, 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*

***Non-GAAP measure. See Reg. G reconciliation in appendix.*

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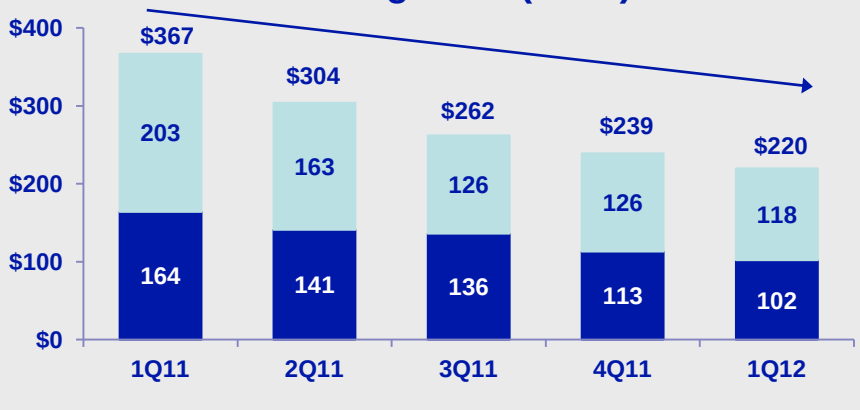
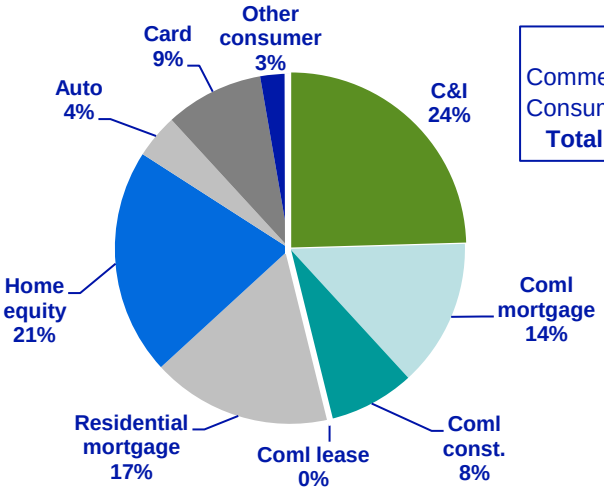
Net charge-offs

Net charge-offs ($mm)



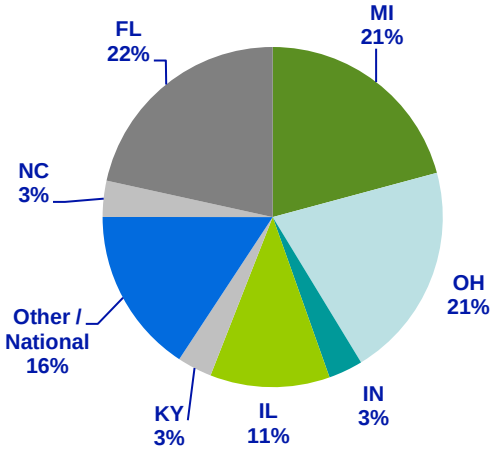
($ in millions)	Actual 1Q11	Actual 4Q11	Actual 1Q12	Seq. Δ $	Seq. Δ %	YOY Δ $	YOY Δ %
C&I	$83	$62	$54	($8)	(13%)	($29)	(35%)
Commercial mortgage	54	47	30	(17)	(36%)	(24)	(44%)
Commercial construction	26	4	18	14	350%	(8)	(31%)
Commercial lease	1	-	-	-	NM	(1)	(100%)
Commercial	**$164**	**$113**	**$102**	**($11)**	**(10%)**	**($62)**	**(38%)**
Residential mortgage loans	65	36	37	1	3%	(28)	(43%)
Home equity	63	50	46	(4)	(8%)	(17)	(27%)
Automobile	20	13	9	(4)	(31%)	(11)	(55%)
Credit card	31	21	20	(1)	(5%)	(11)	(35%)
Other consumer	24	6	6	-	-	(18)	(75%)
Consumer	**$203**	**$126**	**$118**	**($8)**	**(6%)**	**($85)**	**(42%)**
Total net charge-offs	**$367**	**$239**	**$220**	**($19)**	**(8%)**	**($147)**	**(40%)**

Net charge-offs by loan type



	$mm	%
Commercial	$102	46%
Consumer	$118	54%
Total	**$220**	**100%**

Net charge-offs by geography



	$mm	%
Florida	$47	22%
Michigan	46	21%
Subtotal	**$93**	**43%**
Other	127	57%
Total	**$220**	**100%**

Year-over-year charge-offs down significantly due to improving credit trends

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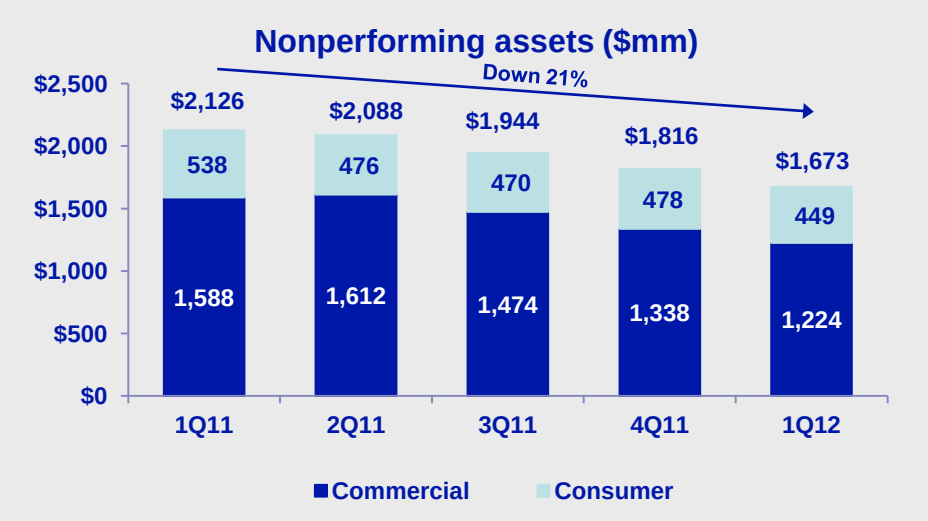
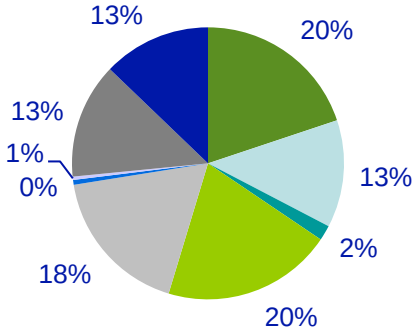
Nonperforming assets



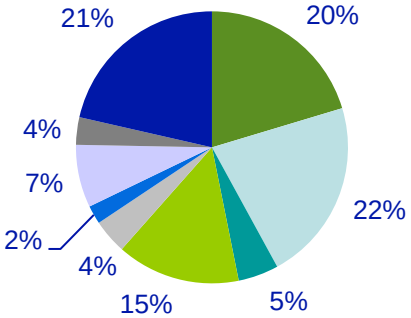
Nonperforming assets continue to improve

- **NPAs of $1.7B excluding held-for-sale down 21% year-over-year**
- **Commercial NPAs of $1.2B, down 23% from the previous year**
  - **Homebuilder / developer NPAs of $123mm; represent 10% of total commercial NPAs**
- **Consumer NPAs of $449mm, down 17% from the previous year**
- **NPAs in held-for-sale of $117mm**

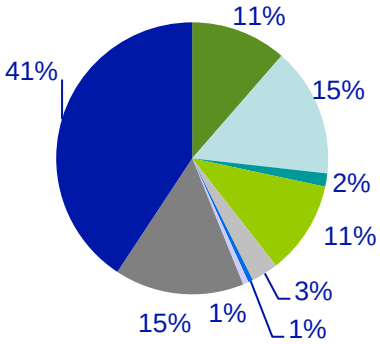
C&I / Lease
$485mm, 29%



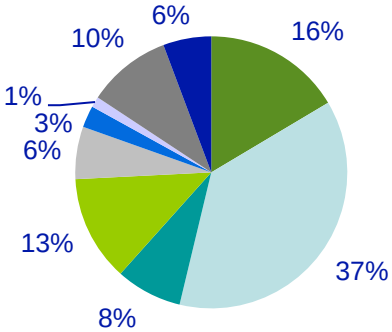
CRE
$739mm, 44%



Residential
$393mm, 24%



Other Consumer
$56mm, 3%



MICHIGAN | OHIO | INDIANA | ILLINOIS | KENTUCKY | TENNESSEE | NORTH CAROLINA | OTHER / NATIONAL | FLORIDA

NPAs exclude loans held-for-sale.

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NPL Rollforward

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NPL HFI 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

	1Q11	2Q11	3Q11	4Q11	1Q12
Beginning NPL Amount	466	434	386	383	380
Transfers to nonperforming	232	214	201	205	184
Transfers to performing	(35)	(34)	(33)	(28)	(36)
Transfers to performing (restructured)	(50)	(41)	(39)	(39)	(36)
Transfers to held for sale	-	-	-	-	-
Loans sold from portfolio	(1)	(21)	-	-	(4)
Loan paydowns/payoffs	(18)	(27)	(27)	(26)	(28)
Transfer to other real estate owned	(18)	(15)	(16)	(30)	(18)
Charge-offs	(144)	(126)	(91)	(87)	(80)
Draws/other extensions of credit	2	2	2	2	2
Ending Consumer NPL	434	386	383	380	364
Total NPL	**1,645**	**1,639**	**1,538**	**1,438**	**1,352**
Total new nonaccrual loans - HFI	**561**	**554**	**418**	**394**	**352**

Significant improvement in NPL inflows over past year

Note: Numbers may not sum due to rounding

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Continued improvement in credit trends

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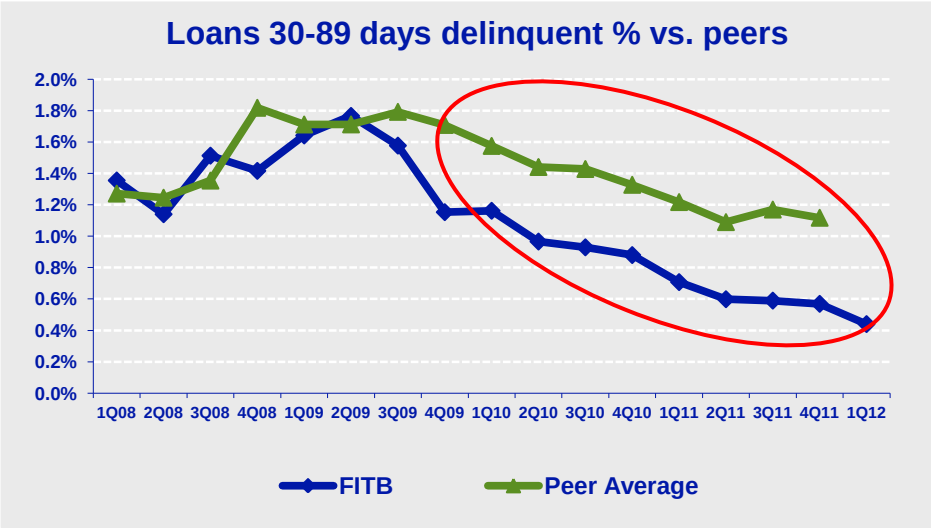

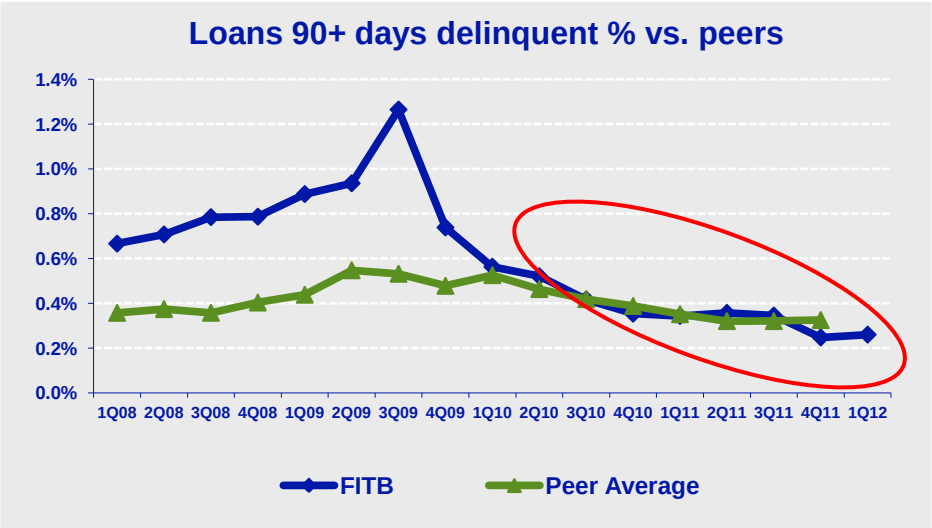

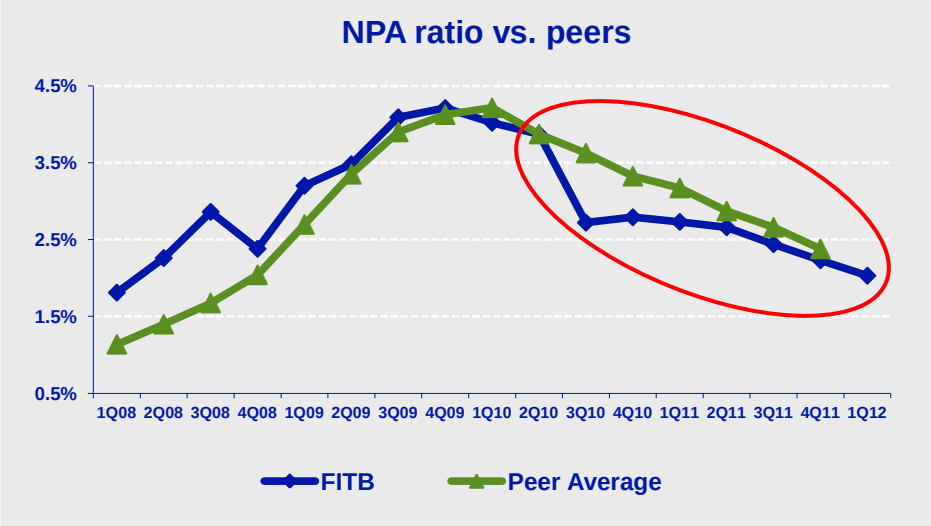

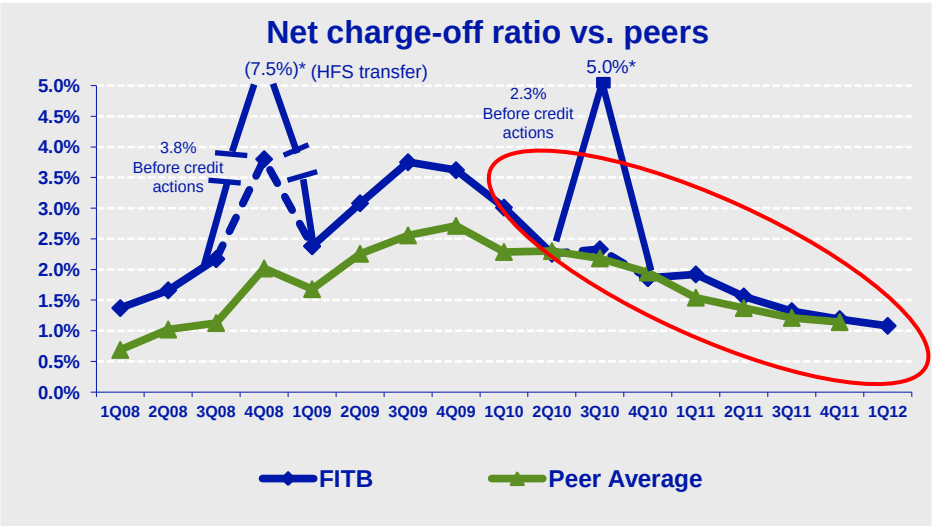

FITB credit metrics are in line with or better than peers

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*

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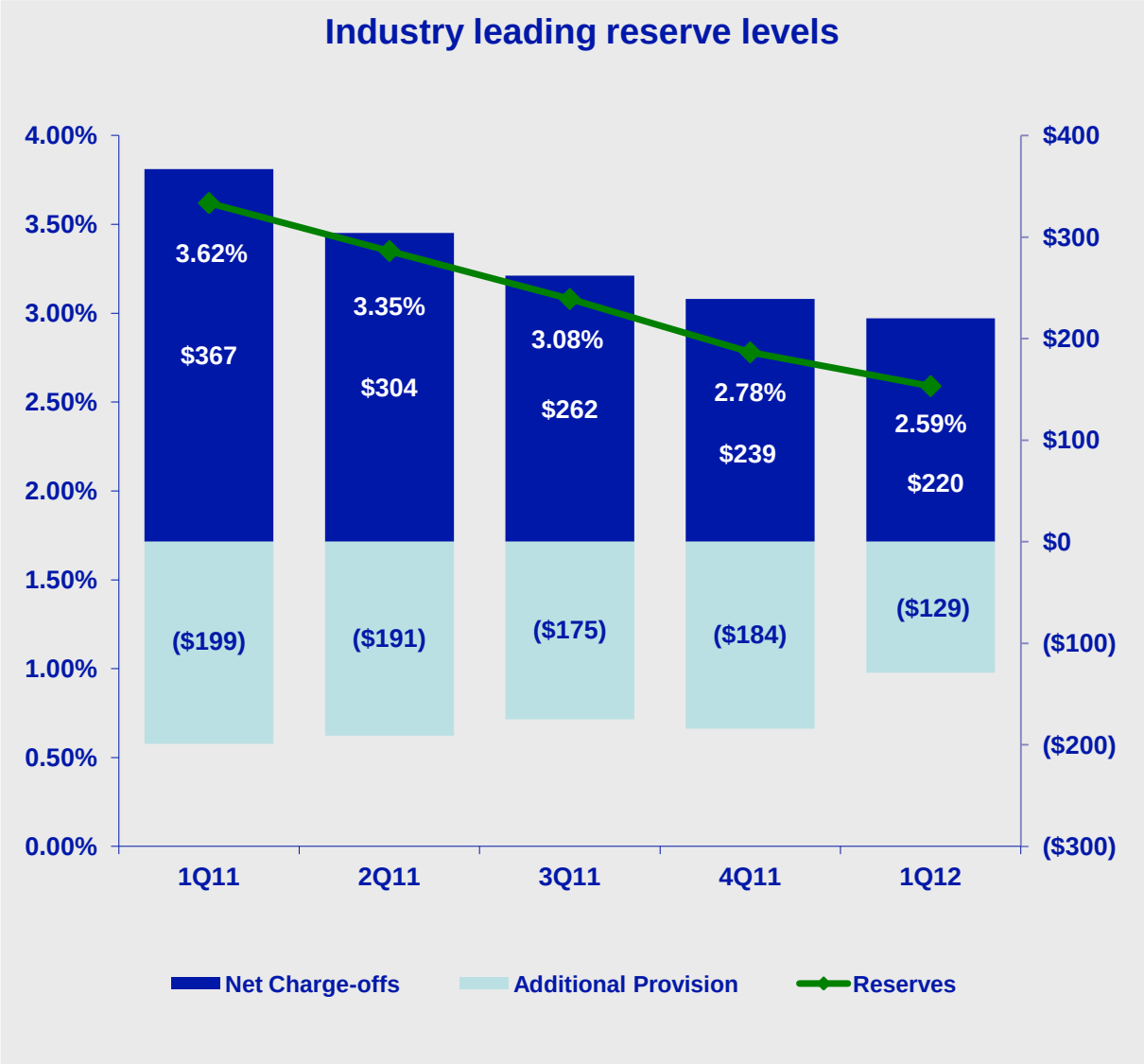
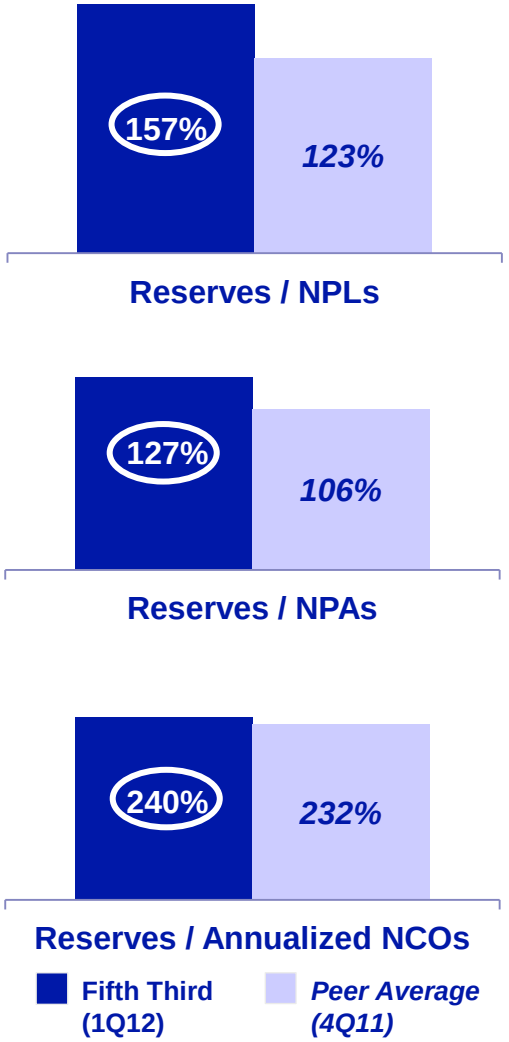
Strong reserve position



1Q12 coverage ratios strong relative to peers *(4Q11)*



Peer average includes: BBT, CMA, HBAN, KEY, MTB, PNC, RF,STI, USB, WFC, and ZION
Source: SNL and company reports. NPAs / NPLs exclude held-for-sale portion for all banks as well as covered assets for BBT, USB, and ZION

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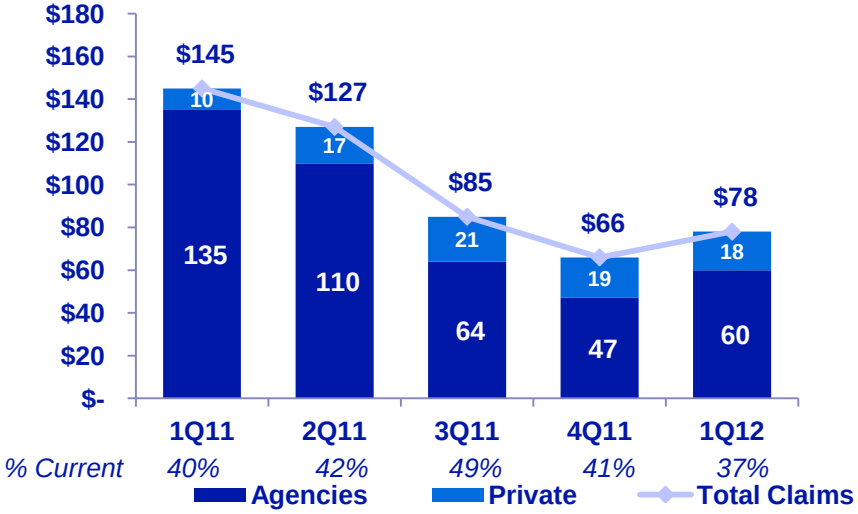
Mortgage repurchase overview

- **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 quarter 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

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Traditional banking focus consistent with direction of financial reform

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- **Fifth Third's business model is driven by traditional banking activities, consistent with direction of financial reform**

Dodd-Frank / Basel III	• Do not require substantial changes to Fifth Third's business model or asset mix with attendant execution risk
Financial system interconnectedness	• International activity primarily related to trade finance and lending to U.S. subsidiaries of foreign companies (e.g. Fifth Third loss in Lehman bankruptcy expected to be less than $2mm)
European banks and sovereign debt exposure	• No direct European sovereign exposure – Total exposure to European peripheral borrowers less than $0.2 billion* – Total exposure to European banks less than $0.1B
Volcker rule	• Little to no impact (de minimis market maker in derivatives, proprietary trading) – Low trading business activity; daily VaR ~$1mm or less – Small private equity portfolio <$200mm
Mortgage Putback / Litigation risk	• Other large firms facing significant litigation related to mortgage securitizations, GSE repurchases, and private label mortgage repurchases • Fifth Third's mortgage risks are manageable – Quarterly mortgage repurchase costs ~$20mm – Total mortgage securitizations outstanding $19mm (2003 HELOC performing well)
Effect of crisis on core business	• No significant business at Fifth Third impaired during crisis – No originations of CDOs, securitizations on behalf of others – Didn't originate or sell subprime mortgages or Option ARMs

Business profile positions Fifth Third well – today and in the future

** "European" includes non-Eurozone countries; "European peripheral" includes Greece, Ireland, Italy, Portugal, Spain*

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Appendix

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Well-positioned for the future

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Diversified traditional banking platform

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

^ Non-GAAP measure. See Reg. G reconciliation on slides 34-35.

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Fifth Third: Outlook

Please see cautionary statement on slide 2 for risk factors related to forward-looking statements

Category	1Q12 Actual	2Q12 Outlook
Balance Sheet:		
• Average loans & leases (excl. HFS)	$81.5bn	Solid growth vs. 1Q12
• Average transaction deposits	$77.1bn	Stable vs. 1Q12
Income Statement:		
• Net interest income*	$903mm	~$895mm +/-
• Net interest margin*	3.61%	Down ~5-6 bps +/- vs.1Q12
• Noninterest income	$769mm ($644mm ex-Vantiv)	~$625mm +/-
• Noninterest expense	$973mm	Down ~$15mm vs. 1Q12
• Pre-provision net revenue**	$694mm ($569mm ex-Vantiv)	~1Q12 levels (ex-Vantiv) +/-
• ROA	1.5% (1.2% ex-Vantiv)	~1.1 -1.2%
• Effective tax rate	29%	~32-33% for 2Q12 (29% FY2012)
Asset Quality:		
• Net charge-offs	$220mm(1.08%^^)	Down ~$25mm vs. 1Q12 (<1.00%^^)
• Loan loss allowance	$2.1bn (2.59%)	Lower vs. 1Q12
• Nonperforming assets^	$1.7bn (2.03%)	Down ~$75-100mm vs. 1Q12
Capital Ratios#:		
• Tier I common equity** (Basel III)	9.6% (~10.0%)	
• Tier I leverage	11.3%	
• Tier I capital	12.2%	
• Total risk-based capital	16.1%	

Outlook as of April 19, 2012

**Presented on a fully-taxable equivalent basis.*
*** Non-GAAP measure. See Reg. G reconciliation on slides 34-35.*
^ 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 at quarter-end.
^^ Annualized net charge-offs as a percentage of average loans and leases
 # Current period regulatory capital data ratios are estimated; see slide 35 for estimation of Basel III phased-in Tier 1 common

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European Exposure

(amounts in $mm)	Sovereigns Total Exposure	Sovereigns Funded Exposure	Financial Institutions Total Exposure	Financial Institutions Funded Exposure	Non-Financial Entities Total Exposure	Non-Financial Entities Funded Exposure	Total Total Exposure	Total Funded Exposure
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	**-**	**-**	**77**	**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

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Strong liquidity profile

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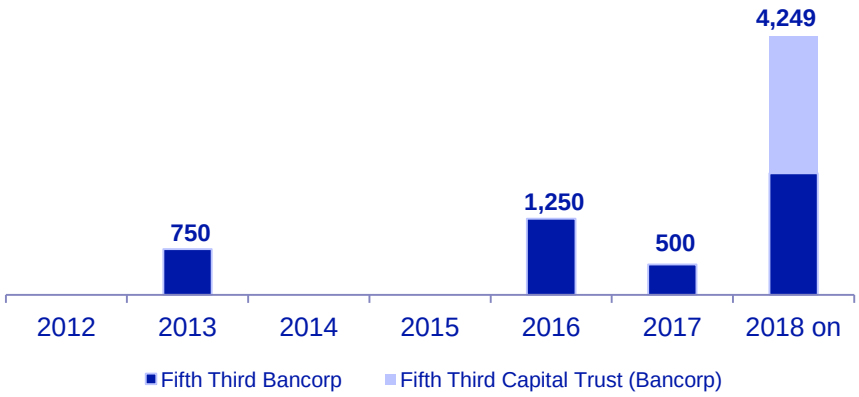
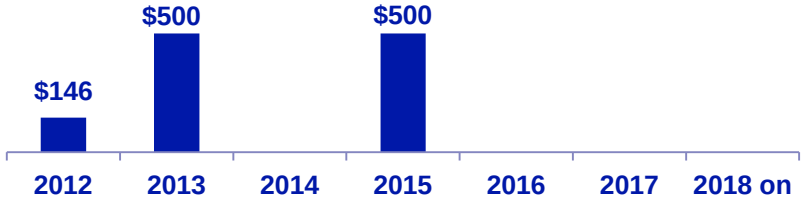
Holding company unsecured debt maturities ($mm)



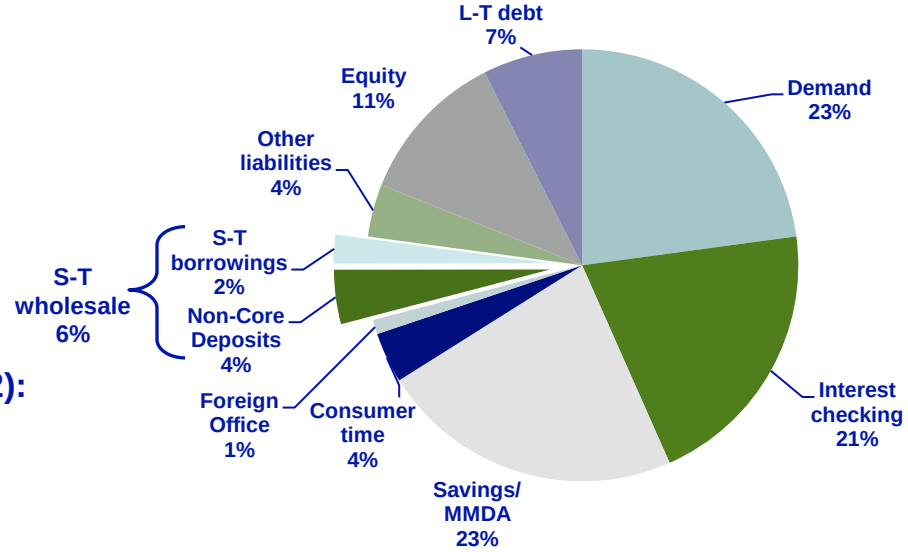
- **Holding Company cash at 3/31/12: $3.2B**
- **Cash currently sufficient to satisfy all fixed obligations in a stressed environment for more than 3 years (debt maturities, common and preferred dividends, interest and other expenses) without accessing capital markets; relying on dividends from subsidiaries; 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)



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

Heavily core funded



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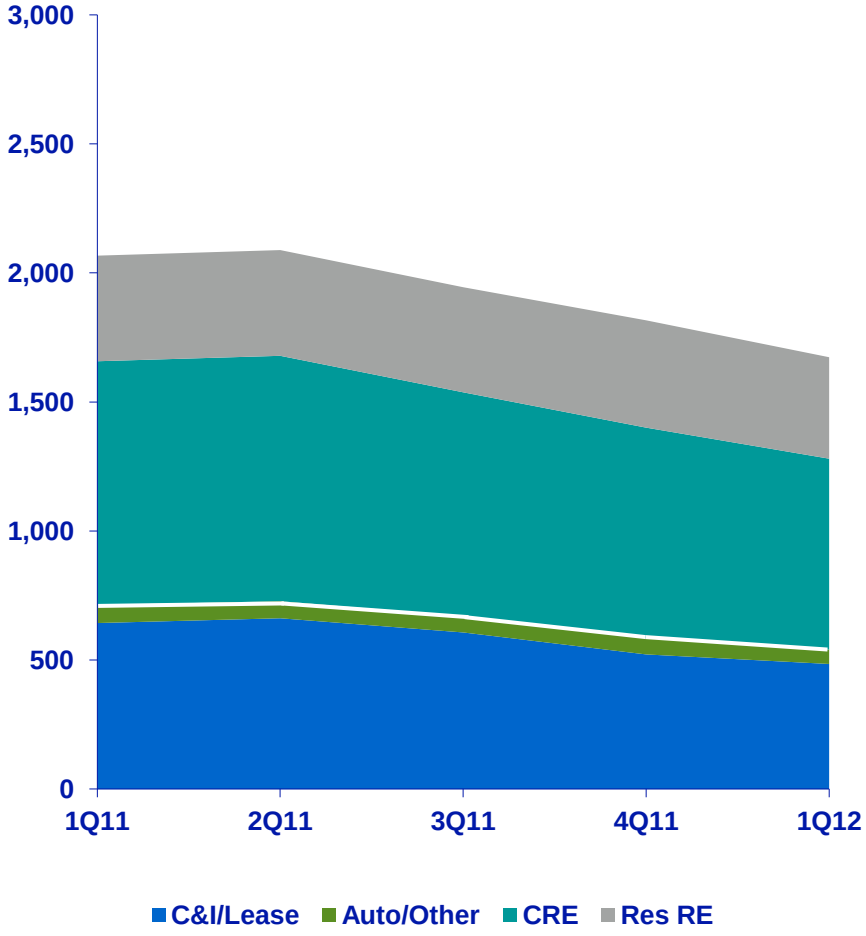
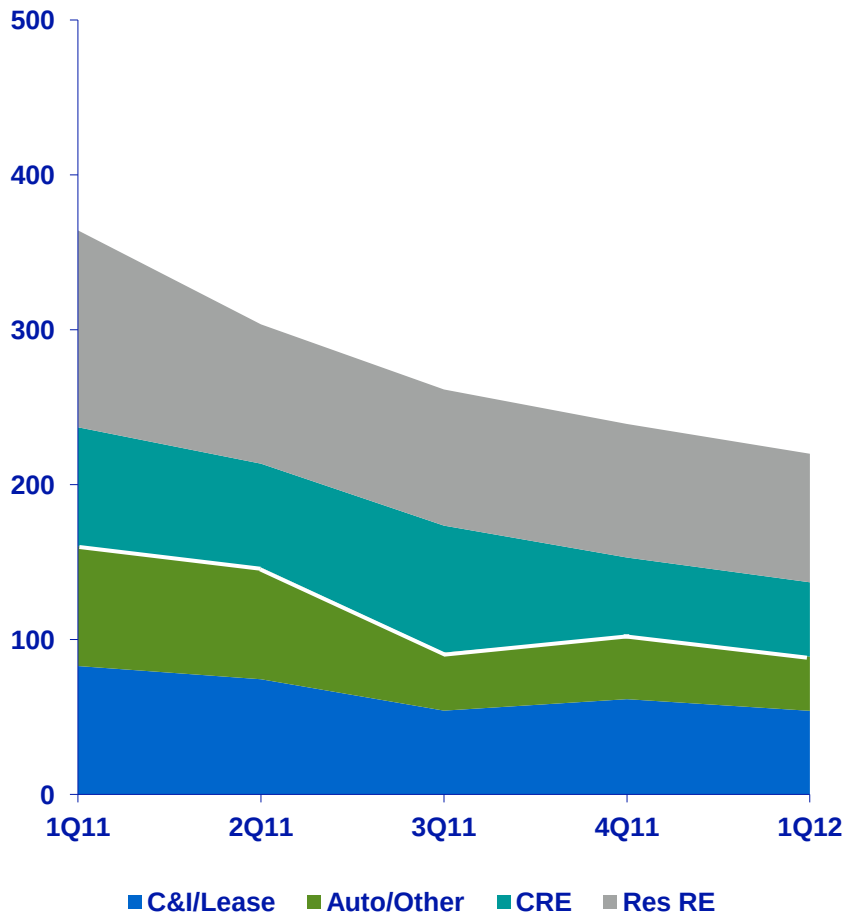
Non-performing assets and net charge-offs: Product view*

Total NPAs



Total NCOs



**NPAs exclude loans held-for-sale.*

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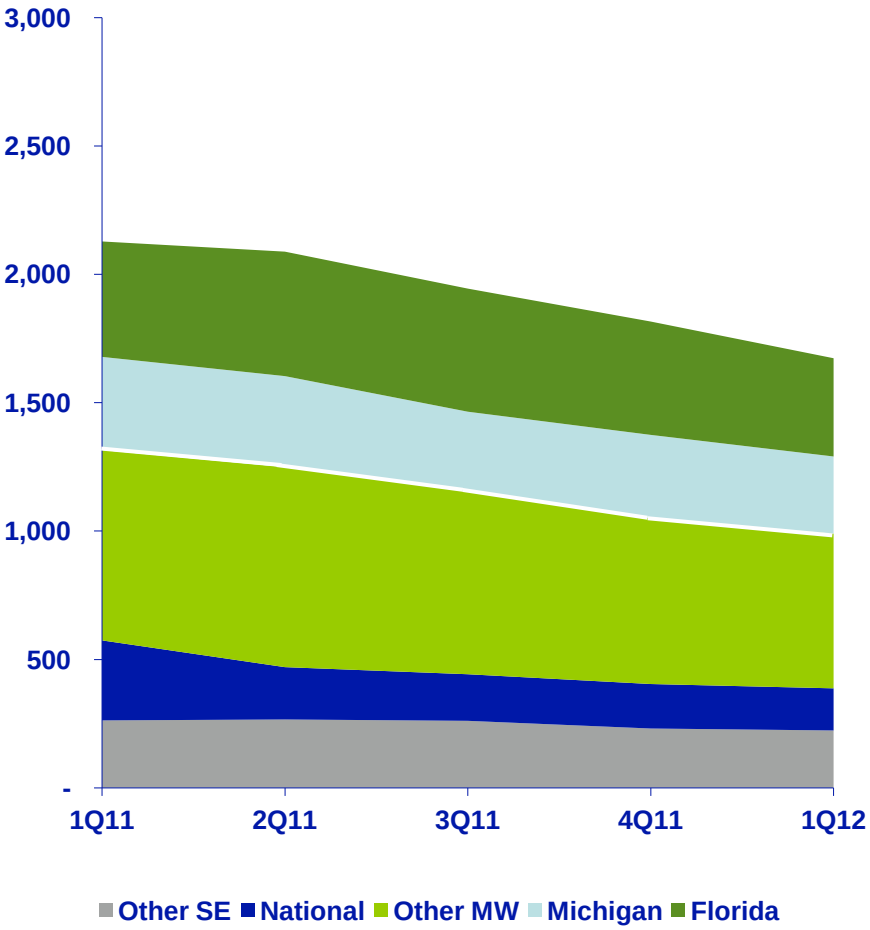
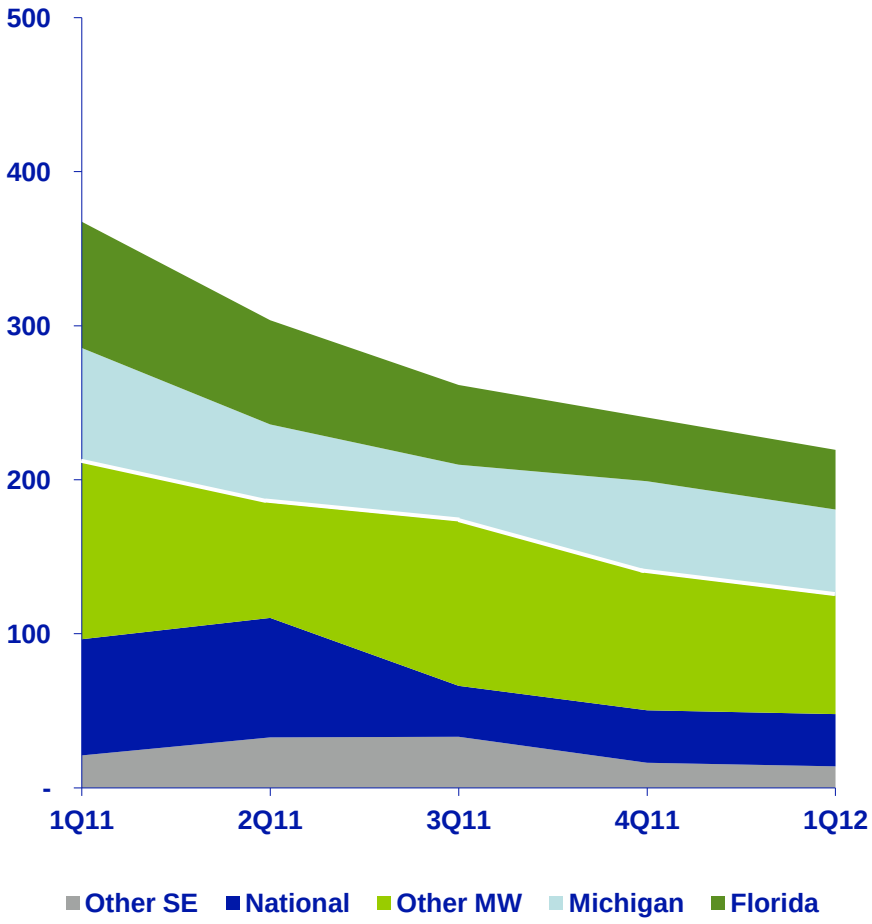
Non-performing assets and net charge-offs: Geographic view*

Total NPAs



Total NCOs



**NPAs exclude loans held-for-sale.*

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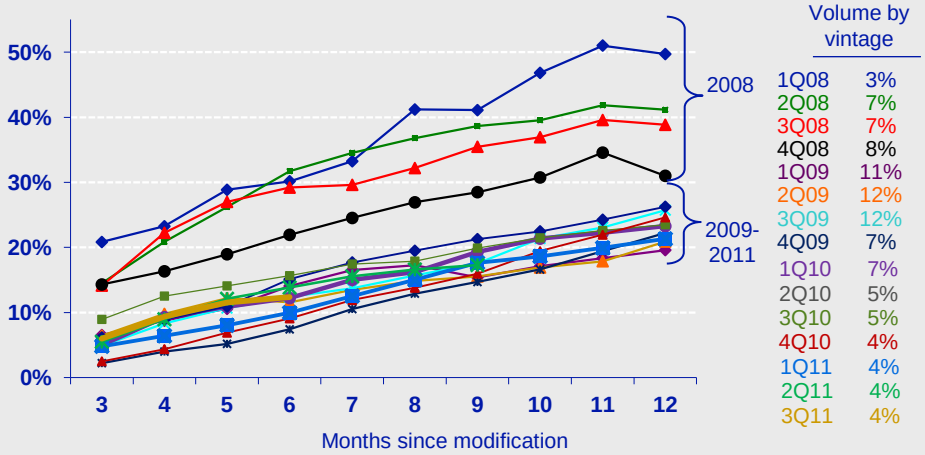
Troubled debt restructurings overview

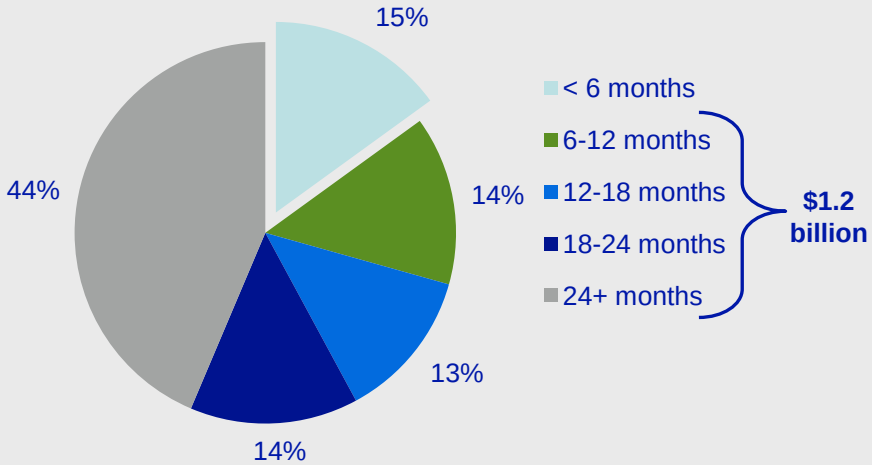
- **Successive improvement in vintage performance during 2008 and 2009 as volume of modification increased**
- **Fifth Third's mortgage portfolio TDRs have redefaulted at a lower rate than GSE composites**
- **Of $1.8B in consumer TDRs, $1.6B were on accrual status and $201mm were nonaccruals**
  - **$1.2B 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**

TDR performance has improved in newer vintages

Mortgage TDR 60+ redefault trend by vintage*

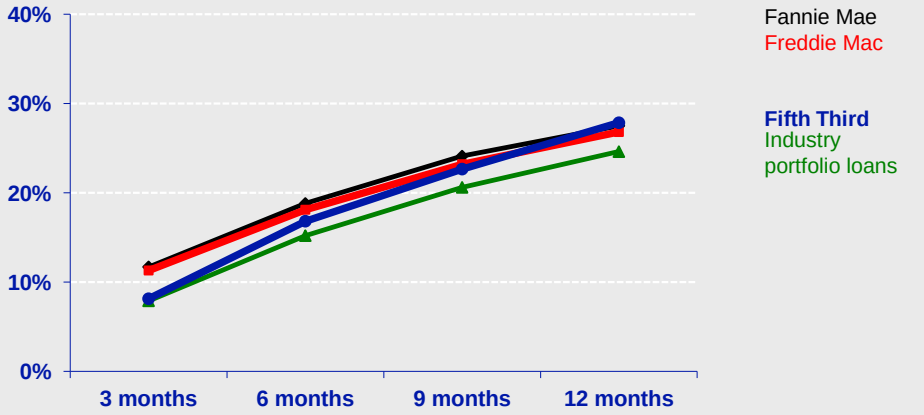


$1.3B current consumer TDRs (%)



Redefault benchmarks

Mortgage TDR 60+ redefault rate: Fifth Third comparison (January 1, 2008 through December 2011)*



Source: Fifth Third and OCC/OTS data through 3Q11

** 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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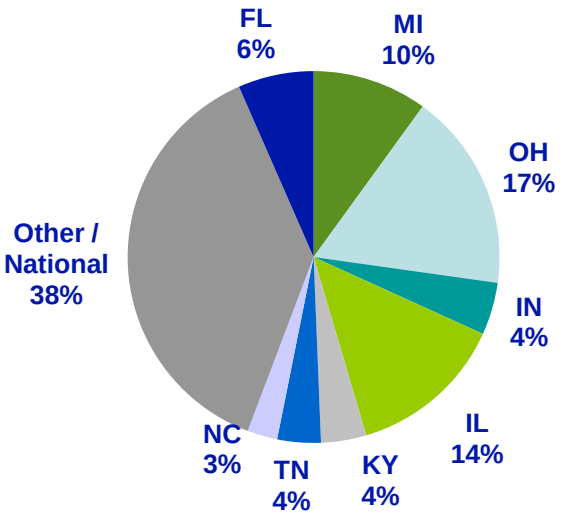
Commercial & industrial*

Credit trends

($ in millions)	C&I 1Q11	2Q11	3Q11	4Q11	1Q12
EOP Balance	$27,344	$28,099	$29,258	$30,783	$32,155
Avg Loans	$27,331	$27,909	$28,777	$29,891	$31,371
90+ days delinquent	$8	$7	$9	$4	$2
as % of loans	0.03%	0.02%	0.03%	0.01%	0.01%
NPAs	$620	$638	$588	$509	$474
as % of loans	2.27%	2.27%	2.01%	1.65%	1.47%
Net charge-offs	$83	$76	$55	$62	$54
as % of loans	1.22%	1.10%	0.76%	0.82%	0.69%

Loans by geography

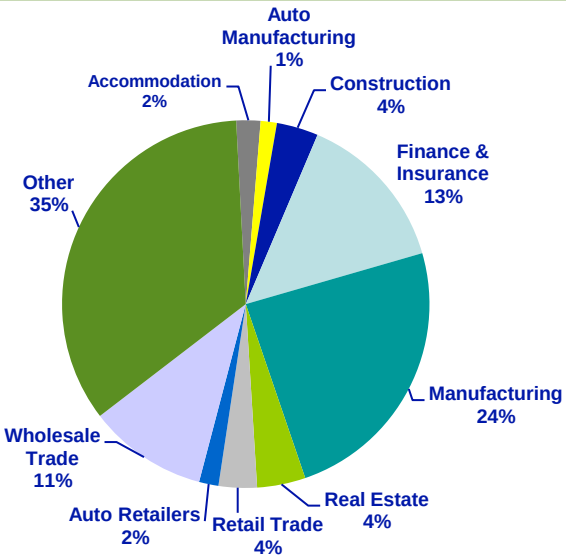


Comments

- **Commercial & Industrial loans represented 39% of total loans and 24% of net charge-offs**
- **25% of 1Q12 losses on loans to companies in real estate related industries**
  - **Loans to real estate related industries of $2.5B (8%); 1Q12 NCO ratio of 0.53%**
- **FL represented 8% of 1Q12 losses, 6% of loans; MI represented 14% of losses, 10% of loans**

**NPAs exclude loans held-for-sale.*

Loans by industry



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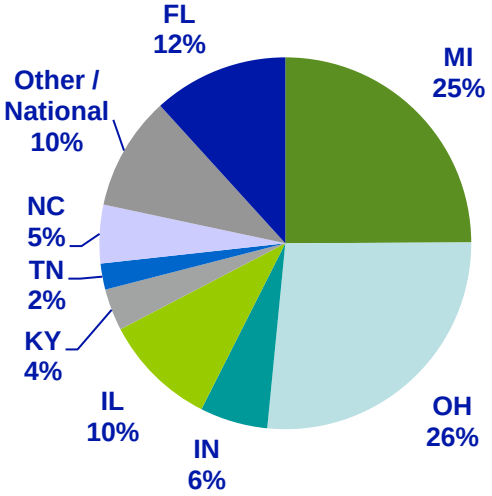
Commercial mortgage*

Credit trends

($ in millions)	Commercial mortgage 1Q11	2Q11	3Q11	4Q11	1Q12
EOP Balance	$10,510	$10,233	$10,330	$10,138	$9,909
Avg Loans	$10,685	$10,394	$10,050	$10,262	$10,007
90+ days delinquent	$8	$12	$9	$3	$30
as % of loans	0.08%	0.11%	0.09%	0.03%	0.30%
NPAs	$696	$710	$630	$637	$568
as % of loans	6.63%	6.94%	6.10%	6.28%	5.73%
Net charge-offs	$54	$47	$47	$47	$30
as % of loans	2.04%	1.83%	1.86%	1.82%	1.18%

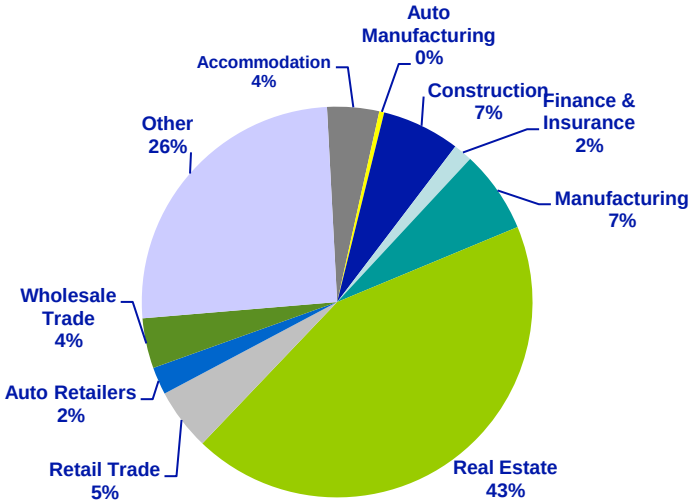
Loans by geography



Comments

- **Commercial mortgage loans represented 12% of total loans and 13% of net charge-offs**
- **Owner occupied 1Q12 NCO ratio of 0.9%, non-owner occupied 1Q12 NCO ratio of 1.5%**
- **Loans from FL/MI represented 38% of portfolio loans, 57% of portfolio losses in 1Q12**

Loans by industry



*NPAs exclude loans held-for-sale.

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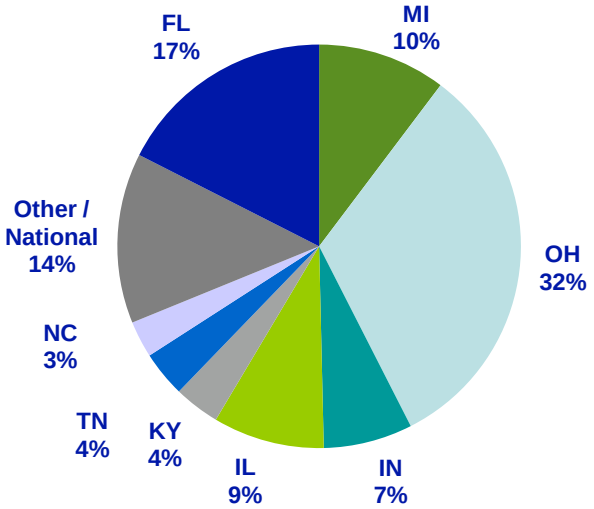
Commercial construction*

Credit trends

($ in millions)	Commercial construction 1Q11	2Q11	3Q11	4Q11	1Q12
EOP Balance	$1,980	$1,778	$1,213	$1,020	$901
Avg Loans	$2,030	$1,918	$1,752	$1,132	$992
90+ days delinquent	$23	$48	$43	$1	$0
as % of loans	1.16%	2.71%	3.65%	0.09%	0.05%
NPAs	$248	$240	$238	$179	$171
as % of loans	12.53%	13.52%	19.60%	17.60%	19.02%
Net charge-offs	$26	$20	$35	$4	$18
as % of loans	5.24%	4.09%	7.90%	1.37%	7.30%

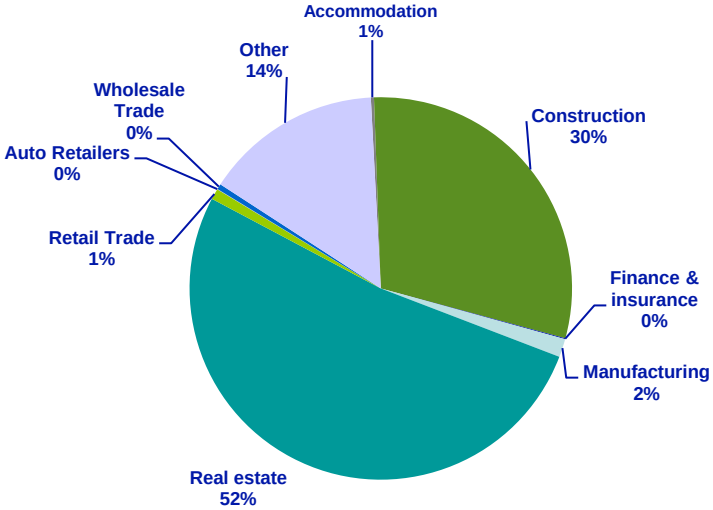
Loans by geography



Comments

- **Commercial construction loans represented 1% of total loans and 8% of net charge-offs**
- **Loans from FL/MI represented 27% of portfolio loans, 97% of portfolio losses in 1Q12**

Loans by industry



*NPAs exclude loans held-for-sale.

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Homebuilders/developers*
(included in previous slides)

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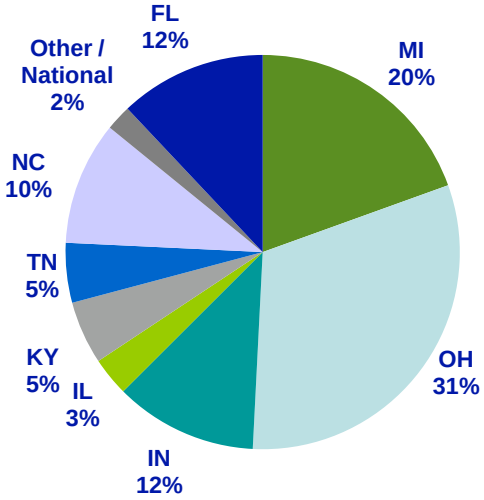
Credit trends

($ in millions)	Homebuilders/developers 1Q11	2Q11	3Q11	4Q11	1Q12
EOP Balance	$651	$597	$578	$512	$423
90+ days delinquent	$1	$1	$3	$0	$1
as % of loans	0.16%	0.19%	0.59%	0.03%	0.15%
NPAs	$249	$243	$207	$155	$123
as % of loans	38.30%	40.67%	35.87%	30.34%	29.06%
Net charge-offs	$22	$14	$18	$2	$14
as % of loans	13.04%	8.91%	11.50%	1.28%	11.95%

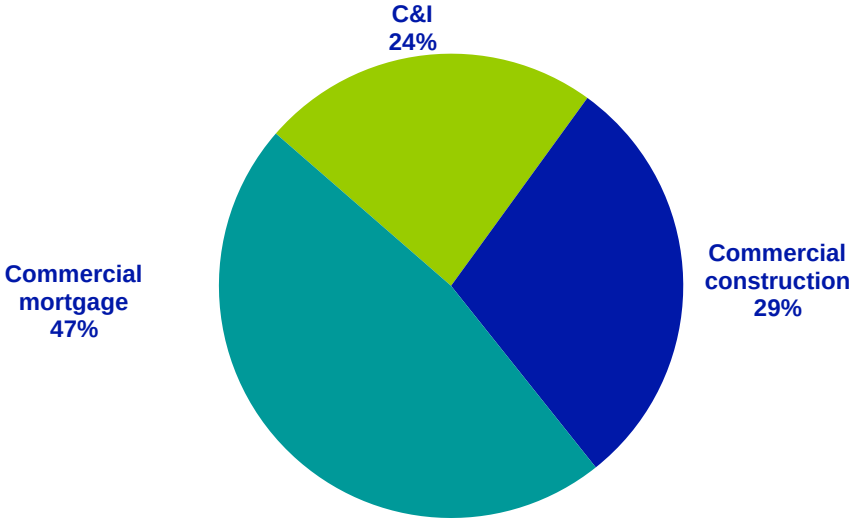
Loans by geography



Comments

- **Originations of builder/developer loans suspended in 2007**
- **Remaining portfolio balance of $423mm, down 87% from peak of $3.3B in 2Q08; represents approximately 0.5% of total loans and 0.9% of commercial loans**
- **$14mm of NCOs (17% commercial mortgage, 81% commercial construction, 2% C&I)**
- **$123mm of NPAs (53% commercial mortgage, 38% commercial construction, 9% C&I)**

Loans by industry



**NPAs exclude loans held-for-sale.*

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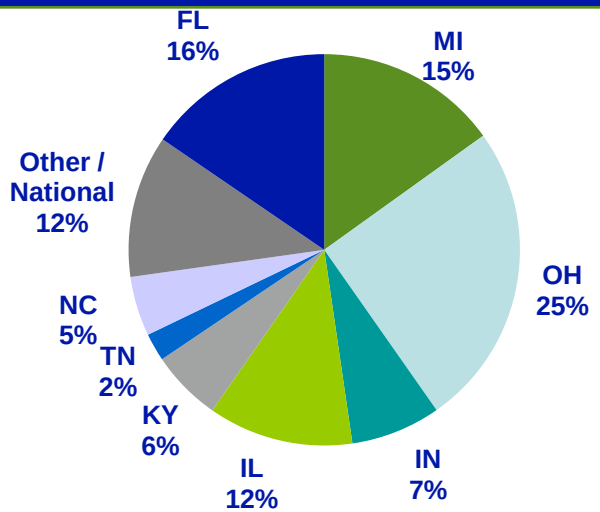
Residential mortgage

Credit trends

($ in millions)	Residential mortgage 1Q11	2Q11	3Q11	4Q11	1Q12
EOP Balance	$9,530	$9,849	$10,249	$10,672	$11,094
Avg Loans	$9,282	$9,654	$10,006	$10,464	$10,828
90+ days delinquent	$98	$87	$91	$79	$73
as % of loans	1.03%	0.88%	0.89%	0.74%	0.66%
NPAs	$338	$338	$337	$350	$331
as % of loans	3.55%	3.43%	3.29%	3.28%	2.98%
Net charge-offs	$65	$36	$36	$36	$37
as % of loans	2.82%	1.50%	1.41%	1.38%	1.39%

Loans by geography



Comments

- **Residential mortgage loans represented 14% of total loans and 17% of net charge-offs**
- **FL portfolio 16% of residential mortgage loans and 50% of portfolio losses**

Portfolio details

- **1st liens: 100%; weighted average LTV: 73.6%**
- **Weighted average origination FICO: 749**
- **Origination FICO distribution: <660 7%; 660-689 6%; 690-719 10%; 720-749 13%; 750+ 52%; Other^ 12%**

  (note: loans <660 includes CRA loans and FHA/VA loans)
- **Origination LTV distribution: <=70 36%; 70.1-80 38%; 80.1-90 7%; 90.1-95 4%; >95 15%**
- **Vintage distribution: 2012 8%; 2011 28%; 2010 17%; 2009 5%; 2008 6%; 2007 7%; 2006 7%; 2005 11%; 2004 and prior 11%**
- **% through broker: 14%; performance similar to direct**

^ Includes acquired loans where FICO at origination is not available

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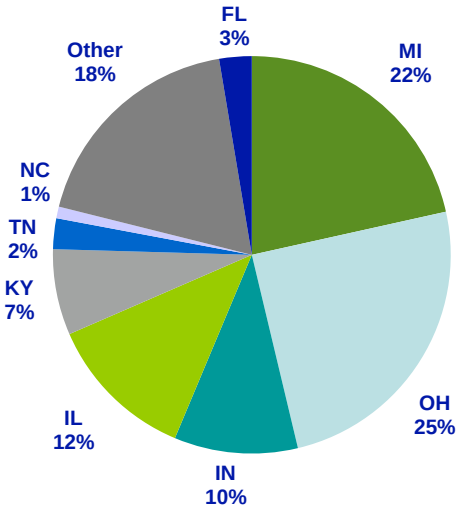
Home equity

Credit trends

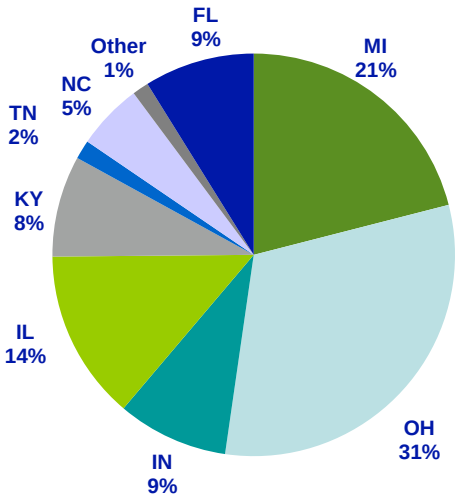
Home equity - brokered					
($ in millions)	1Q11	2Q11	3Q11	4Q11	1Q12
EOP Balance	$1,637	$1,586	$1,540	$1,455	$1,507
90+ days delinquent	$25	$23	$21	$18	$19
as % of loans	1.51%	1.46%	1.37%	1.24%	1.23%
Net charge-offs	$24	$20	$18	$16	$15
as % of loans	5.88%	4.95%	4.53%	4.27%	4.01%

Home equity - direct					
($ in millions)	1Q11	2Q11	3Q11	4Q11	1Q12
EOP Balance	$9,585	$9,462	$9,380	$9,038	$8,986
90+ days delinquent	$59	$61	$62	$56	$55
as % of loans	0.62%	0.64%	0.66%	0.62%	0.62%
Net charge-offs	$39	$34	$35	$30	$31
as % of loans	1.64%	1.46%	1.50%	1.33%	1.39%

Brokered loans by geography



Direct loans by geography



Comments

- **Home equity loans represented 13% of total loans and 21% of net charge-offs**
- **Approximately 14% of portfolio in broker product generated 33% total loss**
- **Approximately one third of Fifth Third 2nd liens are behind Fifth Third 1st liens**
- **2005/2006 vintages represent approximately 28% of portfolio; account for 50% of losses**
- **Aggressive home equity line management strategies in place**

Portfolio details

- **1st liens: 32%; 2nd liens: 68%**
- **Weighted average origination FICO: 750**
- **Origination FICO distribution^: <660 4%; 660-689 7%; 690-719 13%; 720-749 17%; 750+ 51%; Other 8%**
- **Average CLTV: 74%; Origination CLTV distribution: <=70 40%; 70.1-80 22%; 80.1-90 18%; 90.1-95 7%; >95 13%**
- **Vintage distribution: 2012 1%; 2011 5%; 2010 4%; 2009 4%; 2008 11%; 2007 11%; 2006 14%; 2005 13%; 2004 and prior 37%**
- **% through broker channels: 14% WA FICO: 735 brokered, 753 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

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Florida market*

Deterioration in real estate values having effect on credit trends as evidenced by elevated NPA/NCOs in real estate related products

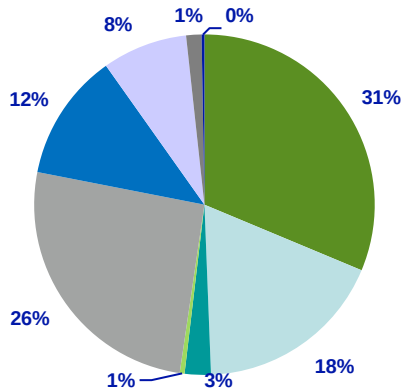
	Loans ($B)	% of FITB	NPAs ($M)	% of FITB	NCOs ($M)	% of FITB
Commercial loans	2.1	7%	62	13%	4	8%
Commercial mortgage	1.2	12%	80	14%	6	21%
Commercial construction	0.2	19%	78	46%	11	58%
Commercial lease	0.0	1%	-	0%	-	0%
Commercial	3.5	8%	221	18%	21	21%
Mortgage	1.7	16%	150	46%	19	50%
Home equity	0.8	8%	9	15%	5	10%
Auto	0.5	5%	0	4%	1	5%
Credit card	0.1	5%	3	6%	2	8%
Other consumer	0.0	6%	-	0%	1	18%
Consumer	3.2	9%	163	36%	26	22%
Total	6.7	8%	384	23%	47	21%

Weak commercial real estate market

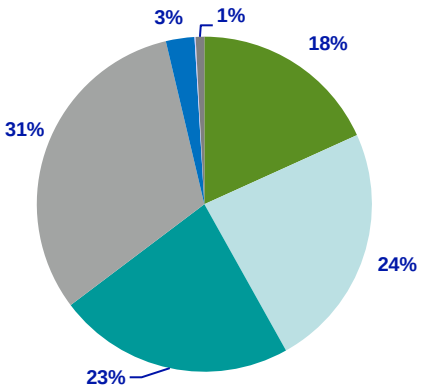
Losses due to significant declines in valuations

Valuations; relatively small home equity portfolio

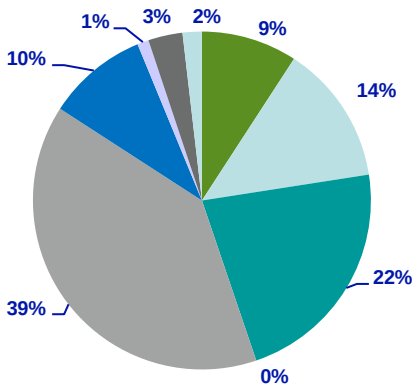
Total Loans



NPAs



NCOs



C&I | COML MORTGAGE | COML CONST | COML LEASE | RESI MORTGAGE | HOME EQUITY | AUTO | CREDIT CARD | OTHER CONS

*NPAs exclude loans held-for-sale.

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Michigan market*

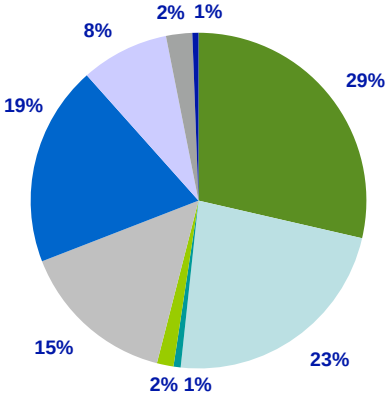
Deterioration in home price values coupled with weak economy impacted credit results due to frequency of defaults and severity

	Loans ($B)	% of FITB	NPAs ($M)	% of FITB	NCOs ($M)	% of FITB
Commercial loans	3.2	10%	94	20%	7	14%
Commercial mortgage	2.6	26%	139	24%	10	36%
Commercial construction	0.1	9%	11	7%	7	38%
Commercial lease	0.2	5%	2	21%	(0)	0%
Commercial	6.0	13%	247	20%	25	24%
Mortgage	1.7	15%	39	12%	6	16%
Home equity	2.2	21%	6	10%	11	23%
Auto	0.9	8%	1	9%	1	13%
Credit card	0.3	15%	9	20%	3	14%
Other consumer	0.1	21%	-	0%	1	14%
Consumer	5.1	14%	55	12%	21	18%
Total	11.2	14%	301	18%	46	21%

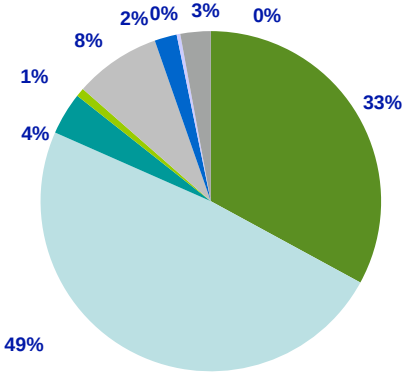
Economic weakness impact on commercial real estate market

Negative impact from housing valuations, economy, unemployment

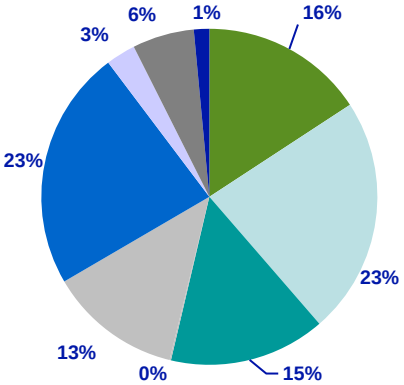
Total Loans



NPAs



NCOs



C&I | COML MORTGAGE | COML CONST | COML LEASE | RESI MORTGAGE | HOME EQUITY | AUTO | CREDIT CARD | OTHER CONS

**NPAs exclude loans held-for-sale.*

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Regulation G Non-GAAP reconciliation

FIFTH THIRD BANK

$ and shares in millions (unaudited)	For the Three Months Ended				
	March 2012	December 2011	September 2011	June 2011	March 2011
Income before income taxes (U.S. GAAP)	$603	$418	$530	$506	$377
Add: Provision expense (U.S. GAAP)	91	55	87	113	168
Pre-provision net revenue (a)	694	473	617	619	545
Net income available to common shareholders (U.S. GAAP)	421	305	373	328	88
Add: Intangible amortization, net of tax	3	3	3	4	5
Tangible net income available to common shareholders	424	308	376	332	93
Tangible net income available to common shareholders (annualized) (b)	1,705	1,222	1,492	1,332	377
Average Bancorp shareholders' equity (U.S. GAAP)	13,366	13,147	12,841	12,365	13,052
Less: Average preferred stock	398	398	398	398	1,557
Average goodwill	2,417	2,417	2,417	2,417	2,417
Average intangible assets	38	42	47	52	59
Average tangible common equity (c)	10,513	10,290	9,979	9,498	9,019
Total Bancorp shareholders' equity (U.S. GAAP)	13,560	13,201	13,029	12,572	12,163
Less: Preferred stock	(398)	(398)	(398)	(398)	(398)
Goodwill	(2,417)	(2,417)	(2,417)	(2,417)	(2,417)
Intangible assets	(36)	(40)	(45)	(49)	(55)
Tangible common equity, including unrealized gains / losses (d)	10,709	10,346	10,169	9,708	9,293
Less: Accumulated other comprehensive income / loss	(468)	(470)	(542)	(396)	(263)
Tangible common equity, excluding unrealized gains / losses (e)	10,241	9,876	9,627	9,312	9,030
Total assets (U.S. GAAP)	116,747	116,967	114,905	110,805	110,485
Less: Goodwill	(2,417)	(2,417)	(2,417)	(2,417)	(2,417)
Intangible assets	(36)	(40)	(45)	(49)	(55)
Tangible assets, including unrealized gains / losses (f)	114,294	114,510	112,443	108,339	108,013
Less: Accumulated other comprehensive income / loss, before tax	(720)	(723)	(834)	(609)	(405)
Tangible assets, excluding unrealized gains / losses (g)	113,574	113,787	111,609	107,730	107,608
Common shares outstanding (h)	920	920	920	920	919
Net charge-offs (i)	220	239	262	304	367
Ratios:					
Return on average tangible common equity (b) / (c)	16.2%	11.9%	15.0%	14.0%	4.2%
Tangible common equity (excluding unrealized gains/losses) (e) / (g)	9.02%	8.68%	8.63%	8.64%	8.39%
Tangible common equity (including unrealized gains/losses) (d) / (f)	9.37%	9.04%	9.04%	8.96%	8.60%
Tangible book value per share (d) / (h)	11.64	11.25	11.05	10.55	10.11
Pre-provision net revenue / net charge-offs (a) / (i)	315%	198%	235%	204%	149%

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Regulation G Non-GAAP reconciliation

Fifth Third Bancorp and Subsidiaries
Regulation G Non-GAAP Reconcilation
$ and shares in millions
(unaudited)

	For the Three Months Ended				
	March 2012	December 2011	September 2011	June 2011	March 2011
Total Bancorp shareholders' equity (U.S. GAAP)	$13,560	$13,201	$13,029	$12,572	$12,163
Goodwill and certain other intangibles	(2,518)	(2,514)	(2,514)	(2,536)	(2,546)
Unrealized gains	(468)	(470)	(542)	(396)	(263)
Qualifying trust preferred securities	2,248	2,248	2,273	2,312	2,763
Other	38	38	20	20	12
Tier I capital	12,860	12,503	12,266	11,972	12,129
Less: Preferred stock	(398)	(398)	(398)	(398)	(398)
Qualifying trust preferred securities	(2,248)	(2,248)	(2,273)	(2,312)	(2,763)
Qualifying noncontrolling interest in consolidated subsidiaries	(50)	(50)	(30)	(30)	(30)
Tier I common equity (a)	10,164	9,807	9,565	9,232	8,938
Unrealized gains	468	470	542	396	263
Disallowed deferred tax assets	-	-	-	(113)	(41)
Disallowed MSRs	78	70	64	70	90
Other	11	12	10	9	(7)
Less: 10% of individual deferred tax assets, MSRs, investment in financial entities	-	-	-	-	-
15% of aggregate deferred tax assets, MSRs, investment in financial entities	-	-	-	-	-
Tier 1 common equity, Basel III proforma (b)	10,721	10,359	10,181	9,594	9,243
Risk-weighted assets, determined in accordance with prescribed regulatory requirements (c)	105,451	104,945	102,562	100,320	99,392
Add: Regulatory deductions not deducted from Tier 1 common equity, risk-weighted at 250%	1,582	1,453	1,377	1,474	1,572
Risk-weighted assets, Basel III proforma (d)	107,033	106,398	103,939	101,794	100,964
Ratios:					
Tier I common equity (a) / (c)	9.64%	9.35%	9.33%	9.20%	8.99%
Tier I common equity, Basel III proforma (b) / (d)	10.02%	9.74%	9.80%	9.43%	9.16%

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