2Q13 Earnings Conference Call

July 18, 2013

Please refer to earnings release dated July 18, 2013 for further information.

Cautionary statement

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

There are a number of important factors that could cause future results to differ materially from historical performance and these forward-looking statements. Factors that might cause such a difference include, but are not limited to: (1) general economic conditions and weakening in the economy, specifically the real estate market, either nationally or in the states in which Fifth Third, one or more acquired entities and/or the combined company do business, are less favorable than expected; (2) deteriorating credit quality; (3) political developments, wars or other hostilities may disrupt or increase volatility in securities markets or other economic conditions; (4) changes in the interest rate environment reduce interest margins; (5) prepayment speeds, loan origination and sale volumes, charge-offs and loan loss provisions; (6) Fifth Third's ability to maintain required capital levels and adequate sources of funding and liquidity; (7) maintaining capital requirements may limit Fifth Third's operations and potential growth; (8) changes and trends in capital markets; (9) problems encountered by larger or similar financial institutions may adversely affect the banking industry and/or Fifth Third; (10) competitive pressures among depository institutions increase significantly; (11) effects of critical accounting policies and judgments; (12) changes in accounting policies or procedures as may be required by the Financial Accounting Standards Board (FASB) or other regulatory agencies; (13) legislative or regulatory changes or actions, or significant litigation, adversely affect Fifth Third, one or more acquired entities and/or the combined company or the businesses in which Fifth Third, one or more acquired entities and/or the combined company are engaged, including the Dodd-Frank Wall Street Reform and Consumer Protection Act; (14) ability to maintain favorable ratings from rating agencies; (15) fluctuation of Fifth Third's stock price; (16) ability to attract and retain key personnel; (17) ability to receive dividends from its subsidiaries; (18) potentially dilutive effect of future acquisitions on current shareholders' ownership of Fifth Third; (19) effects of accounting or financial results of one or more acquired entities; (20) difficulties from the separation of or the results of operations of Vantiv, LLC; (21) loss of income from any sale or potential sale of businesses that could have an adverse effect on Fifth Third's earnings and future growth; (22) ability to secure confidential information and deliver products and services through the use of computer systems and telecommunications networks; and (23) the impact of reputational risk created by these developments on such matters as business generation and retention, funding and liquidity.

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

2Q13 in review

- Net income available to common shareholders of $594MM ($0.66 per diluted share), vs. $413MM ($0.46 per share) in 1Q13 and $376MM ($0.40 per share) in 2Q12

Significant items in 2Q13 results

$ in MM, except per share data	Net income impact		After tax EPS impact
	Pre-tax	After tax	
Gain on sale of Vantiv shares	$242	$157	
Valuation adjustment on Vantiv warrant	$76	$49	
Bank-Owned Life Insurance (BOLI) settlement	$10	$7	
Valuation adjustment on Visa total return swap	($5)	($3)	
Increase to litigation reserves	($33)	($27)	
Total		$183	$0.20

  - Return on assets of 1.98%; return on average common equity of 17.6%; return on average tangible common equity** of 21.6%
- Credit trends remain favorable
  - Net charge-offs (NCOs) of $112MM (0.51% of loans and leases) down $21MM (12 bps) vs. 1Q13
  - Provision expense of $64MM, up $2MM vs. 1Q13
  - Loan loss allowance down $48MM sequentially; allowance to loan ratio of 1.99%, 151% of nonperforming assets (NPAs), 191% of nonperforming loans and leases (NPLs)
  - Total NPAs of $1.2B including loans held-for-sale (HFS) down $64MM, or 5%, from 1Q13; NPA ratio of 1.32% down 9 bps from 1Q13, NPL ratio of 1.04% down 7 bps from 1Q13
- Strong capital ratios*
  - Tier 1 common ratio 9.44%**, down 26 bps sequentially (Basel III pro forma estimate of ~9.10%)
  - Tier 1 capital ratio 11.07%, Total capital ratio 14.35%, Leverage ratio 10.41%
  - Tangible common equity ratio** of 8.83% excluding unrealized gains/losses; 8.95% including them
  - Book value per share of $15.57; tangible book value per share** of $12.71 up 1% from 1Q13 and 7% from 2Q12
  - Repurchased ~26MM common shares in 2Q13; avg. diluted share count reduced by 13MM shares including impact from 1Q13 and 2Q13 share repurchases

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

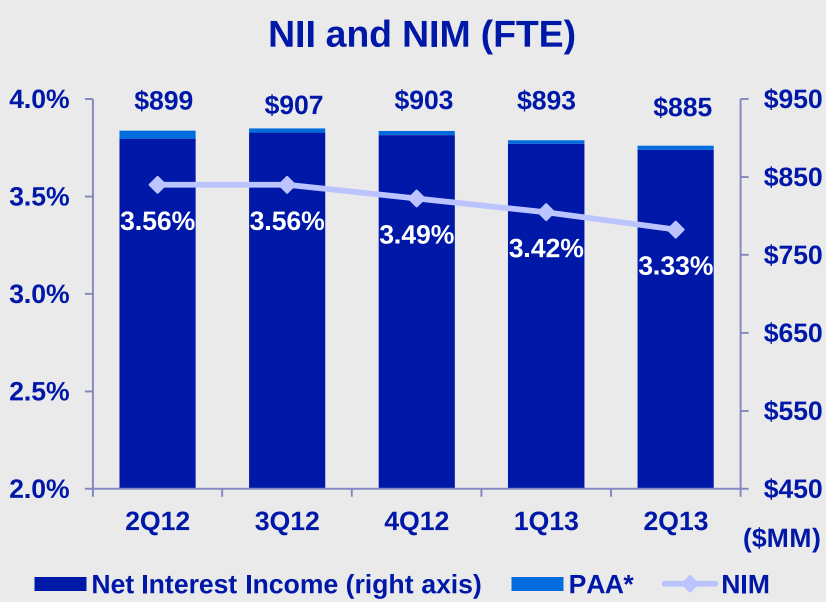
Financial summary

($ in millions)	Actual 2Q12	Actual 1Q13	Actual 2Q13	Seq. ∆ $	Seq. ∆ %	YOY ∆ $	YOY ∆ %
Average Balances							
Commercial loans*	$46,886	$49,611	$50,513	$902	2%	$3,627	8%
Consumer loans*	35,700	36,292	36,194	(98)	-	494	1%
Total loans & leases*	**$82,586**	**$85,903**	**$86,707**	**$804**	**1%**	**$4,121**	**5%**
Core deposits	**$81,980**	**$84,920**	**$85,537**	**$617**	**1%**	**$3,557**	**4%**
Income Statement Data							
Net interest income (taxable equivalent)	$899	$893	$885	($8)	(1%)	($14)	(2%)
Provision for loan and lease losses	71	62	64	2	2%	(7)	(11%)
Noninterest income	678	743	1,060	317	43%	382	56%
Noninterest expense	937	978	1,017	39	4%	80	9%
Net income attributable to Bancorp	**$385**	**$422**	**$603**	**$181**	**43%**	**$218**	**57%**
Net income available to common shareholders	**$376**	**$413**	**$594**	**$181**	**44%**	**$218**	**58%**
Pre-provision net revenue^	**$636**	**$653**	**$923**	**$270**	**41%**	**$287**	**45%**
Earnings per share, diluted	**0.40**	**0.46**	**0.66**	**$0.20**	**43%**	**$0.26**	**65%**
Net interest margin	**3.56%**	**3.42%**	**3.33%**	**(9bps)**	**(3%)**	**(23bps)**	**(6%)**
Return on average assets	**1.32%**	**1.41%**	**1.98%**	**57bps**	**40%**	**66bps**	**50%**
Return on average common equity	**11.4%**	**12.5%**	**17.6%**	**510bps**	**41%**	**620bps**	**54%**
Return on average tangible common equity^	**14.1%**	**15.4%**	**21.6%**	**620bps**	**40%**	**750bps**	**53%**

- **2Q13 earnings of $0.66 per share included net $0.22 benefit from sale of Vantiv shares and warrant valuation.**
- **ROAA of 1.98% including Vantiv-related gains, 1.30% excluding them; ROATCE^ of 21.6% including Vantiv-related gains, 14.1% excluding them.**
- **10th consecutive quarter of sequential average portfolio loan growth.**

** Excluding loans held-for-sale*
^ Non-GAAP measure; See Reg. G reconciliation in appendix
Note: Numbers may not sum due to rounding and percentages in all of the tables in this presentation are calculated on actual dollar amounts not the rounded dollar amounts.

Net interest income

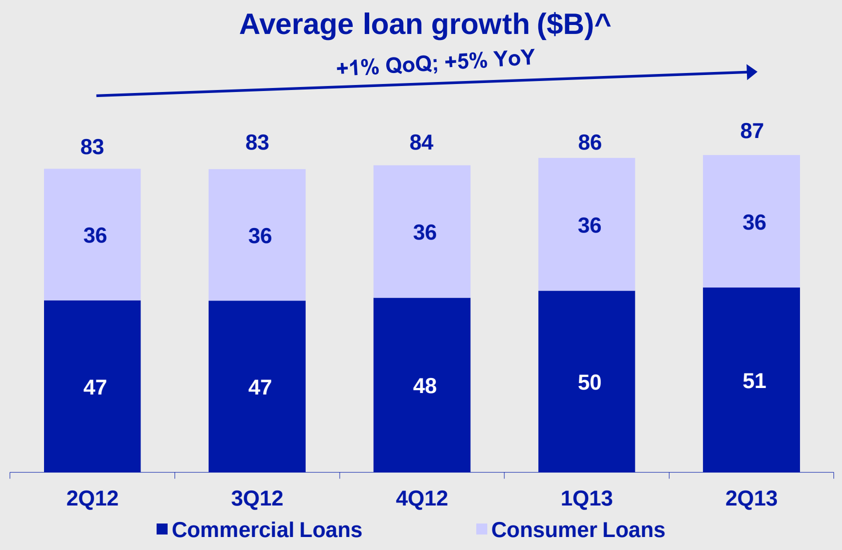


Yield Analysis	2Q12	1Q13	2Q13	Seq. Δ (bps)	YoY Δ (bps)
Commercial and industrial loans	4.13%	3.90%	3.58%	(32)	(55)
Commercial mortgage loans	3.81%	3.63%	3.65%	2	(16)
Commercial construction loans	3.05%	3.21%	3.41%	20	36
Commercial leases	3.68%	3.38%	3.36%	(2)	(32)
Residential mortgage loans	4.12%	3.98%	3.91%	(7)	(21)
Home equity	3.80%	3.74%	3.76%	2	(4)
Automobile loans	3.76%	3.29%	3.16%	(13)	(60)
Credit card	9.92%	9.67%	9.97%	30	5
Other consumer loans and leases	42.87%	46.77%	39.49%	(728)	(338)
Total loans and leases	**4.26%**	**4.04%**	**3.89%**	**(15)**	**(37)**
Taxable securities	3.48%	2.98%	3.09%	11	(39)
Tax exempt securities	5.02%	5.44%	5.01%	(43)	(1)
Other short-term investments	0.24%	0.26%	0.24%	(2)	-
Total interest-earning assets	**4.08%**	**3.84%**	**3.73%**	**(11)**	**(35)**
Total interest-bearing liabilities	**0.73%**	**0.59%**	**0.57%**	**(2)**	**(16)**
Net interest spread	**3.35%**	**3.25%**	**3.16%**	**(9)**	**(19)**

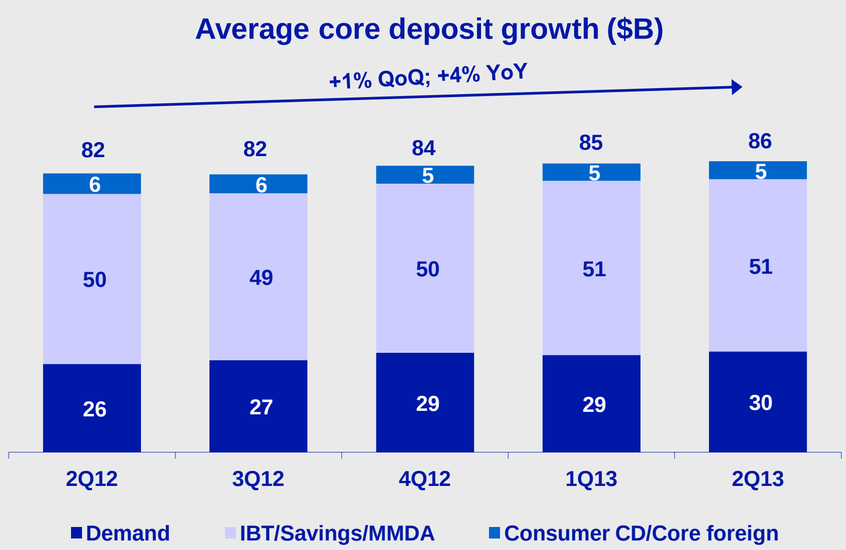
- **Net interest income down $8MM from 1Q13 and $14MM from 2Q12**
  - **Sequential decline reflected loan repricing and maturities of interest rate floors, partially offset by the benefit of higher day count, net loan growth and lower interest expense.**
  - **Year-over-year decline reflected lower asset yields partially offset by higher average loan balances, lower long-term debt expense and run-off in higher-priced CDs.**
- **NIM declined 9 bps sequentially primarily due to lower loan yields and the maturity of interest rate floors, partially offset by higher securities yields and debt maturity in 2Q13.**

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

Balance sheet



- C&I loans up 3% sequentially and 15% from 2Q12
  - Commercial line utilization of 31%; potential source of future growth
- CRE loans down 3% sequentially and 13% from 2Q12
- Consumer loans were flat sequentially and up 1% year-over-year; reflect securitization of ~$500MM of auto loans in 1Q13
- Average warehoused residential mortgage loans held-for-sale were $2.7B in 2Q13 versus $2.8B in 1Q13



- Core deposit to loan ratio of 99%
  - DDAs up 4% sequentially and up 13% from 2Q12
  - Consumer average transaction deposits up 1% sequentially and 6% year-over-year
  - Commercial average transaction deposits up 1% sequentially and up 4% year-over-year
- Short-term wholesale borrowings represent only 4% of total funding

^ Excludes loans held-for-sale

Note: Numbers may not sum due to rounding

Noninterest income

Noninterest income

($ in millions)	Actual 2Q12	Actual 1Q13	Actual 2Q13	Seq. Δ $	Seq. Δ %	YOY Δ $	YOY Δ %
Service charges on deposits	$130	$131	**$136**	$5	4%	$6	4%
Corporate banking revenue	102	99	**106**	7	7%	4	4%
Mortgage banking net revenue	183	220	**233**	13	6%	50	28%
Investment advisory revenue	93	100	**98**	(2)	(2%)	5	6%
Card and processing revenue	64	65	**67**	2	4%	3	6%
Other noninterest income	103	109	**414**	305	NM	311	NM
Securities gains, net	3	17	-	(17)	(99%)	(3)	(96%)
Securities gains, net - non-qualifying hedges on MSRs	-	2	**6**	4	NM	6	NM
Total noninterest income	**$678**	**$743**	**$1,060**	**$317**	**43%**	**$382**	**56%**

- **2Q13 results included a $242MM gain on the sale of Vantiv shares, a $76MM positive valuation adjustment on the Vantiv warrant, a $10MM benefit from a settlement related to a previously surrendered (BOLI) policy and a $5MM negative valuation on the Visa total return swap.**
- **1Q13 results included a $34MM positive valuation adjustment on the Vantiv warrant, $7MM in gains on the sale of certain FTAM advisory contracts, and a $7MM negative valuation on the Visa total return swap.**
- **Credit costs recorded in noninterest income:**

($ in millions)	**Actual 2Q12**	**Actual 1Q13**	**Actual 2Q13**
Gain / (loss) on sale of loans	$8	$2	**($0)**
Commercial loans HFS FV adjustment	(5)	(1)	**(1)**
Gain / (loss) on sale of OREO properties	(19)	(10)	**(5)**
Mortgage repurchase costs	(2)	(2)	**(1)**
Total credit-related revenue impact	**($17)**	**($10)**	**($6)**

Note: Numbers may not sum due to rounding

Noninterest expense

Noninterest expense

($ in millions)	Actual 2Q12	Actual 1Q13	Actual 2Q13	Seq. Δ $	Seq. Δ %	YOY Δ $	YOY Δ %
Salaries, wages and incentives	$393	$399	**$404**	$5	1%	11	3%
Employee benefits	84	114	**83**	(31)	(27%)	(1)	(1%)
Net occupancy expense	74	79	**76**	(3)	(3%)	2	4%
Technology and communications	48	49	**50**	1	-	2	3%
Equipment expense	27	28	**28**	-	(1%)	1	1%
Card and processing expense	30	31	**33**	2	6%	3	10%
Other noninterest expense	281	278	**343**	65	23%	62	22%
Total Noninterest expense	**$937**	**$978**	**$1,017**	**$39**	**4%**	**$80**	**9%**

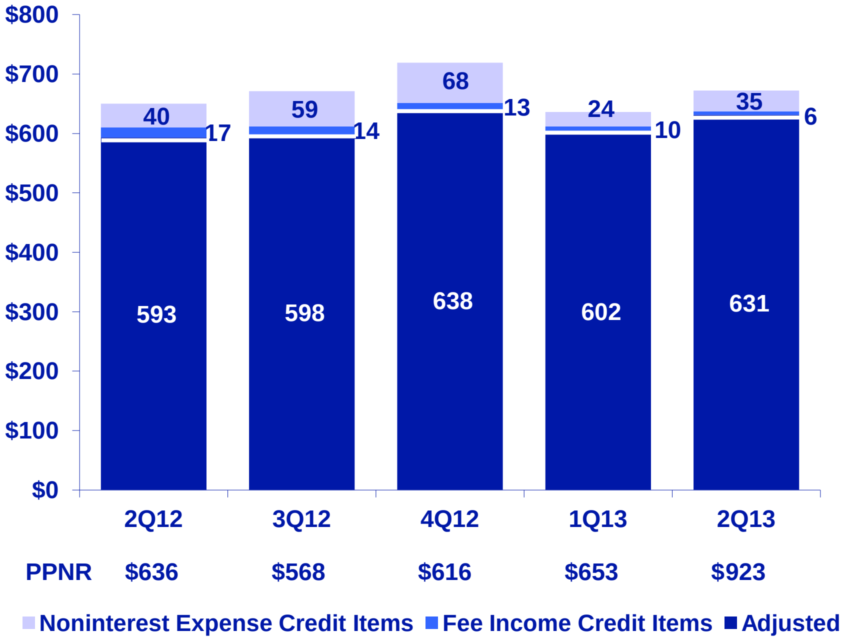
- **2Q13 results included $33 million in charges to increase litigation reserves and a $2 million benefit from the sale of affordable housing investments.**
- **1Q13 results included a $9 million benefit from the sale of affordable housing investments and $9 million in charges to increase litigation reserves.**
- **Credit costs recorded in noninterest expense:**

($ in millions)	**Actual 2Q12**	**Actual 1Q13**	**Actual 2Q13**
Mortgage repurchase expense	$18	$20	**$20**
Provision for unfunded commitments	(1)	(11)	**(2)**
Derivative valuation adjustments	(0)	(1)	**0**
OREO expense	5	4	**3**
Other problem asset related expenses	19	12	**14**
Total credit-related operating expenses	**$40**	**$24**	**$35**

Note: Numbers may not sum due to rounding

Pre-tax pre-provision earnings*

PPNR trend

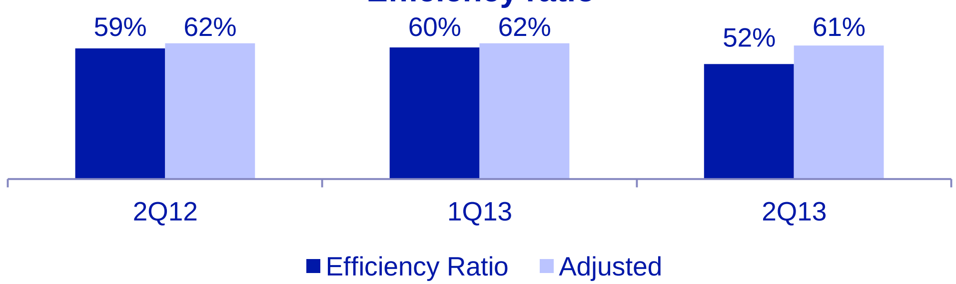


PPNR reconciliation

($ in millions)	2Q12	3Q12	4Q12	1Q13	2Q13
Income before income taxes (U.S. GAAP) (a)	$565	$503	$540	$591	$859
Add: Provision expense (U.S. GAAP) (b)	71	65	76	62	64
PPNR (a) + (b)	$636	$568	$616	$653	$923
Adjustments to remove (benefit) / detriment^:					
In noninterest income:					
Gain from Vantiv IPO (1Q12) and sale of shares (4Q12)	-	-	(157)	-	(242)
Valuation of 2009 Visa total return swap	11	1	15	7	5
Vantiv warrant & puts	(56)	16	19	(34)	(76)
Valuation of bank premises moved to HFS	17	-	-	-	-
Litigation reserve additions in revenue	6	-	-	-	-
Sale of certain Fifth Third funds	-	(13)	-	(7)	-
BOLI settlement	-	-	-	-	(10)
Securities (gains) / losses	(3)	(2)	(2)	(17)	-
In noninterest expense:					
Debt extinguishment (gains) / losses	-	26	134	-	-
Sale of certain Fifth Third funds	-	2	-	-	-
FDIC insurance expense	(9)	-	-	-	-
Gain on sale of affordable housing	(8)	(5)	-	(9)	(2)
Litigation reserve additions in expense	(1)	5	13	9	33
Adjusted PPNR	$593	$598	$638	$602	$631
Credit-related items^^:					
In noninterest income	17	14	13	10	6
In noninterest expense	40	59	68	24	35
Credit-adjusted PPNR**	$650	$671	$719	$636	$672

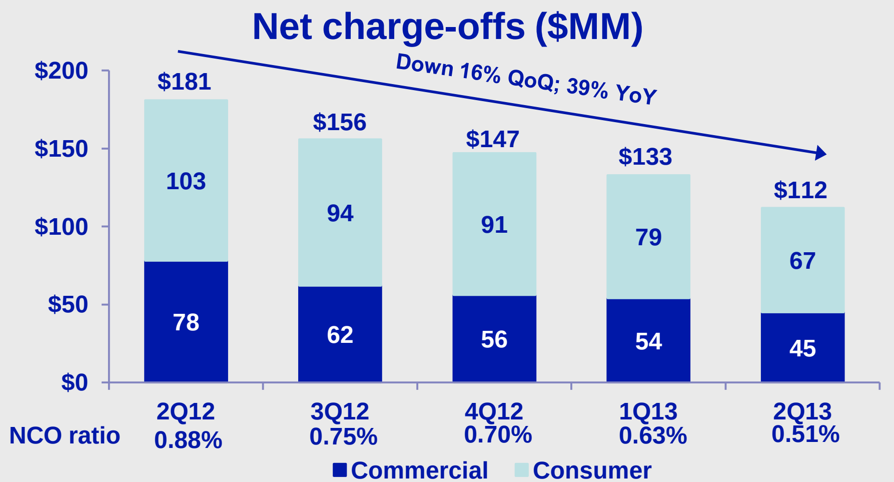
- **PPNR of $923MM up 41% from 1Q13 levels and up 45% from prior year**
- **Adjusted PPNR of $631MM, up 5% sequentially and up 6% from prior year**

Efficiency ratio



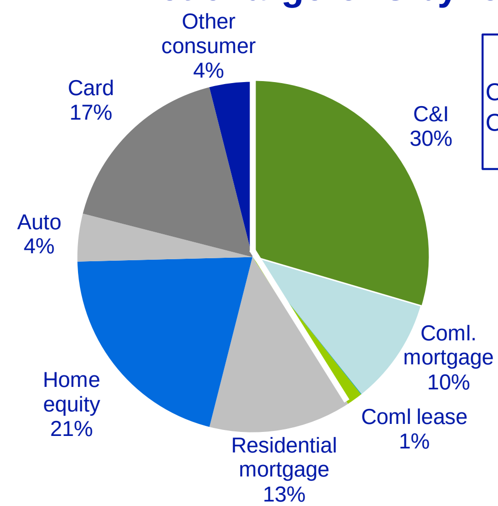
** Non-GAAP measure. See Reg. G reconciliation in appendix.*
*** There are limitations on the usefulness of credit-adjusted PPNR, including the significant degree to which changes in credit and fair value are integral, recurring components of the Bancorp's core operations as a financial institution. 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.

Net charge-offs



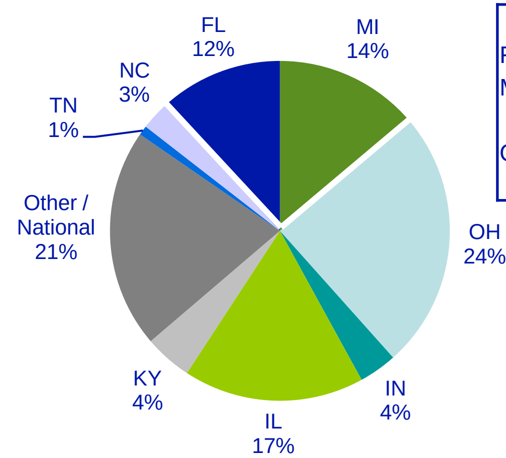
($ in millions)	Actual 2Q12	Actual 1Q13	Actual 2Q13	Seq. Δ $	Seq. Δ %	YOY Δ $	YOY Δ %
C&I	$46	$25	$33	$8	32%	($13)	(28%)
Commercial mortgage	25	26	10	(16)	(58%)	(15)	(57%)
Commercial construction	-	3	-	(3)	NM	-	NM
Commercial lease	7	-	2	2	NM	(5)	(78%)
Commercial	**$78**	**$54**	**$45**	**($9)**	**(15%)**	**($33)**	**(42%)**
Residential mortgage loans	36	20	15	(5)	(29%)	(21)	(59%)
Home equity	39	30	23	(7)	(23%)	(16)	(41%)
Automobile	7	4	5	1	6%	(2)	(22%)
Credit card	18	20	19	(1)	(3%)	1	6%
Other consumer	3	5	5	-	(8%)	2	37%
Consumer	**$103**	**$79**	**$67**	**($12)**	**(17%)**	**($36)**	**(36%)**
Total net charge-offs	**$181**	**$133**	**$112**	**($21)**	**(16%)**	**($69)**	**(39%)**

Net charge-offs by loan type



	$MM	%
Commercial	$45	41%
Consumer	$67	59%
Total	$112	100%

Net charge-offs by geography



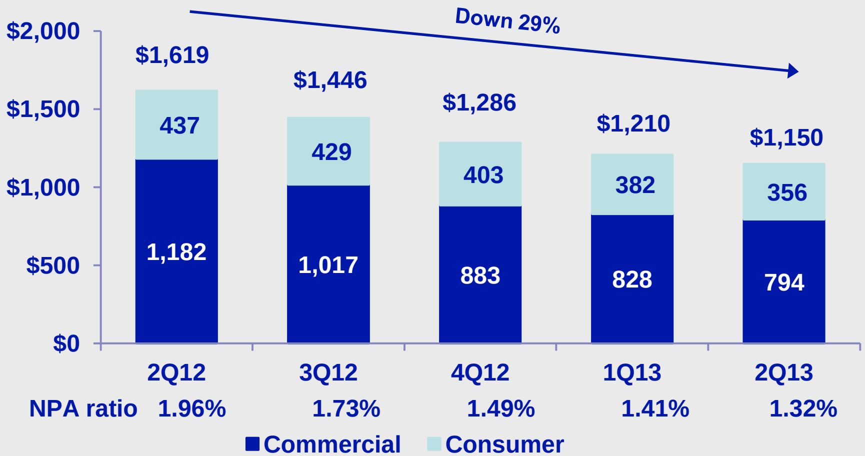
	$MM	%
Florida	$13	12%
Michigan	15	14%
Subtotal	$28	26%
Other	84	74%
Total	$112	100%

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

Note: Numbers may not sum due to rounding.

Nonperforming assets

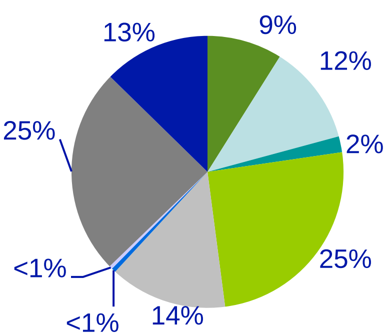
Nonperforming assets ($MM)



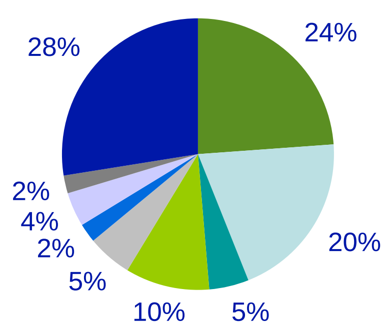
Nonperforming assets continue to improve

- **NPAs of $1.2B excluding held-for-sale down 29% year-over-year**
- **Commercial NPAs of $794MM, down 33% from the previous year**
  - **Homebuilder / developer NPAs of $63MM; represent 8% of total commercial NPAs**
- **Consumer NPAs of $356MM, down 18% from the previous year**
- **NPAs in held-for-sale of $15MM**

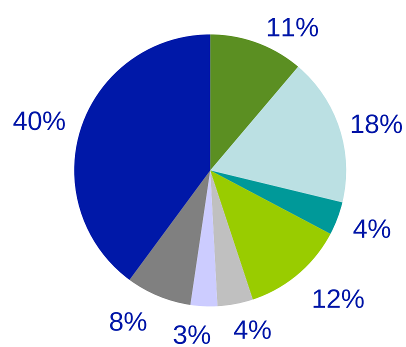
C&I / Lease
$370MM, 32%



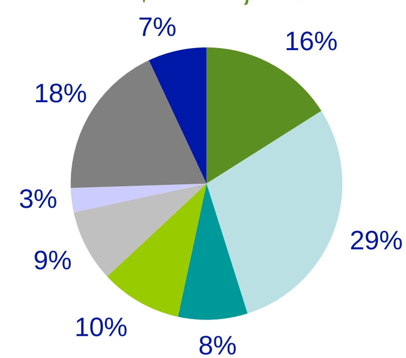
CRE
$424MM, 37%



Residential Mortgage
$312MM, 27%



Other Consumer
$44MM, 4%



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

NPAs exclude loans held-for-sale.

NPL Rollforward

FIFTH THIRD BANK

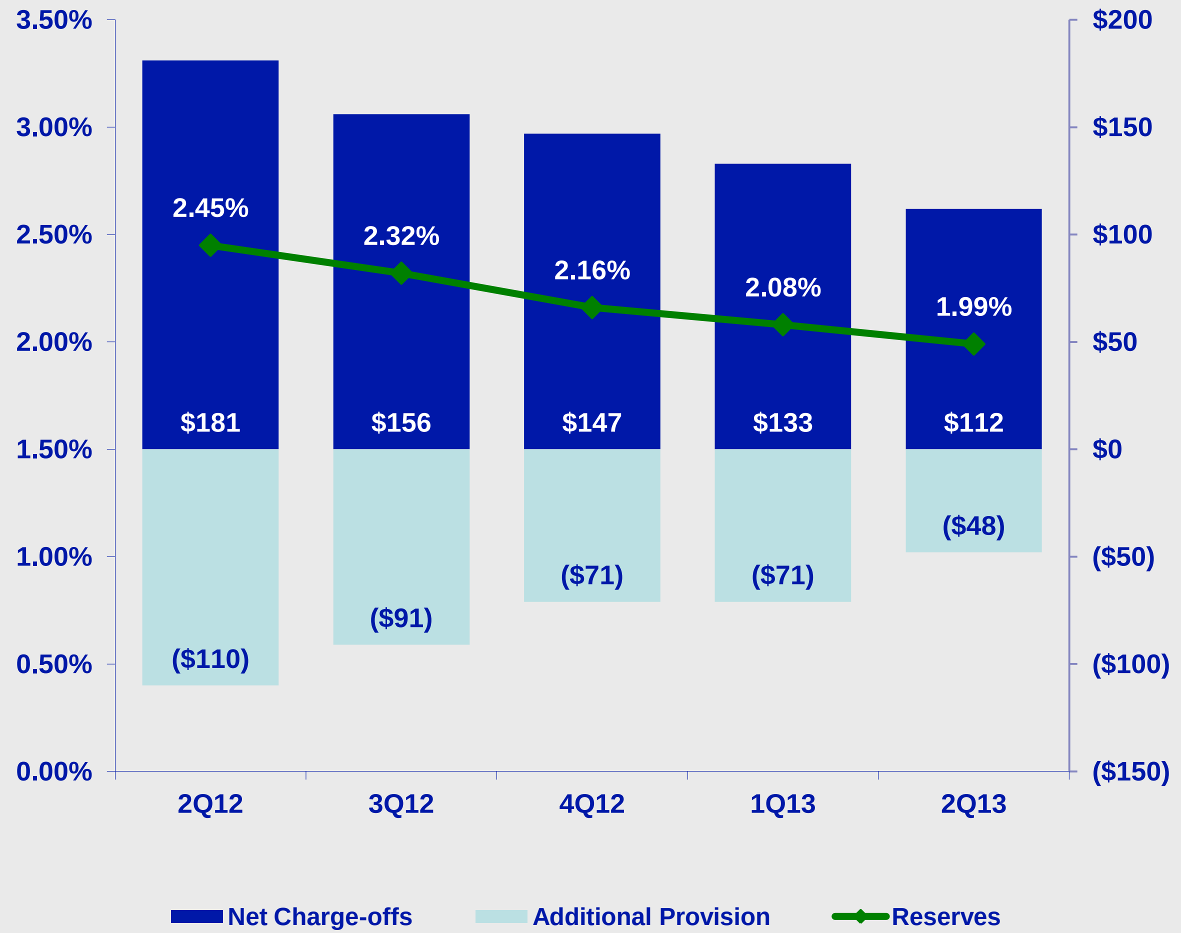
NPL HFI Rollforward					
Commercial					
	2Q12	**3Q12**	**4Q12**	**1Q13**	**2Q13**
Beginning NPL amount	988	983	806	697	639
Transfers to nonperforming	**203**	**120**	**68**	**80**	**151**
Transfers to performing	0	(17)	(4)	(1)	(6)
Transfers to performing (restructured)	(4)	(20)	(5)	(4)	(7)
Transfers to held-for-sale	(3)	(7)	-	(1)	(2)
Loans sold from portfolio	(4)	(18)	(6)	(3)	(2)
Loan paydowns/payoffs	(123)	(159)	(89)	(53)	(80)
Transfers to other real estate owned	(15)	(35)	(22)	(27)	(28)
Charge-offs	(79)	(62)	(55)	(54)	(45)
Draws/other extensions of credit	20	21	4	5	3
Ending Commercial NPL	983	806	697	639	623
Consumer					
	2Q12	**3Q12**	**4Q12**	**1Q13**	**2Q13**
Beginning NPL amount	364	359	347	332	312
Transfers to nonperforming	**182**	**161**	**146**	**124**	**116**
Transfers to performing	(26)	(29)	(28)	(26)	(31)
Transfers to performing (restructured)	(40)	(37)	(34)	(29)	(28)
Transfers to held-for-sale	-	-	-	-	-
Loans sold from portfolio	-	-	-	-	-
Loan paydowns/payoffs	(32)	(38)	(36)	(27)	(32)
Transfers to OREO/other repossessed property	(18)	(17)	(18)	(17)	(21)
Charge-offs	(72)	(53)	(47)	(46)	(30)
Draws/other extensions of credit	1	1	1	1	(1)
Ending Consumer NPL	359	347	332	312	285
Total NPL	**1,342**	**1,153**	**1,029**	**951**	**909**
Total new nonaccrual loans - HFI	**385**	**281**	**214**	**204**	**267**

Significant improvement in NPL inflows over past year

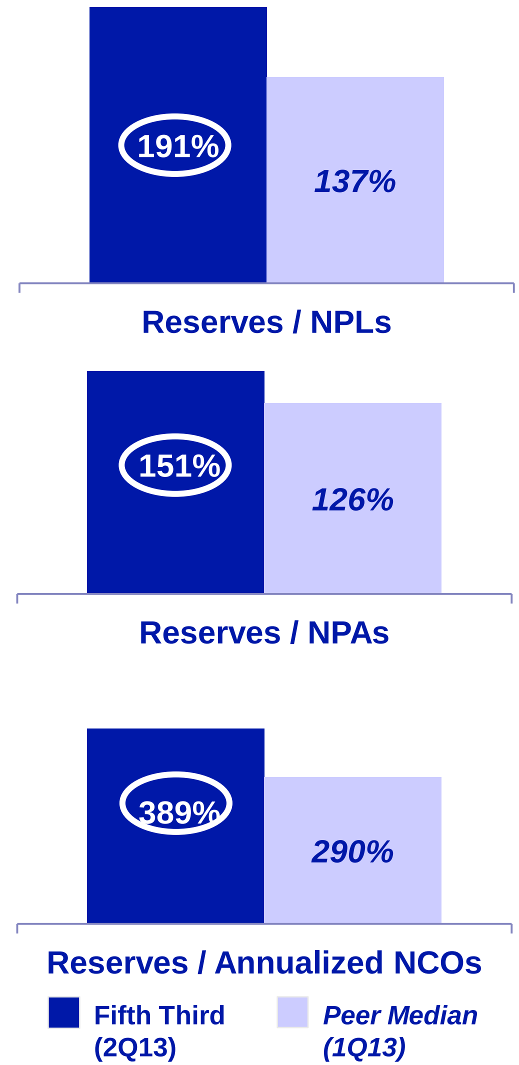
Note: Numbers may not sum due to rounding

Strong reserve position

Industry leading reserve levels



2Q13 coverage ratios strong relative to peers *(1Q13)*

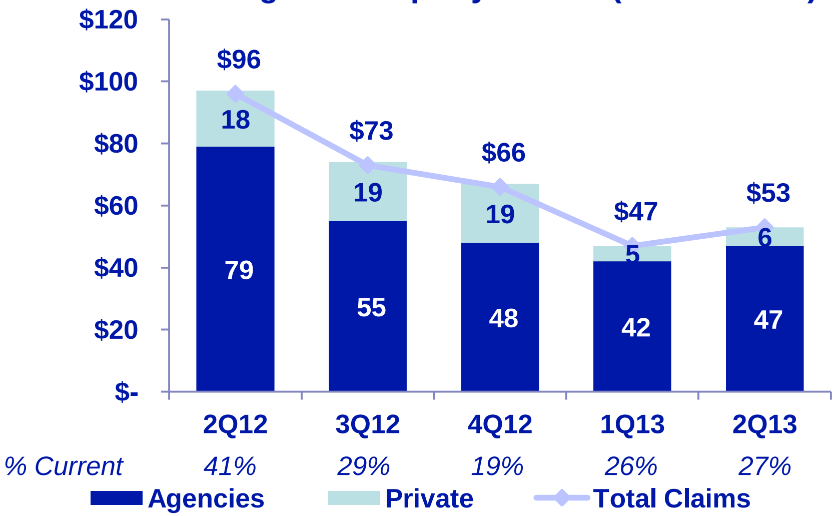


Peer median includes: BBT, CMA, HBAN, KEY, MTB, PNC, RF,STI, USB, WFC, and ZION
Source: SNL and company reports. NPAs / NPLs exclude held-for-sale portion for all banks as well as covered assets for BBT, USB, and ZION

Mortgage repurchase overview

- 2Q13 balances of outstanding claims increased 13% from 1Q13
  - Within recent range of quarterly volatility
- Virtually all sold loans and the majority of new claims relate to agencies
  - 99% of outstanding balance of loans sold
  - 89% of current quarter outstanding claims
- Approximately 87% of outstanding balances of the serviced for others portfolio relates to origination activity in 2009 and later
- Private claims and exposure relate to whole loan sales (no outstanding first mortgage securitizations)
  - Preponderance of private sales prior to 2006
- 2004-2008 vintages account for ~84% of total life to date losses of $422MM from sold portfolio
- $9 increase in representation & warranty reserve resulting from new Freddie Mac guidance regarding potential for 2004-2006 repurchase claims

Outstanding Counterparty Claims ($ in millions)



Repurchase Reserves* ($ in millions)

	2Q12	3Q12	4Q12	1Q13	2Q13
Beginning balance	$71	$75	$99	$131	$133
Net reserve additions	20	39	47	22	20
Repurchase losses	(16)	(15)	(15)	(20)	(14)
Ending balance	$75	$99	$131	$133	$139

Outstanding Balance of Sold Loans ($ in millions)

	Fannie	Freddie	GNMA	Private	Total
2003 and Prior	$422	$1,876	$131	$141	$2,570
2004	177	679	26	103	985
2005	170	806	35	104	1,116
2006	230	644	32	169	1,075
2007	330	1,059	42	140	1,572
2008	407	794	315	-	1,517
2009	969	4,661	2,414	1	8,045
2010	2,298	5,204	2,288	-	9,790
2011	2,962	5,518	1,854	-	10,333
2012	5,274	10,058	4,376	52	19,760
2013	2,425	4,325	3,504	151	10,405
Grand Total	$15,663	$35,625	$15,017	$862	$67,167

9%

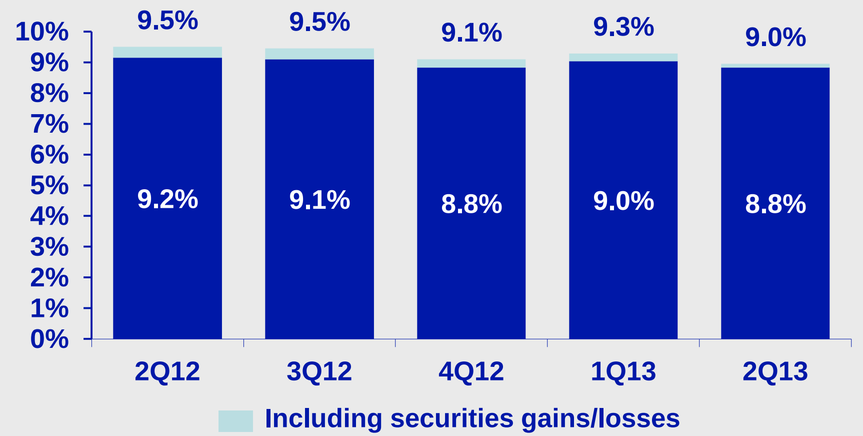
1.2%

* Includes reps and warranty reserve ($117MM) and reserve for loans sold with recourse ($21MM)

Note: Numbers may not sum due to rounding

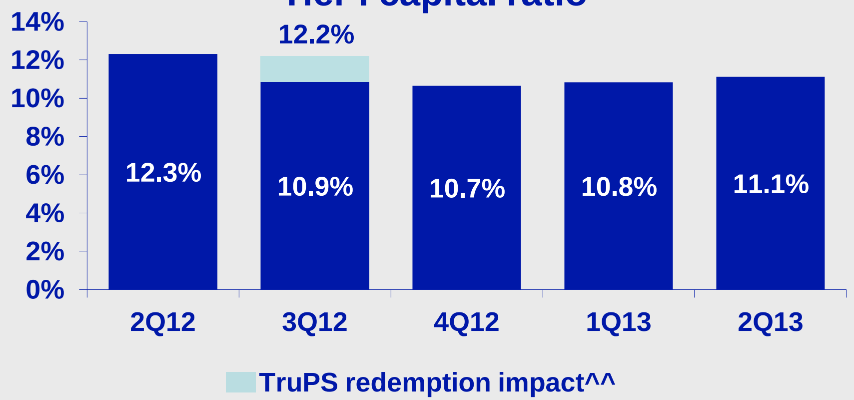
Strong capital position

Tangible common equity ratio^*

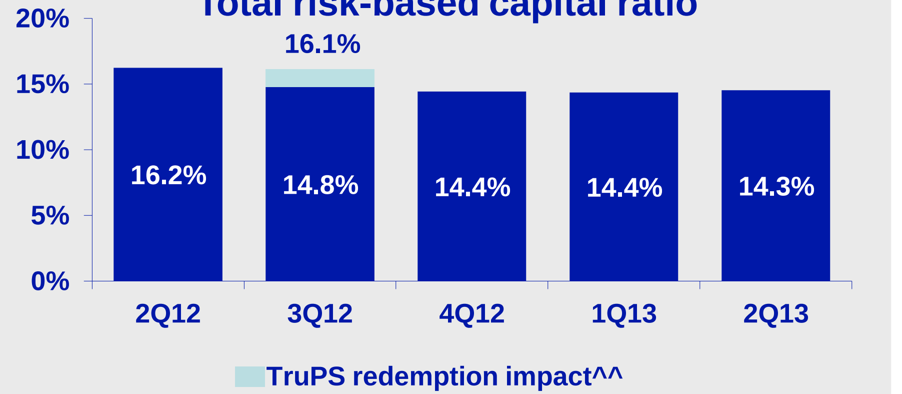


Tier 1 common equity*

Tier I capital ratio



Total risk-based capital ratio



Capital ratios remained strong during the quarter

** Non-GAAP measure. See Reg. G reconciliation in appendix.*
*** Capital ratios estimated; presented under current U.S. capital regulations. The pro forma Basel III Tier I common equity ratio is management's estimate based upon its current interpretation of recent prospective regulatory capital requirements approved in July 2013.*
^ Tangible common equity ratio excluding (dark blue) and including (light blue) unrealized securities gains / losses after-tax
^^ Regulatory capital ratios for Fifth Third as of September 30, 2012, excluding the ~135 bps impact of Fifth Third's call of $1.4B in TruPS in 3Q12
Current period regulatory capital data ratios are estimated.

Fifth Third: Outlook

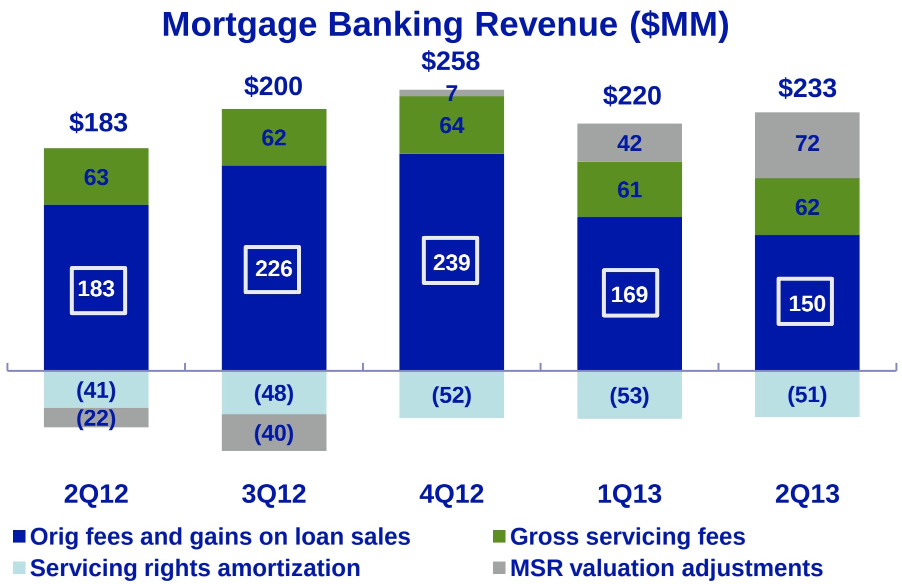
Category	2012-Adjusted#	2013 Outlook#
Balance Sheet:		
• Average loans & leases (excl. HFS)	$82.7B	Mid single digit positive growth
• Average transaction deposits	$78.1B	Mid single digit positive growth
Income Statement:		
• Net interest income*	$3.6B	Consistent with FY2012
• Net interest margin*	3.55% (3.33% 2Q13)	~3.35%
• Noninterest income#	$2.7B	Consistent with FY2012
• Noninterest expense#	$3.9B	Consistent with FY2012
• Pre-provision net revenue**#	$2.4B	Consistent with FY2012
• ROA#	~1.25%	~1.25% +/-
• Effective tax rate #	~28.5%	~28.5%
Asset Quality:		
• Net charge-offs	$704MM (0.85%^^)	Down ~$200MM-$225MM (~0.55%^^)
• Loan loss allowance^	$1.9B (2.16%)	Lower vs. 4Q12
• Nonperforming assets^	$1.3B (1.49%)	Down ~20% vs. 4Q12
Tier 1 common equity^^^**	9.51%	Relatively stable

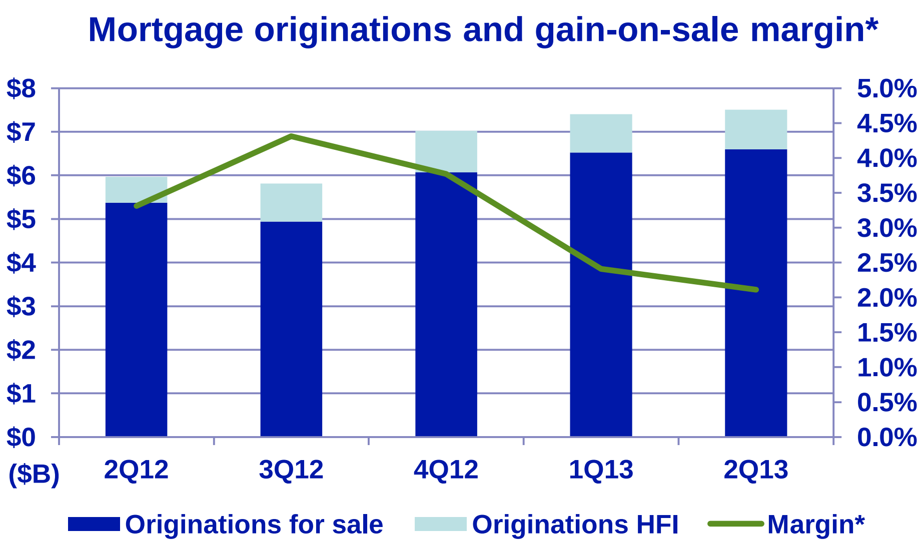
Outlook as of July 18, 2013;
please see cautionary statement on slide 2 for risk factors related to forward-looking statements

 # 2012 fee income excludes a net $305 million in benefit from gains on Vantiv share issuance, Vantiv warrants, and Vantiv debt refinancing costs. 2012 expense excludes $169 million in FHLB and TruPS debt extinguishment costs. 2012 PPNR and ROA exclude $136 million in net benefits from these items (ROA after tax). 2013 outlook does not include Vantiv share sale and warrant gains totaling $352 million or potential but currently unforecasted items, such as any potential additional Vantiv gains, future capital actions, or change in regulatory guidance for treatment of Chapter 7 bankrupt borrowers.
** Presented on a fully-taxable equivalent basis.*
*** Non-GAAP measure. See Reg. G reconciliation on slides 30-31.*
^ Ratio as a percent of loans excluding held-for-sale; allowance expectation assumes current expectation for credit and economic trends and is subject to review in each period.
^^ As a percentage of loans and leases.
^^^ Current period capital ratios estimated. Tier 1 common equity ratio outlook assumes stable common equity levels managed through asset growth and share repurchases. Repurchases subject to ongoing evaluation under the Federal Reserve's CCAR process.

Appendix

Strong mortgage banking results





- Record origination fees and gain on loan sales in FY12
  - Driven by record gain on sale margins and origination volumes
- 2Q13 mortgage volume a record
  - MSR valuation adjustments of positive $72 million offset lower gains on sale
  - Gains down $19MM due to lower gain on sale margins
  - Gain on sale margins declined significantly in June due to rising mortgage rates
- Expect lower mortgage gain on sale revenue on lower volume due to:
  - Impact of higher mortgage rates
  - Waning of refinance boom
  - Competitive pressure on industry margins
  - Lower HARP volumes
- Potential for better mortgage servicing results as rates increase

•Gain-on-sale margin represents gains on all loans originated for sale.

Note: numbers may not sum due to rounding

European Exposure

European Exposure

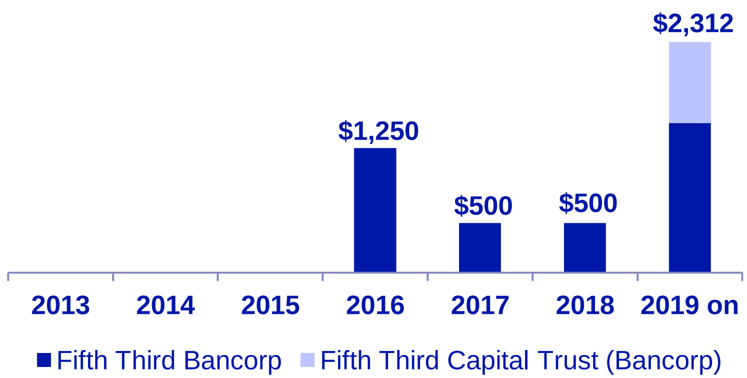
($ in millions)		Sovereigns Total Exposure	Sovereigns Funded Exposure	Financial Institutions Total Exposure	Financial Institutions Funded Exposure	Non-Financial Institutions Total Exposure	Non-Financial Institutions Funded Exposure	Total Total Exposure[a]	Total Funded Exposure
Peripheral Europe[b]	$	-	-	10	-	190	123	**200**	**123**
Other Eurozone[c]		-	-	43	27	1,737	1,140	**1,780**	**1,167**
Total Eurozone		-	-	**53**	**27**	**1,927**	**1,263**	**1,980**	**1,290**
Other Europe[d]		-	-	142	64	787	478	**929**	**542**
Total Europe	$	**-**	**-**	**195**	**91**	**2,714**	**1,741**	**2,909**	**1,832**

- **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 <$200MM**
- **Total exposure to five peripheral Europe countries ~$200MM**
- **~$1.3B in funded exposure to Eurozone-related companies (~1% of total loan portfolio)**

Total exposure includes funded and unfunded commitments, net of collateral; funded exposure excludes unfunded exposure
Peripheral Europe includes Greece, Ireland, Italy, Portugal and Spain
Eurozone includes countries participating in the European common currency (Euro)
Other Europe includes European countries not part of the Euro (primarily the United Kingdom and Switzerland)
Data above includes exposure to U.S. subsidiaries of Europe-domiciled companies

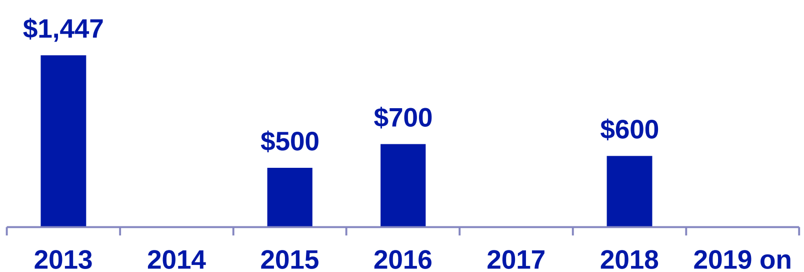
Strong liquidity profile

Holding company unsecured debt maturities ($MM)



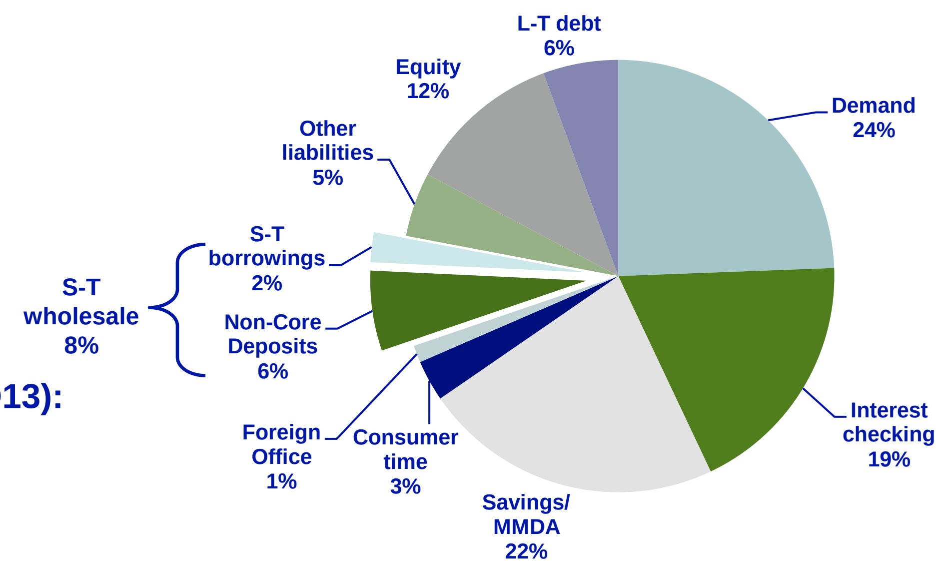
- **Holding Company cash at 6/30/13: $1.8B**
- **Cash currently sufficient to satisfy all fixed obligations in a stressed environment for over 2 years (debt maturities, common and preferred dividends, interest and other expenses) without accessing capital markets; relying on dividends from subsidiaries or any other discretionary actions**
- **Expected cash obligations over the next 24 months**
  - **~$783MM common dividends**
  - **~$74MM Series G preferred dividends**
  - **~$639MM interest and other expenses**

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



- **Available and contingent borrowing capacity (2Q13):**
  - **FHLB ~$11B available, ~$12B total**
  - **Federal Reserve ~$29B**

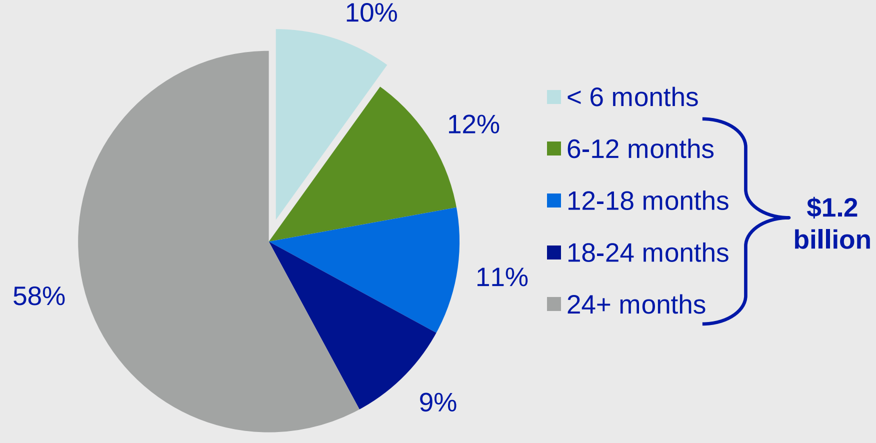
Heavily core funded



Troubled debt restructurings overview

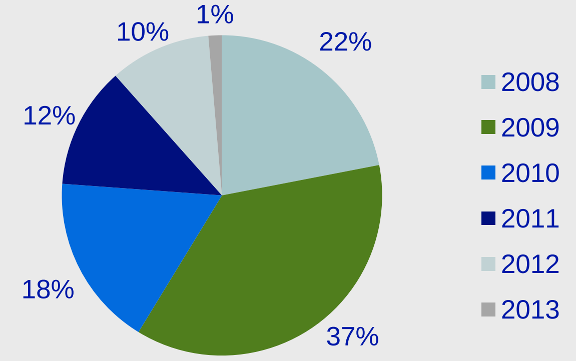
- Successive improvement in vintage performance during 2008 and 2009 as volume of modification increased
- Of $1.8B in consumer TDRs, $1.7B were on accrual status and $162MM were nonaccruals
  - $1.2B of TDRs are current and have been on the books 6 or more months; within that, ~$1B of TDRs are current 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

$1.4B current consumer TDRs (%)

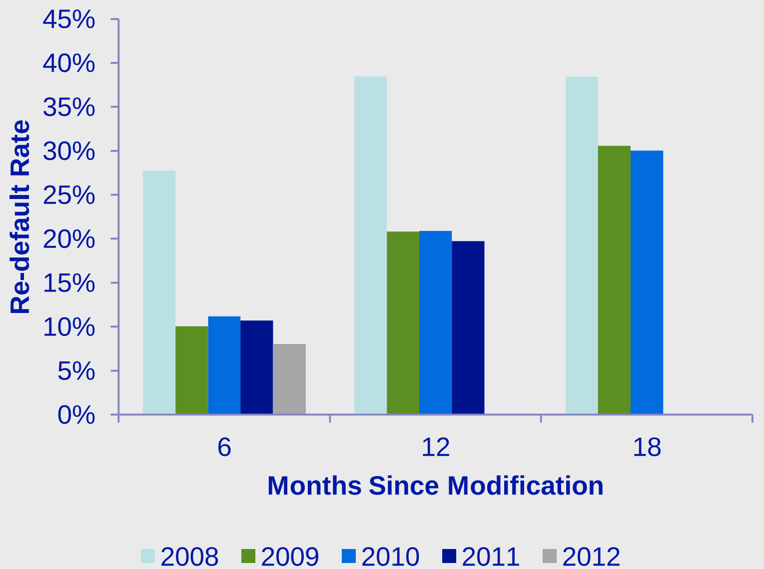


TDR performance has improved in newer vintages

Mortgage TDR Volume by Vintage



Mortgage TDRs that are past due 60 days or more trend by vintage*



Source: Fifth Third and OCC/OTS data through 4Q12

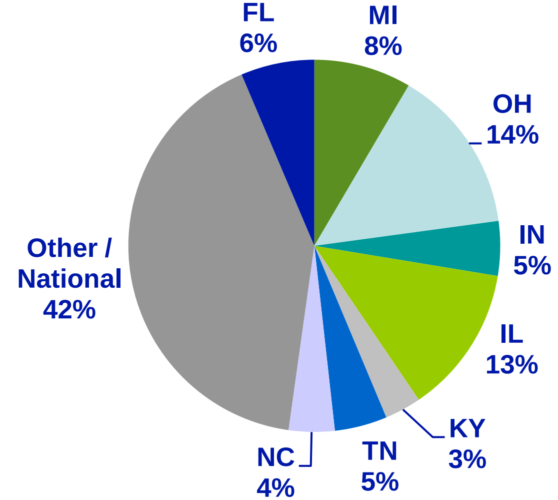
** Fifth Third data includes changes made to align with OCC/OTS methodology (i.e. excludes government loans, closed loans and OREO from calculations)*

Commercial & industrial

Credit trends

($ in millions)	C&I 2Q12	3Q12	4Q12	1Q13	2Q13
EOP Balance*	$32,612	$33,344	$36,038	$36,757	$37,856
Avg Loans*	$32,734	$33,111	$34,301	$36,395	$37,630
90+ days delinquent	$2	$1	$1	$1	-
as % of loans	0.01%	NM	NM	NM	NM
NPAs*	$479	$406	$352	$332	$361
as % of loans	1.47%	1.22%	0.98%	0.90%	0.95%
Net charge-offs	$46	$29	$36	$25	$33
as % of loans	0.57%	0.36%	0.42%	0.28%	0.35%

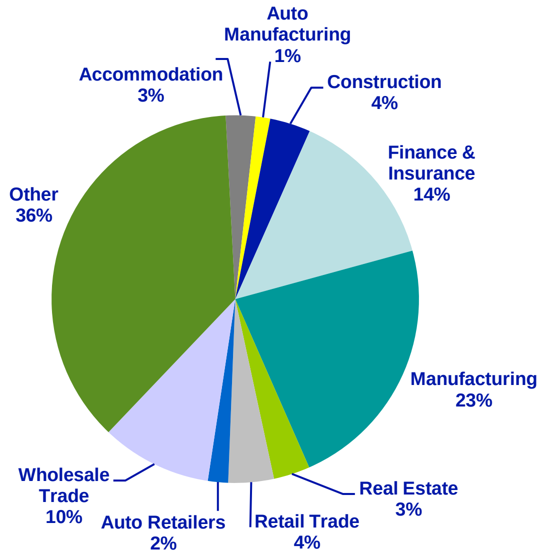
Loans by geography



Comments

- **Commercial & industrial loans represented 43% of total loans and 29% of net charge-offs**
- **FL represented 6% of loans, 10% of 2Q13 losses**

Loans by industry



** Excludes loans held-for-sale.*

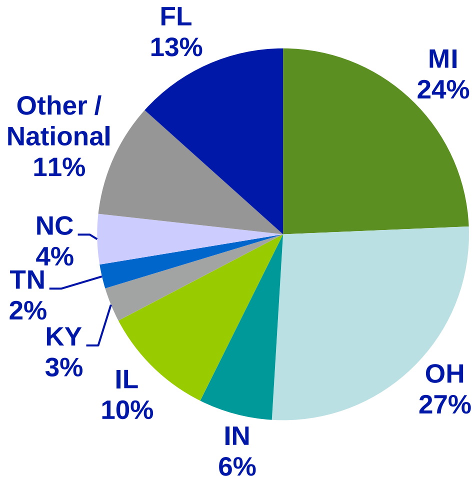
Commercial mortgage

FIFTH THIRD BANK

Credit trends

($ in millions)	Commercial mortgage 2Q12	3Q12	4Q12	1Q13	2Q13
EOP Balance*	$9,662	$9,348	$9,103	$8,766	$8,443
Avg Loans*	$9,810	$9,567	$9,193	$8,965	$8,618
90+ days delinquent	$22	$22	$22	-	-
as % of loans	0.23%	0.24%	0.24%	NM	NM
NPAs*	$555	$489	$434	$409	$355
as % of loans	5.66%	5.15%	4.69%	4.59%	4.15%
Net charge-offs	$25	$28	$17	$26	$10
as % of loans	1.04%	1.15%	0.70%	1.18%	0.50%

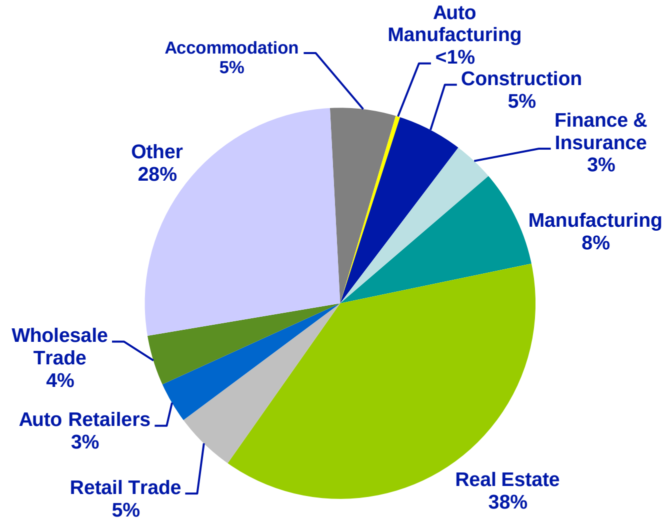
Loans by geography



Comments

- Commercial mortgage loans represented 10% of total loans and 9% of net charge-offs
- Owner occupied 2Q13 NCO ratio of 0.3%, non-owner occupied 2Q13 NCO ratio of 0.7%
- Loans from FL/MI represented 37% of portfolio loans, 49% of portfolio losses in 2Q13

Loans by industry



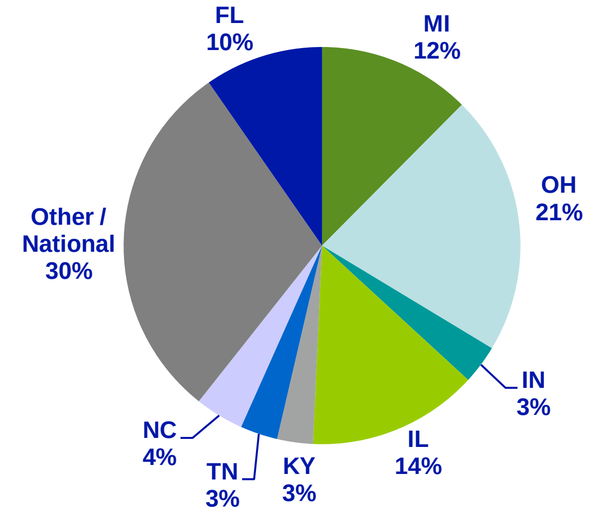
** Excludes loans held-for-sale.*

Commercial construction

Credit trends

	Commercial construction				
($ in millions)	2Q12	3Q12	4Q12	1Q13	2Q13
EOP Balance*	$822	$672	$698	$694	$754
Avg Loans*	$873	$742	$686	$695	$713
90+ days delinquent	-	-	$1	-	-
as % of loans	NM	NM	0.14%	NM	NM
NPAs*	$141	$110	$88	$78	$69
as % of loans	16.57%	15.77%	12.37%	11.12%	8.88%
Net charge-offs	-	$4	$4	$3	-
as % of loans	(0.12%)	2.29%	1.91%	1.44%	(0.04%)

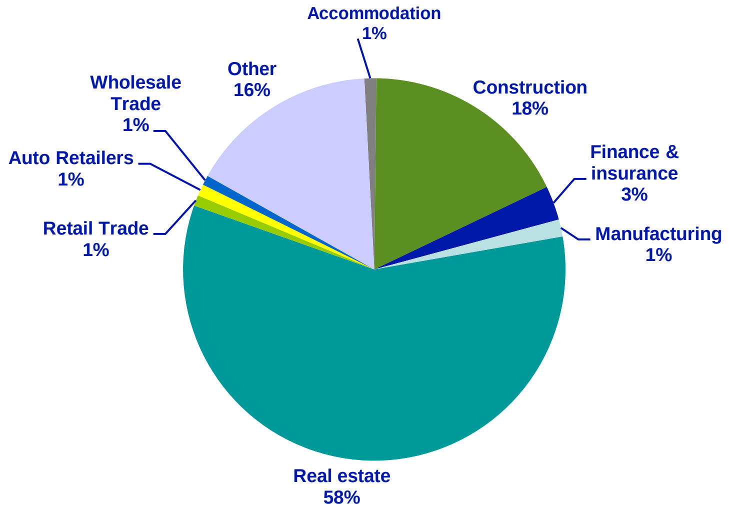
Loans by geography



Comments

- **Commercial construction loans represented 1% of total loans and increased 9% from 1Q13**
- **Loans from FL/MI represented 22% of portfolio loans**

Loans by industry



** Excludes loans held-for-sale.*

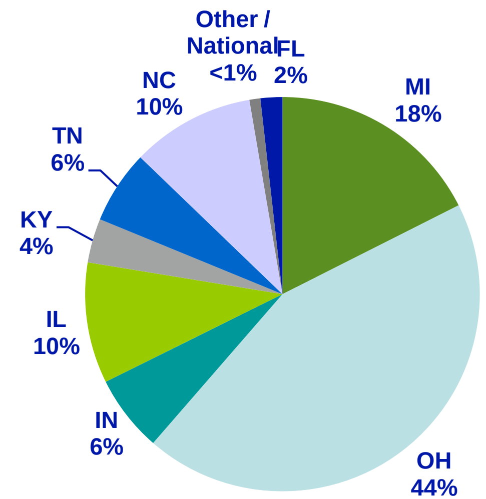
Homebuilders/developers
(included in previous slides)

FIFTH THIRD BANK

Credit trends

($ in millions)	Homebuilders/developers 2Q12	3Q12	4Q12	1Q13	2Q13
EOP Balance*	$376	$376	$318	$309	$285
90+ days delinquent	-	-	-	-	-
as % of loans	NM	NM	NM	NM	NM
NPAs*	$114	$104	$88	$79	$63
as % of loans	26.52%	23.96%	24.19%	22.44%	22.00%
Net charge-offs	$4	$3	-	$1	($1)
as % of loans	4.37%	2.85%	0.28%	1.57%	(0.84%)

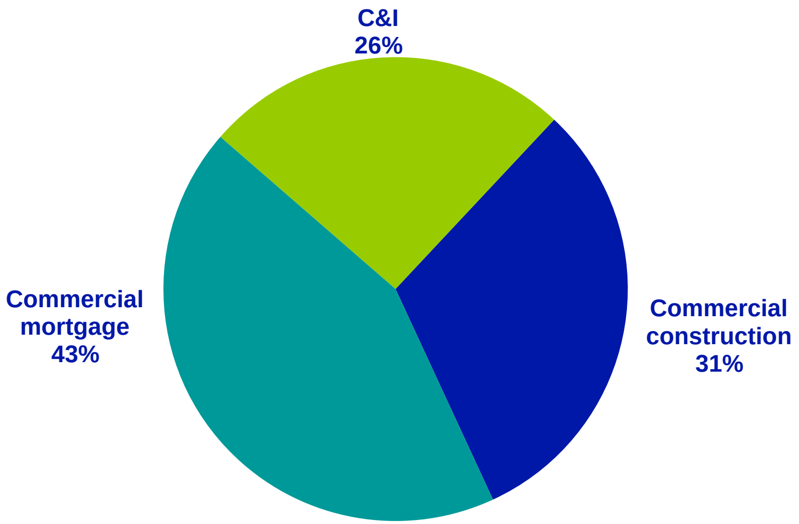
Loans by geography



Comments

- **Originations of builder/developer loans suspended in 2007**
- **Remaining portfolio balance of $253MM, down 92% from peak of $3.3B in 2Q08; represents <1% of total loans and <1% of commercial loans**
- **$63MM of NPAs (60% commercial mortgage, 28% commercial construction, 12% C&I)**

Loans by industry



** Excludes loans held-for-sale.*

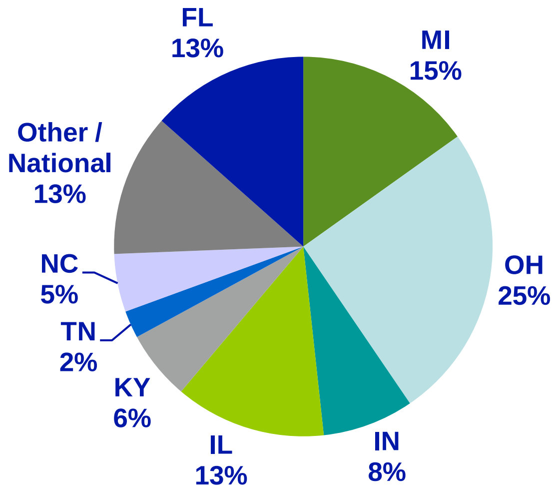
Residential mortgage

FIFTH THIRD BANK

Credit trends

($ in millions)	Residential mortgage 2Q12	3Q12	4Q12	1Q13	2Q13
EOP Balance*	$11,429	$11,708	$12,017	$12,091	$12,400
Avg Loans*	$11,274	$11,578	$11,846	$12,096	$12,260
90+ days delinquent	$80	$76	$75	$74	$71
as % of loans	0.70%	0.65%	0.62%	0.61%	0.57%
NPAs*	$322	$317	$290	$275	$255
as % of loans	2.82%	2.71%	2.41%	2.27%	2.06%
Net charge-offs	$36	$26	$23	$20	$15
as % of loans	1.28%	0.90%	0.77%	0.69%	0.48%

Loans by geography



Comments

- Residential mortgage loans represented 14% of total loans and 13% of net charge-offs
- FL portfolio 13% of residential mortgage loans and 31% of portfolio losses; MI portfolio 15% of residential mortgage loans and 18% of portfolio losses

Portfolio details

- 1st liens: 100%; weighted average LTV: 72.6%
- Weighted average origination FICO: 753
- Origination FICO distribution: <660 6%; 660-689 6%; 690-719 9%; 720-749 14%; 750+ 57%; Other^ 8%

  (note: loans <660 includes CRA loans and FHA/VA loans)
- Origination LTV distribution: <=70 39%; 70.1-80 37%; 80.1-90 7%; 90.1-95 4%; >95 13%
- Vintage distribution: 2013: 14%; 2012 26%; 2011 17%; 2010 9%; 2009 4%; 2008 4%; 2007 5%; 2006 5%; 2005 8%; 2004 and prior 8%
- 13% originated through broker; performance similar to direct

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

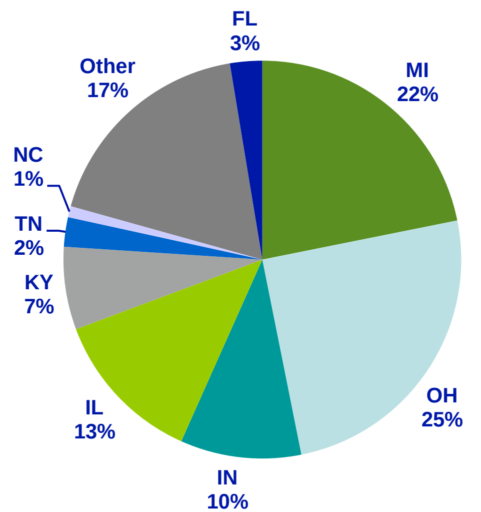
Home equity

Credit trends

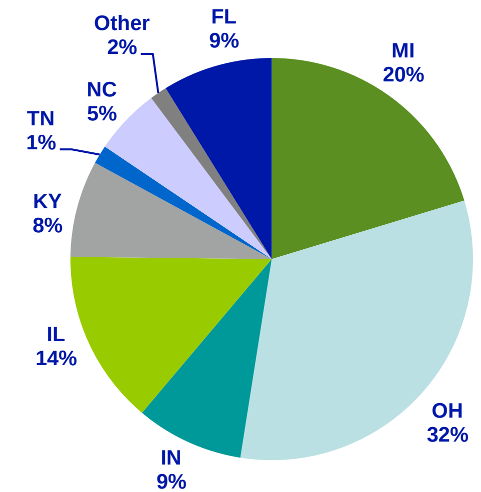
Home equity - brokered					
($ in millions)	2Q12	3Q12	4Q12	1Q13	2Q13
EOP Balance*	$1,458	$1,414	$1,366	$1,321	$1,275
90+ days delinquent	$17	$16	$14	$13	$11
as % of loans	1.15%	1.16%	1.05%	1.02%	0.89%
Net charge-offs	$14	$13	$12	$10	$7
as % of loans	3.76%	3.62%	3.48%	3.08%	2.30%

Home equity - direct					
($ in millions)	2Q12	3Q12	4Q12	1Q13	2Q13
EOP Balance*	$8,919	$8,824	$8,652	$8,406	$8,256
90+ days delinquent	$50	$49	$44	$40	$37
as % of loans	0.56%	0.55%	0.50%	0.47%	0.44%
Net charge-offs	$25	$24	$22	$20	$16
as % of loans	1.14%	1.09%	1.01%	0.93%	0.76%

Brokered loans by geography



Direct loans by geography



Comments

- **Home equity loans represented 11% of total loans and 21% of net charge-offs**
- **Approximately 13% of portfolio in broker product generated 32% total loss**
- **Approximately one third of Fifth Third 2nd liens are behind Fifth Third 1st liens**
- **2005/2006 vintages represent approximately 27% of portfolio; account for 43% of losses**

Portfolio details

- **1st liens: 33%; 2nd liens: 67%**
- **Weighted average origination FICO: 751**
- **Origination FICO distribution^: <660 3%; 660-689 7%; 690-719 13%; 720-749 17%; 750+ 52%; Other 8%**
- **Average CLTV: 73%; Origination CLTV distribution: <=70 40%; 70.1-80 23%; 80.1-90 19%; 90.1-95 6%; >95 12%**
- **Vintage distribution: 2013: 3%; 2012 5%; 2011 3%; 2010 3%; 2009 4%; 2008 10%; 2007 10%; 2006 14%; 2005 13%; 2004 and prior 35%**
- **% through broker channels: 13% WA FICO: 734 brokered, 754 direct; WA CLTV: 88% brokered; 71% direct**

Note: Brokered and direct home equity net charge-off ratios are calculated based on end of period loan balances

^ Includes acquired loans where FICO at origination is not available

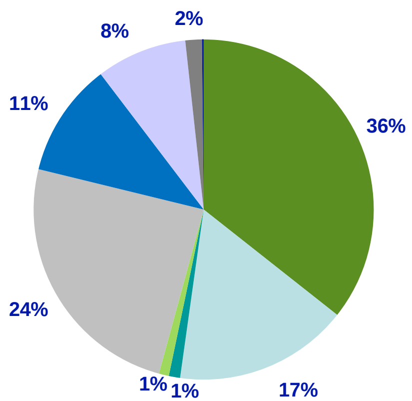
** Excludes loans held-for-sale*

Florida market*

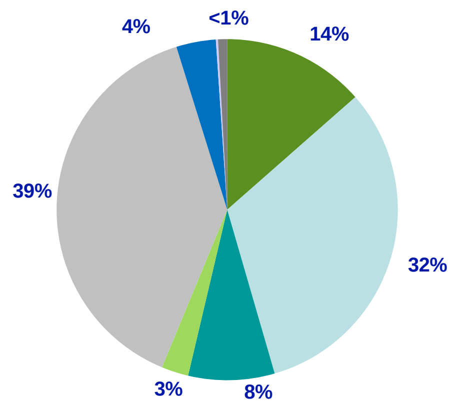
Deterioration in real estate values having effect on credit trends as evidenced by elevated NPA/NCOs in real estate related products

Florida						
	Loans ($B)	% of FITB	NPAs ($MM)	% of FITB	NCOs ($MM)	% of FITB
Commercial loans	2.4	6%	39	11%	3	10%
Commercial mortgage	1.1	13%	93	26%	1	6%
Commercial construction	0.1	10%	24	34%	-	NM
Commercial lease	0.1	2%	7	88%	-	NM
Commercial	3.7	7%	164	21%	4	9%
Mortgage	1.7	13%	113	46%	5	31%
Home equity	0.7	8%	11	19%	3	12%
Auto	0.6	5%	1	8%	-	NM
Credit card	0.1	5%	3	7%	1	6%
Other consumer	0.0	3%	-	NM	1	13%
Consumer	3.1	8%	127	36%	9	14%
Total	6.8	8%	291	25%	13	12%

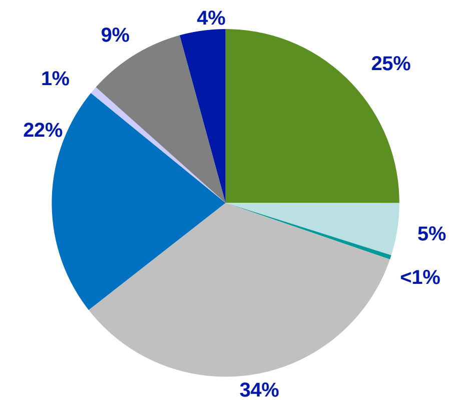
Total Loans



NPAs



NCOs



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

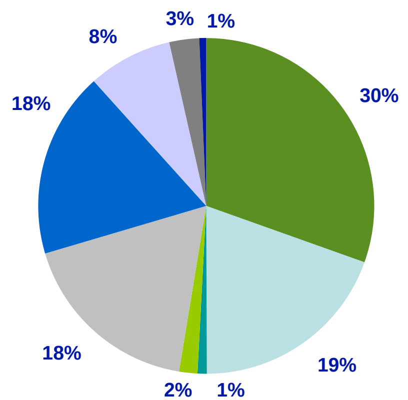
** NPAs exclude loans held-for-sale.*
Note: Numbers may not sum due to rounding

Michigan market*

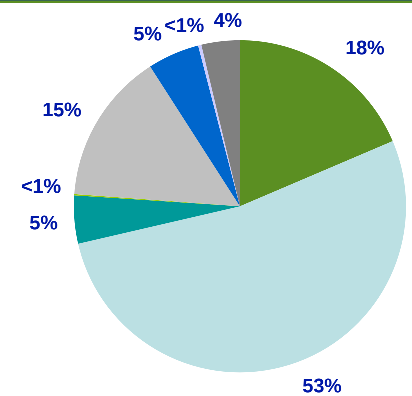
Deterioration in home price values coupled with weak economy impacted credit results due to frequency of defaults and severity

Michigan						
	Loans ($B)	% of FITB	NPAs ($MM)	% of FITB	NCOs ($MM)	% of FITB
Commercial loans	3.2	8%	33	9%	-	NM
Commercial mortgage	2.1	24%	93	26%	5	43%
Commercial construction	0.1	12%	8	12%	-	NM
Commercial lease	0.2	5%	0	3%	-	NM
Commercial	5.5	11%	134	17%	4	9%
Mortgage	1.9	15%	26	10%	3	18%
Home equity	1.9	20%	9	16%	5	20%
Auto	0.9	7%	1	7%	1	15%
Credit card	0.3	14%	7	18%	2	13%
Other consumer	0.1	20%	-	NM	1	16%
Consumer	5.0	14%	42	12%	11	17%
Total	10.5	12%	176	15%	15	14%

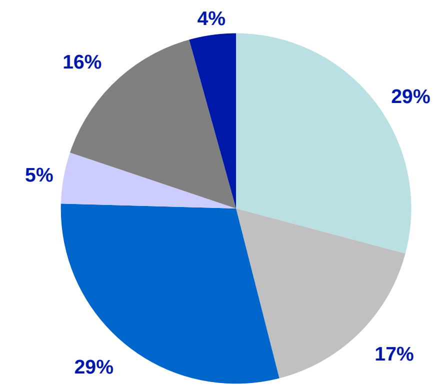
Total Loans



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.*
*** C&I, Commercial Construction, and Commercial Lease net charge-offs resulted in ~$0.5MM net recoveries, which are excluded from this graph.*
Note: Numbers may not sum due to rounding

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				
		June 2013	March 2013	December 2012	September 2012	June 2012
Income before income taxes (U.S. GAAP)		$859	$591	$540	$503	$565
Add:	Provision expense (U.S. GAAP)	64	62	76	65	71
Pre-provision net revenue (a)		923	653	616	568	636
Net income available to common shareholders (U.S. GAAP)		594	413	390	354	376
Add:	Intangible amortization, net of tax	1	1	2	2	2
Tangible net income available to common shareholders		595	414	392	356	378
Tangible net income available to common shareholders (annualized) (b)		2,387	1,679	1,559	1,416	1,520
Average Bancorp shareholders' equity (U.S. GAAP)		14,221	13,779	13,855	13,887	13,628
Less:	Average preferred stock	(717)	(398)	(398)	(398)	(398)
	Average goodwill	(2,416)	(2,416)	(2,417)	(2,417)	(2,417)
	Average intangible assets	(24)	(26)	(28)	(31)	(34)
Average tangible common equity (c)		11,064	10,939	11,012	11,041	10,779
Total Bancorp shareholders' equity (U.S. GAAP)		14,251	13,882	13,716	13,718	13,773
Less:	Preferred stock	(991)	(398)	(398)	(398)	(398)
	Goodwill	(2,416)	(2,416)	(2,416)	(2,417)	(2,417)
	Intangible assets	(23)	(25)	(27)	(30)	(33)
Tangible common equity, including unrealized gains / losses (d)		10,821	11,043	10,875	10,873	10,925
Less: Accumulated other comprehensive income / loss		(149)	(333)	(375)	(468)	(454)
Tangible common equity, excluding unrealized gains / losses (e)		10,672	10,710	10,500	10,405	10,471
Total assets (U.S. GAAP)		123,360	121,382	121,894	117,483	117,543
Less:	Goodwill	(2,416)	(2,416)	(2,416)	(2,417)	(2,417)
	Intangible assets	(23)	(25)	(27)	(30)	(33)
Tangible assets, including unrealized gains / losses (f)		120,921	118,941	119,451	115,036	115,093
Less: Accumulated other comprehensive income / loss, before tax		(229)	(512)	(577)	(720)	(698)
Tangible assets, excluding unrealized gains / losses (g)		120,692	118,429	118,874	114,316	114,395
Common shares outstanding (h)		851	875	882	897	919
Ratios:						
Return on average tangible common equity (b) / (c)		21.6%	15.4%	14.1%	12.8%	14.1%
Tangible common equity (excluding unrealized gains/losses) (e) / (g)		8.83%	9.03%	8.83%	9.10%	9.15%
Tangible common equity (including unrealized gains/losses) (d) / (f)		8.95%	9.28%	9.10%	9.45%	9.49%
Tangible book value per share (d) / (h)		12.71	12.62	12.33	12.12	11.89

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				
	June 2013	March 2013	December 2012	September 2012	June 2012
Total Bancorp shareholders' equity (U.S. GAAP)	$14,251	$13,882	$13,716	$13,718	$13,773
Goodwill and certain other intangibles	(2,496)	(2,504)	(2,499)	(2,504)	(2,512)
Unrealized gains	(149)	(333)	(375)	(468)	(454)
Qualifying trust preferred securities	810	810	810	810	2,248
Other	22	23	33	38	38
Tier I capital	12,438	11,878	11,685	11,594	13,093
Less: Preferred stock	(991)	(398)	(398)	(398)	(398)
Qualifying trust preferred securities	(810)	(810)	(810)	(810)	(2,248)
Qualifying noncontrolling interest in consolidated subsidiaries	(38)	(38)	(48)	(51)	(51)
Tier I common equity (a)	10,599	10,632	10,429	10,335	10,396
Risk-weighted assets, determined in accordance with prescribed regulatory requirements (b)	112,330	109,626	109,699	106,858	106,398
Ratio:					
Tier I common equity (a) / (b)	9.44%	9.70%	9.51%	9.67%	9.77%

Basel III - Estimated Tier 1 common equity ratio

	June 2013
Tier 1 common equity (Basel I)	$10,599
Add: Adjustment related to Capital components	$86
Estimated Tier 1 common equity under final Basel III rules without AOCI (opt out)(c)	$10,685
Add: Adjustment related to AOCI	$149
Estimated Tier 1 common equity under final Basel III rules with AOCI (non opt out)(d)	$10,834
Estimated risk-weighted assets under final Basel III rules (e)	117,383
Estimated Tier 1 common equity ratio under final Basel III rules (opt out) (c) / (e)	9.10%
Estimated Tier 1 common equity ratio under final Basel III rules (non opt out) (d) / (e)	9.23%

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

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