Exhibit 99.2

FIFTH THIRD BANK

# 2Q12 Earnings Conference Call

**July 19, 2012**

**Please refer to earnings release dated July 19, 2012 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 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.*

# 2Q12 in review

- **Net income available to common shareholders of $376mm ($0.40 per diluted common share), vs. $421mm ($0.45 per share) in 1Q12 and $328mm ($0.35 per share) in 2Q11**
  - **Results included a benefit of $56mm pre-tax gain (~$36mm after-tax, or $0.04 per share) on the valuation of the warrant Fifth Third holds in Vantiv; 1Q12 included Vantiv related benefits of ~$0.09 per share**
  - **Effective tax rate of 31.8% vs. 28.6% in 1Q12; seasonal increase in income taxes of $19mm (after-tax) related to expiration of stock options**
  - **Return on assets (ROA) of 1.32%; return on average common equity of 11.4%; return on average tangible common equity** of 14.1%**
- **Credit trends remain favorable**
  - **Net charge-offs (NCOs) of $181mm (0.88% of loans and leases) down $39mm (20 bps) vs. 1Q12; lowest since 4Q07**
  - **Provision expense of $71mm, down $20mm vs. 1Q12; loan loss allowance down $110mm sequentially; allowance to loan ratio of 2.45%, 125% of nonperforming assets (NPAs), 150% of nonperforming loans and leases (NPLs), and 2.8 times 2Q12 annualized NCOs**
  - **Total NPAs of $1.7B including loans held-for-sale (HFS) down $111mm, or 6%, from 1Q12; NPAs excluding loans HFS of $1.6B down $54mm, or 3%; lowest since 1Q08**
  - **NPA ratio of 1.96% down 7 bps from 1Q12, NPL ratio of 1.62% down 2 bps from 1Q12**
  - **Total delinquencies (loans 30-89 days past due and ≥90 days past due) down 2% sequentially, lowest since 2005**
- **Strong capital ratios***
  - **Tier 1 common ratio 9.77%**, up 13 bps sequentially**
  - **Tier 1 capital ratio 12.31%***, Total capital ratio 16.24%***, Leverage ratio 11.39%*****
  - **Tangible common equity ratio** of 9.15% excluding unrealized gains/losses; 9.49% including them**
  - **Book value per share of $14.56; tangible book value per share** of $11.89 up 2% from 1Q12 and 13% from 2Q11**

** Capital ratios estimated; presented under current U.S. capital regulations. U.S. banking regulators have recently proposed new capital rules for U.S. banks as well as changes to risk-weightings ("the Standardized Approach"). The proposals have been presented for public comment. We are currently evaluating these proposals and their potential impact.*

*** Non-GAAP measure; see Reg. G reconciliation in appendix.*

**** Pro forma regulatory capital ratios for Fifth Third as of June 30, 2012, including the impact of Fifth Third's call of $1.4 billion in trust preferred securities ("TruPS") in July of 2012, were as follows: Tier 1 Capital ratio of 11.0%, Total capital ratio of 14.9% and leverage ratio of 10.1%.*

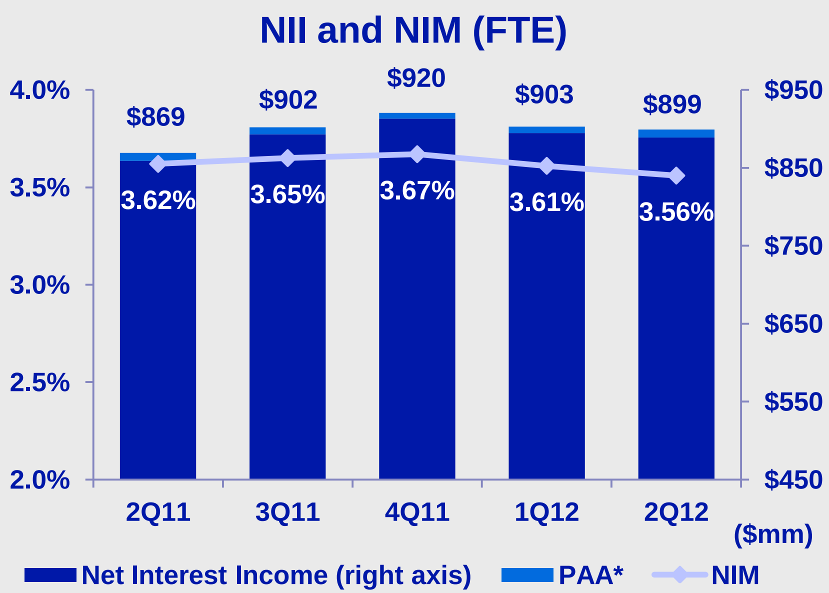
# Financial summary

| ($ in millions) | Actual 2Q11 | 1Q12 | 2Q12 | Seq. Δ $ | % | YOY Δ $ | % |
|---|---|---|---|---|---|---|---|
| **Average Balances** | | | | | | | |
| Commercial loans* | $43,570 | $45,913 | $46,886 | $973 | 2% | $3,316 | 8% |
| Consumer loans* | 34,367 | 35,587 | 35,700 | 113 | - | 1,333 | 4% |
| **Total loans & leases*** | **$77,937** | **$81,500** | **$82,586** | **$1,086** | **1%** | **$4,649** | **6%** |
| **Core deposits** | **$78,244** | **$81,686** | **$81,980** | **$294** | **-** | **$3,736** | **5%** |
| **Income Statement Data** | | | | | | | |
| Net interest income (taxable equivalent) | $869 | $903 | $899 | ($4) | - | $30 | 3% |
| Provision for loan and lease losses | 113 | 91 | 71 | (20) | (21%) | (42) | (37%) |
| Noninterest income | 656 | 769 | 678 | (91) | (12%) | 22 | 3% |
| Noninterest expense | 901 | 973 | 937 | (36) | (4%) | 36 | 4% |
| **Net Income** | **$337** | **$430** | **$385** | **($45)** | **(10%)** | **$48** | **14%** |
| **Net income available to common shareholders** | **$328** | **$421** | **$376** | **($45)** | **(11%)** | **$48** | **15%** |
| **Pre-provision net revenue^** | **$619** | **$694** | **$636** | **($58)** | **(8%)** | **$17** | **3%** |
| **Earnings per share, diluted** | **$0.35** | **$0.45** | **$0.40** | **($0.05)** | **(11%)** | **$0.05** | **14%** |
| **Net interest margin** | **3.62%** | **3.61%** | **3.56%** | **(5bps)** | **(1%)** | **(6bps)** | **(2%)** |
| **Return on average assets** | **1.22%** | **1.49%** | **1.32%** | **(17bps)** | **(11%)** | **10bps** | **8%** |
| **Return on average common equity** | **11.0%** | **13.1%** | **11.4%** | **(170bps)** | **(13%)** | **40bps** | **4%** |
| **Return on average tangible common equity^** | **14.0%** | **16.2%** | **14.1%** | **(210bps)** | **(13%)** | **10bps** | **1%** |

- **2Q12 earnings of $0.40 per diluted share included benefit of $56mm ($0.04 per share after-tax) on the valuation of the warrant Fifth Third holds in Vantiv compared with 1Q12 EPS of $0.45, which included net Vantiv-related benefits of $127 million ($0.09 per share after-tax).**
- **Return on assets of 1.32% up 10 bps compared with 2Q11 due to strong core results resulting from focus on fee income, continued expense management, and higher gains on Vantiv warrants**

** Excluding loans held-for-sale*
*^ 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*

# Net interest income

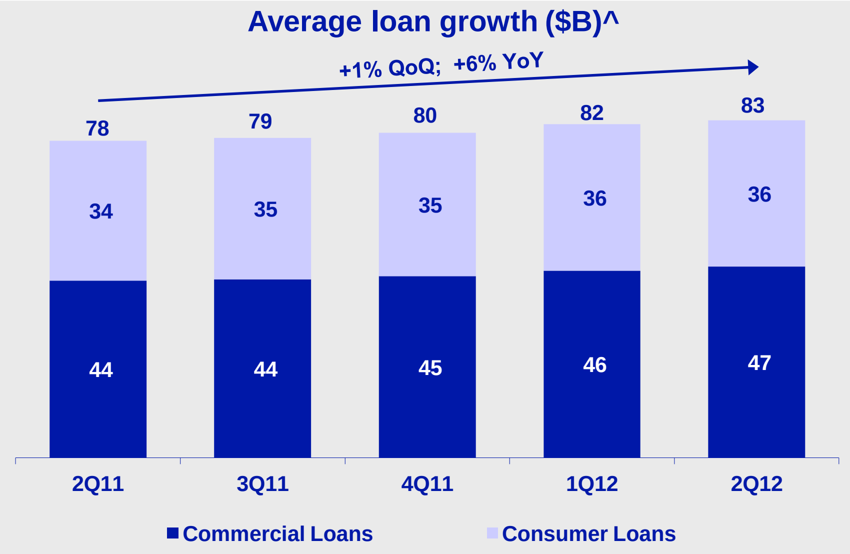



| Yield Analysis | 2Q11 | 1Q12 | 2Q12 | Seq. Δ (bps) | YoY Δ (bps) |
|---|---|---|---|---|---|
| Commercial and industrial loans | 4.35% | 4.20% | 4.13% | (7) | (22) |
| Commercial mortgage loans | 4.00% | 3.95% | 3.81% | (14) | (19) |
| Commercial construction loans | 3.01% | 3.04% | 3.05% | 1 | 4 |
| Commercial leases | 4.06% | 3.79% | 3.68% | (11) | (38) |
| Residential mortgage loans | 4.54% | 4.17% | 4.12% | (5) | (42) |
| Home equity | 3.91% | 3.85% | 3.80% | (5) | (11) |
| Automobile loans | 4.81% | 3.99% | 3.76% | (23) | (105) |
| Credit card | 9.91% | 9.43% | 9.92% | 49 | 1 |
| Other consumer loans and leases | 22.02% | 40.13% | 42.87% | 274 | NM |
| **Total loans and leases** | **4.54%** | **4.34%** | **4.26%** | **(8)** | **(28)** |
| Taxable securities | 3.97% | 3.68% | 3.48% | (20) | (49) |
| Tax exempt securities | 6.41% | 5.60% | 5.02% | (58) | (139) |
| Other short-term investments | 0.25% | 0.26% | 0.24% | (2) | (1) |
| **Total interest-earning assets** | **4.37%** | **4.18%** | **4.08%** | **(10)** | **(29)** |
| **Total interest-bearing liabilities** | **1.00%** | **0.79%** | **0.73%** | **(6)** | **(27)** |
| **Net interest spread** | **3.37%** | **3.39%** | **3.35%** | **(4)** | **(2)** |

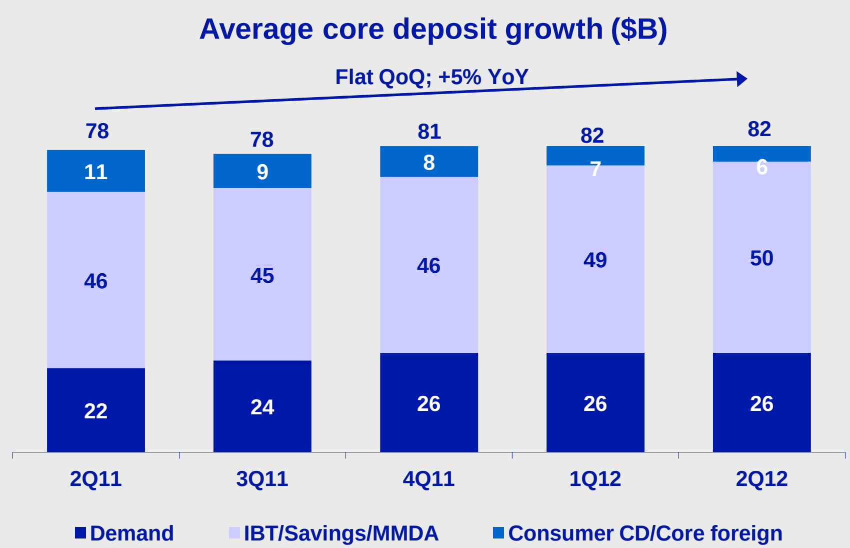
- **Sequential net interest income decline reflected asset yield compression in loans and securities, partially offset by growth in C&I and residential mortgage loan balances**
  - **NII down $4mm sequentially and up $30mm, or 3%, year-over-year**
  - **NIM down 5 bps sequentially and 6 bps year-over-year**
- **Yield on interest-earning assets declined 10 bps sequentially and 29 bps year-over-year**

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

# Balance sheet




- C&I loans up 4% sequentially and 17% from 2Q11
- CRE loans down 3% sequentially and 13% from 2Q11
- Consumer loans were flat sequentially and up 4% year-over-year
- Average warehoused residential mortgage loans held-for-sale were $1.8B in 2Q12 versus $2.1B in 1Q12




- Core deposit to loan ratio of 99% down 1% versus 2Q11
  - DDAs up 1% sequentially and 19% year-over-year
  - Consumer average transaction deposits up 1% sequentially and 6% from the previous year
  - Commercial average transaction deposits flat sequentially and up 12% from the previous year

*^ Excludes loans held-for-sale*

*Note: Numbers may not sum due to rounding*

# Noninterest income

## Noninterest income

| ($ in millions) | Actual 2Q11 | Actual 1Q12 | Actual 2Q12 | Seq. Δ $ | Seq. Δ % | YOY Δ $ | YOY Δ % |
|---|---|---|---|---|---|---|---|
| Service charges on deposits | $126 | $129 | $130 | $1 | 1% | $4 | 4% |
| Corporate banking revenue | 95 | 97 | 102 | 5 | 5% | 7 | 7% |
| Mortgage banking net revenue | 162 | 204 | 183 | (21) | (10%) | 21 | 13% |
| Investment advisory revenue | 95 | 96 | 93 | (3) | (4%) | (2) | (2%) |
| Card and processing revenue | 89 | 59 | 64 | 5 | 9% | (25) | (28%) |
| Other noninterest income | 83 | 175 | 103 | (72) | (41%) | 20 | 25% |
| Securities gains, net | 6 | 9 | 3 | (6) | (67%) | (3) | (50%) |
| Securities gains, net - non-qualifying hedges on MSRs | - | - | - | - | - | - | - |
| **Noninterest income** | **$656** | **$769** | **$678** | **($91)** | **(12%)** | **$22** | **3%** |

- **Noninterest income of $678mm decreased $91mm, or 12%, from prior quarter primarily due to the 1Q12 benefit of the Vantiv, Inc. IPO; 3% year-over-year increase driven by higher Vantiv warrant valuation and mortgage banking revenue**
- **2Q12 debit interchange revenue of $30mm, versus $29mm in 1Q12 and $60mm in 2Q11**
- **Credit costs recorded in noninterest income:**

| ***($ in millions)*** | **Actual 2Q11** | **Actual 1Q12** | **Actual 2Q12** |
|---|---|---|---|
| **Gain / (loss) on sale of loans** | $8 | $5 | $8 |
| **Commercial loans HFS FV adjustment** | (9) | (1) | (5) |
| **Gain / (loss) on sale of OREO properties** | (26) | (17) | (19) |
| **Mortgage repurchase costs** | - | (2) | (2) |
| **Total credit-related revenue impact** | **($28)** | **($14)** | **($17)** |



*Note: Numbers may not sum due to rounding*

# Noninterest expense

## Noninterest expense

| ($ in millions) | Actual 2Q11 | Actual 1Q12 | Actual 2Q12 | Seq. Δ $ | Seq. Δ % | YOY Δ $ | YOY Δ % |
|---|---|---|---|---|---|---|---|
| Salaries, wages and incentives | $365 | $399 | $393 | ($6) | (2%) | $28 | 8% |
| Employee benefits | 79 | 112 | 84 | (28) | (25%) | 5 | 6% |
| Net occupancy expense | 75 | 77 | 74 | (3) | (4%) | (1) | (1%) |
| Technology and communications | 48 | 47 | 48 | 1 | 3% | 0 | 1% |
| Equipment expense | 28 | 27 | 27 | - | - | (1) | (2%) |
| Card and processing expense | 29 | 30 | 30 | 0 | 2% | 1 | 4% |
| Other noninterest expense | 277 | 281 | 281 | - | - | 4 | 1% |
| **Noninterest expense** | **$901** | **$973** | **$937** | **($36)** | **(4%)** | **$36** | **4%** |

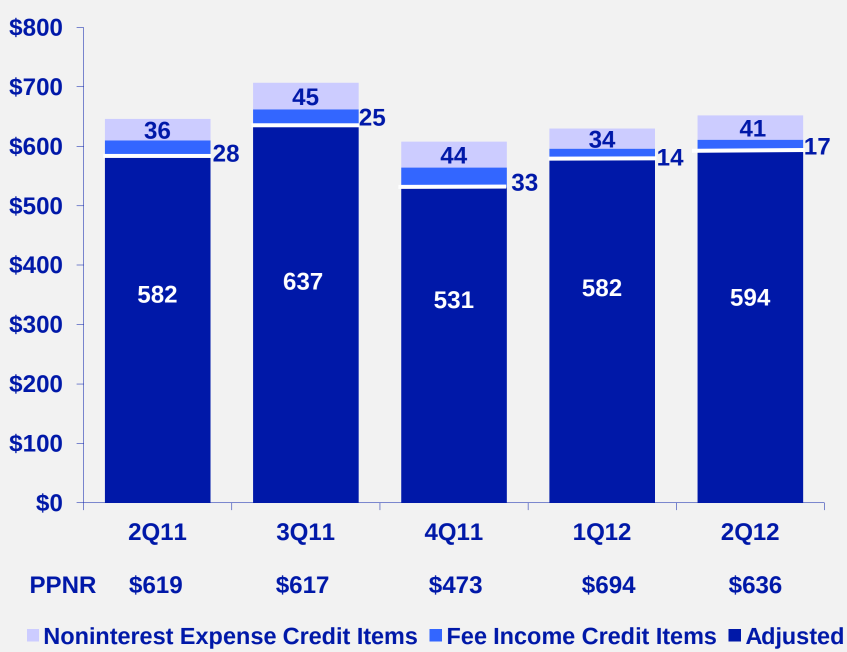
- **Noninterest expense of $937mm decreased $36mm, or 4%, compared with 1Q12 and included $17 million benefit related to affordable housing investments and FDIC insurance. Lower employee benefit costs, partially offset by increased marketing expenses, also contributed to the sequential decline.**
- **Credit costs recorded in noninterest expense:**

| *($ in millions)* | Actual 2Q11 | Actual 1Q12 | Actual 2Q12 |
|---|---|---|---|
| **Mortgage repurchase expense** | $14 | $15 | $18 |
| **Provision for unfunded commitments** | (14) | (2) | (1) |
| **Derivative valuation adjustments** | 1 | (4) | (0) |
| **OREO expense** | 6 | 5 | 5 |
| **Other problem asset related expenses** | 29 | 19 | 19 |
| **Total credit-related operating expenses** | **$36** | **$34** | **$41** |

*Note: Numbers may not sum due to rounding*

# Pre-tax pre-provision earnings*

## PPNR trend




## PPNR reconciliation

| ($ in millions) | 2Q11 | 3Q11 | 4Q11 | 1Q12 | 2Q12 |
|---|---|---|---|---|---|
| Income before income taxes (U.S. GAAP) (a) | $506 | $530 | $418 | $603 | $565 |
| Add: Provision expense (U.S. GAAP) (b) | 113 | 87 | 55 | 91 | 71 |
| PPNR (a) + (b) | $619 | $617 | $473 | $694 | $636 |
| Adjustments to remove (benefit) / detriment^: | | | | | |
| Vantiv IPO gain | - | - | - | (115) | - |
| Vantiv debt refinancing | - | - | - | 34 | - |
| Valuation of 2009 Visa total return swap | 4 | 17 | 54 | 19 | 17 |
| Securities (gains) / losses | (6) | (26) | (5) | (9) | (3) |
| Non-income tax related assessment resolution | - | - | - | (23) | - |
| Vantiv warrants & puts | (29) | (3) | (10) | (46) | (56) |
| Extinguishment (gains) / losses | (6) | - | - | 9 | - |
| Termination of certain borrowings and hedging transactions | - | 28 | - | - | - |
| Severance expense | - | - | - | 6 | - |
| Valuation of bank premises moved to HFS | - | - | - | - | 17 |
| FDIC insurance expense | - | - | - | - | (9) |
| Gain on sale of affordable housing | - | - | - | - | (8) |
| Litigation reserve additions | - | 4 | 19 | 13 | - |
| Adjusted PPNR | $582 | $637 | $531 | $582 | $594 |
| Credit-related items^^: | | | | | |
| In noninterest income | 28 | 25 | 33 | 14 | 17 |
| In noninterest expense | 36 | 45 | 44 | 34 | 41 |
| Credit-adjusted PPNR** | $646 | $707 | $608 | $630 | $652 |

- **PPNR of $636mm down 8% from 1Q12 levels and up 3% over prior year**
- **Adjusted PPNR of $594mm, including negative adjustments totaling $42mm, up 2% sequentially and year-over-year**

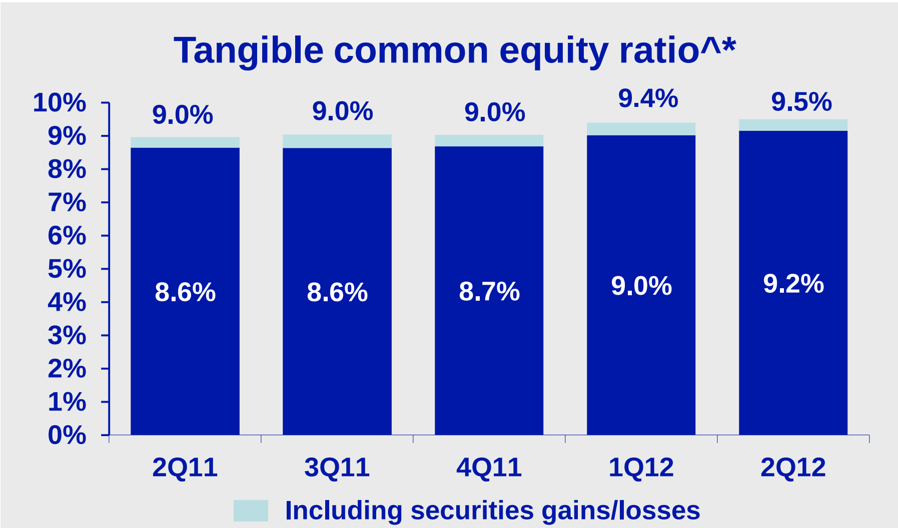
** Non-GAAP measure. See Reg. G reconciliation in appendix.*

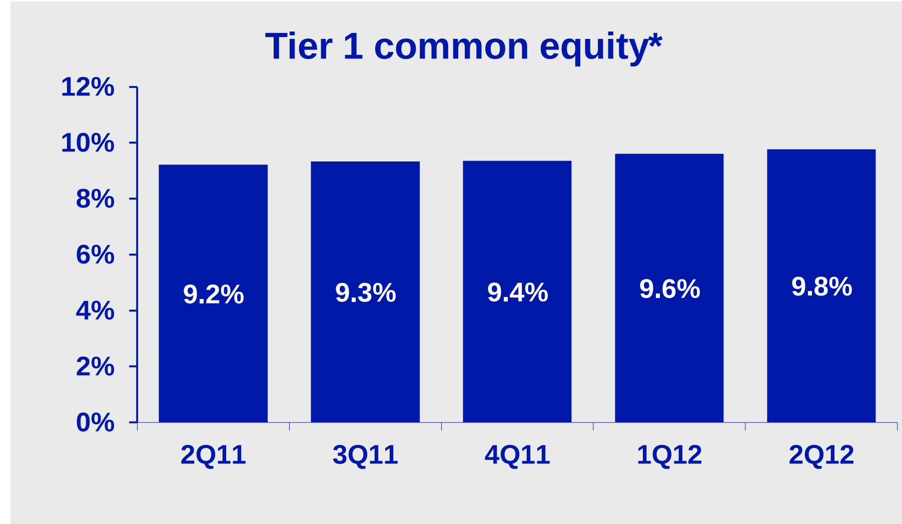
*** There are limitations on the usefulness of credit-adjusted PPNR, including the significant degree to which changes in credit and fair value are integral, recurring components of the Bancorp's core operations as a financial institution. This measure has been included herein to facilitate a greater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

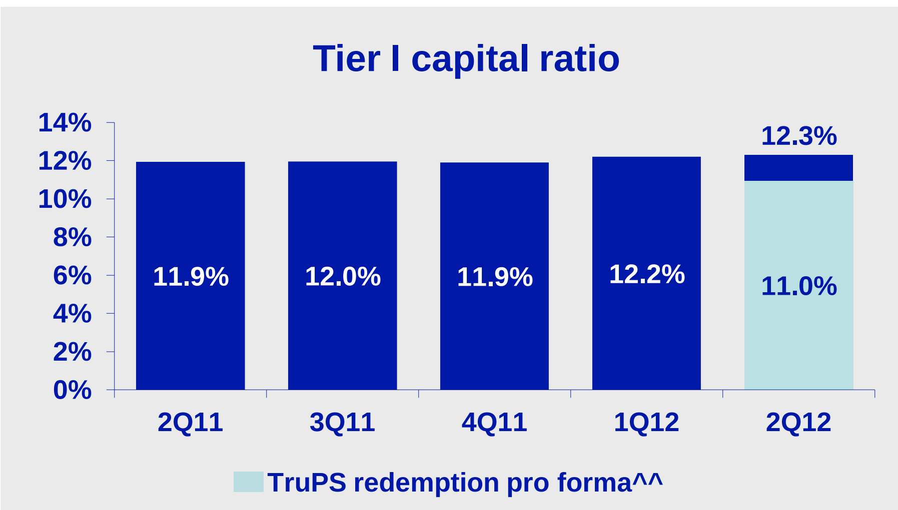
*^ Prior quarters include similar adjustments.*

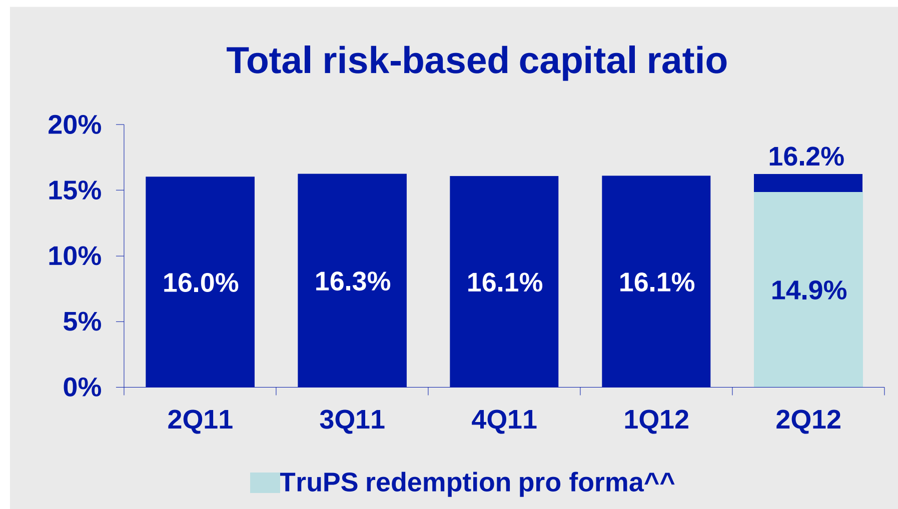
*^^ See Slide 7 and Slide 8 for detailed breakout of credit-related items.*

# Strong capital position



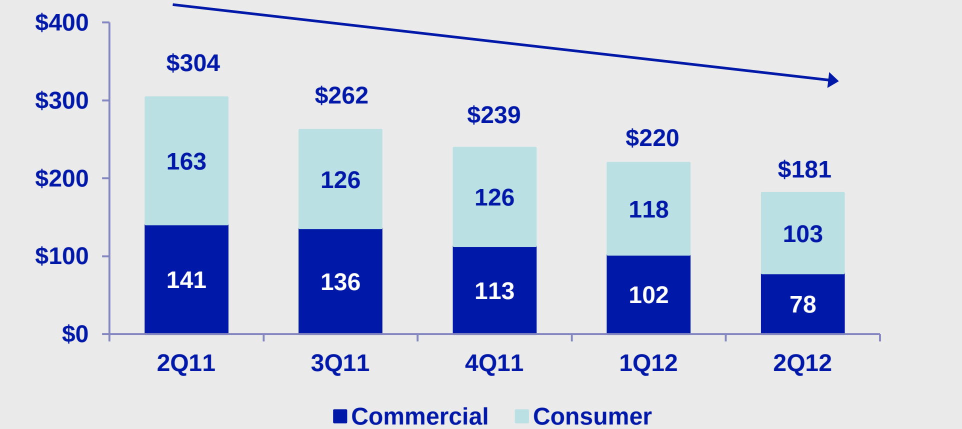




**Capital ratios remained strong during the quarter and reflected growth in retained earnings**

*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*
*^^ Pro forma regulatory capital ratios for Fifth Third as of June 30, 2012, including the impact of Fifth Third's call of $1.4B in trust preferred securities ("TruPS") in July of 2012*
**Non-GAAP measure. See Reg. G reconciliation in appendix.*

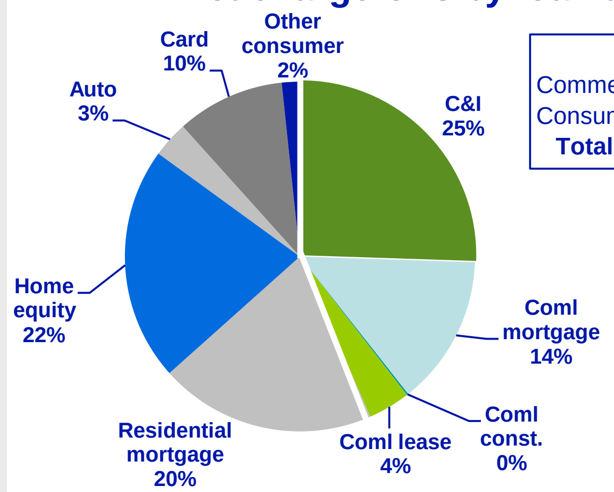
# Net charge-offs

## Net charge-offs ($mm)



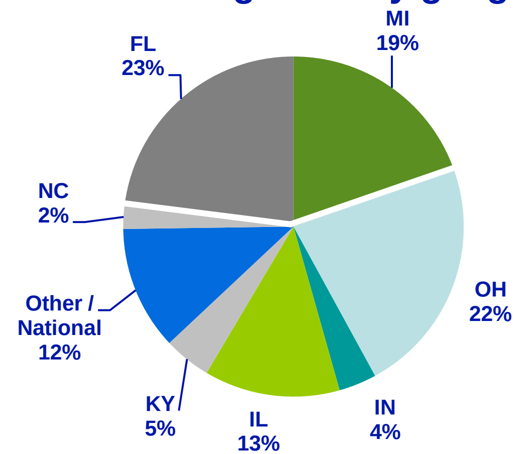

| ($ in millions) | Actual | | | Seq. Δ | | YOY Δ | |
|---|---|---|---|---|---|---|---|
| | 2Q11 | 1Q12 | 2Q12 | $ | % | $ | % |
| C&I | $76 | $54 | $46 | ($8) | (15%) | ($30) | (39%) |
| Commercial mortgage | 47 | 30 | 25 | (5) | (17%) | (22) | (47%) |
| Commercial construction | 20 | 18 | - | (18) | (100%) | (20) | (100%) |
| Commercial lease | (2) | - | 7 | 7 | NM | 9 | 450% |
| **Commercial** | **$141** | **$102** | **$78** | **($24)** | **(24%)** | **($63)** | **(45%)** |
| Residential mortgage loans | 36 | 37 | 36 | (1) | (3%) | - | - |
| Home equity | 54 | 46 | 39 | (7) | (15%) | (15) | (28%) |
| Automobile | 8 | 9 | 7 | (2) | (22%) | (1) | (13%) |
| Credit card | 28 | 20 | 18 | (2) | (10%) | (10) | (36%) |
| Other consumer | 37 | 6 | 3 | (3) | (50%) | (34) | (92%) |
| **Consumer** | **$163** | **$118** | **$103** | **($15)** | **(13%)** | **($60)** | **(37%)** |
| **Total net charge-offs** | **$304** | **$220** | **$181** | **($39)** | **(18%)** | **($123)** | **(40%)** |

## Net charge-offs by loan type




| | $mm | % |
|---|---|---|
| Commercial | $78 | 43% |
| Consumer | $103 | 57% |
| **Total** | **$181** | **100%** |

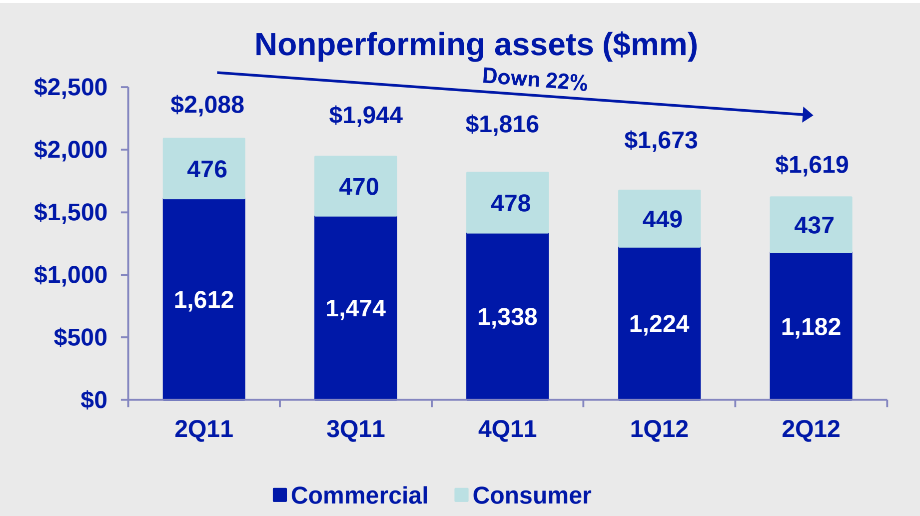
## Net charge-offs by geography




| | $mm | % |
|---|---|---|
| Florida | $41 | 23% |
| Michigan | $35 | 19% |
| **Subtotal** | **$76** | **42%** |
| Other | 105 | 58% |
| **Total** | **$181** | **100%** |

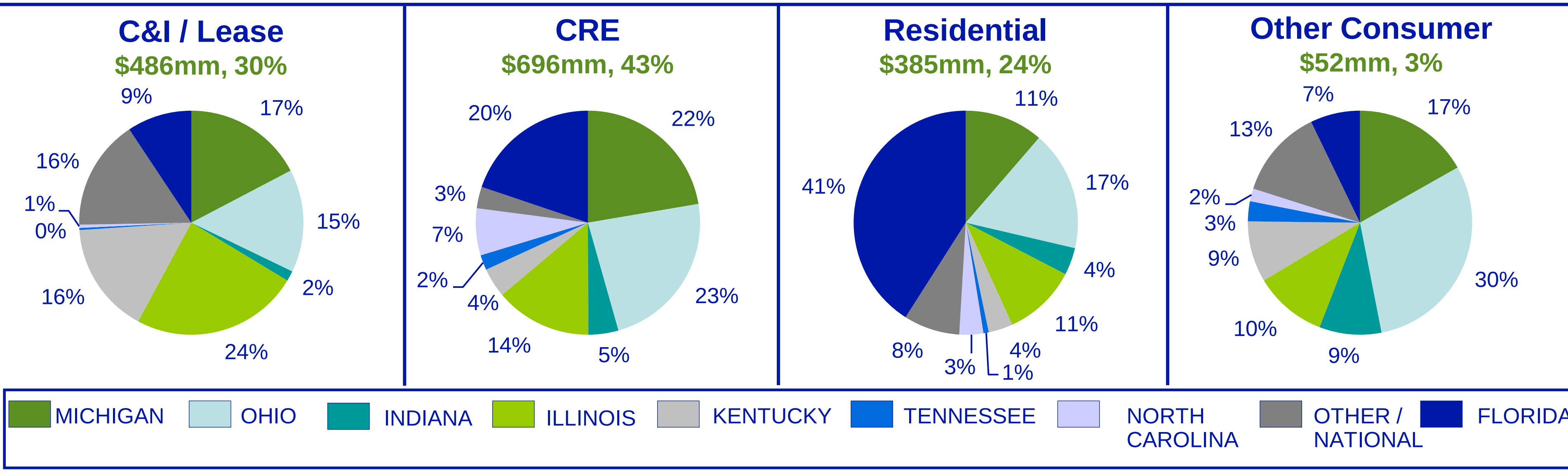
**Year-over-year charge-offs down significantly due to improving credit trends**

# Nonperforming assets




**Nonperforming assets continue to improve**

- NPAs of $1.6B excluding held-for-sale down 22% year-over-year
- Commercial NPAs of $1.2B, down 27% from the previous year
  - Homebuilder / developer NPAs of $114mm; represent 10% of total commercial NPAs
- Consumer NPAs of $437mm, down 8% from the previous year
- NPAs in held-for-sale of $60mm




*NPAs exclude loans held-for-sale.*

# NPL Rollforward

**NPL HFI Rollforward**

***Commercial***

| | **2Q11** | **3Q11** | **4Q11** | **1Q12** | **2Q12** |
|---|---|---|---|---|---|
| Beginning NPL Amount | 1,211 | 1,253 | 1,155 | 1,058 | 988 |
| Transfers to nonperforming | 340 | 217 | 189 | 168 | 203 |
| Transfers to performing | (10) | (11) | - | (1) | - |
| Transfers to performing (restructured) | - | (1) | - | (2) | (4) |
| Transfers from held for sale | - | - | 4 | - | - |
| Transfers to held for sale | (15) | (58) | (3) | (3) | (3) |
| Loans sold from portfolio | (7) | (17) | (21) | (8) | (4) |
| Loan paydowns/payoffs | (91) | (77) | (149) | (94) | (123) |
| Transfer to other real estate owned | (39) | (20) | (14) | (36) | (15) |
| Charge-offs | (141) | (136) | (113) | (101) | (79) |
| Draws/other extensions of credit | 5 | 5 | 10 | 7 | 20 |
| Ending Commercial NPL | 1,253 | 1,155 | 1,058 | 988 | 983 |

***Consumer***

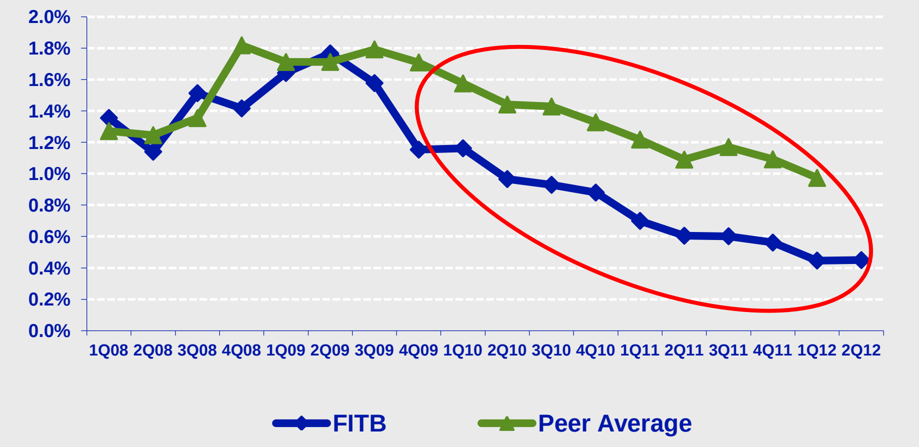
| | **2Q11** | **3Q11** | **4Q11** | **1Q12** | **2Q12** |
|---|---|---|---|---|---|
| Beginning NPL Amount | 434 | 386 | 383 | 380 | 364 |
| Transfers to nonperforming | 214 | 201 | 205 | 184 | 182 |
| Transfers to performing | (34) | (33) | (28) | (36) | (26) |
| Transfers to performing (restructured) | (41) | (39) | (39) | (36) | (40) |
| Transfers to held for sale | - | - | - | - | - |
| Loans sold from portfolio | (21) | - | - | (4) | - |
| Loan paydowns/payoffs | (27) | (27) | (26) | (28) | (32) |
| Transfer to other real estate owned | (15) | (16) | (30) | (18) | (18) |
| Charge-offs | (126) | (91) | (87) | (80) | (72) |
| Draws/other extensions of credit | 2 | 2 | 2 | 2 | 1 |
| Ending Consumer NPL | 386 | 383 | 380 | 364 | 359 |
| | | | | | |
| **Total NPL** | **1,639** | **1,538** | **1,438** | **1,352** | **1,342** |
| | | | | | |
| **Total new nonaccrual loans - HFI** | **554** | **418** | **394** | **352** | **385** |

## Significant improvement in NPL inflows over past year

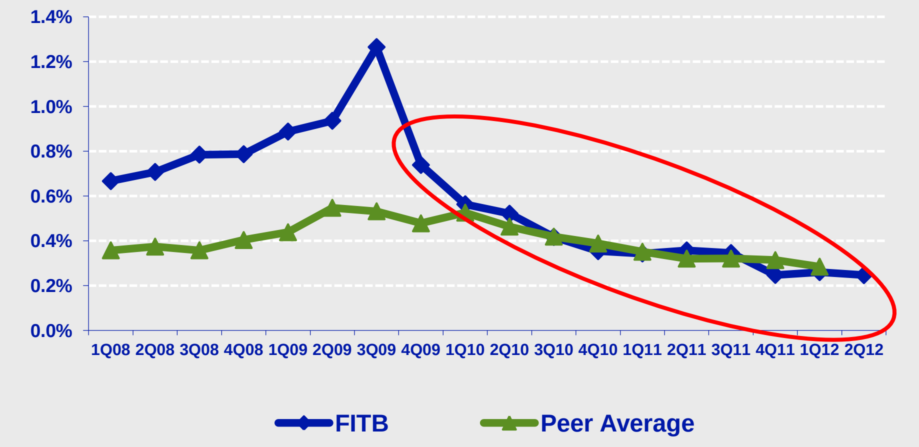
*Note: Numbers may not sum due to rounding*

# Continued improvement in credit trends

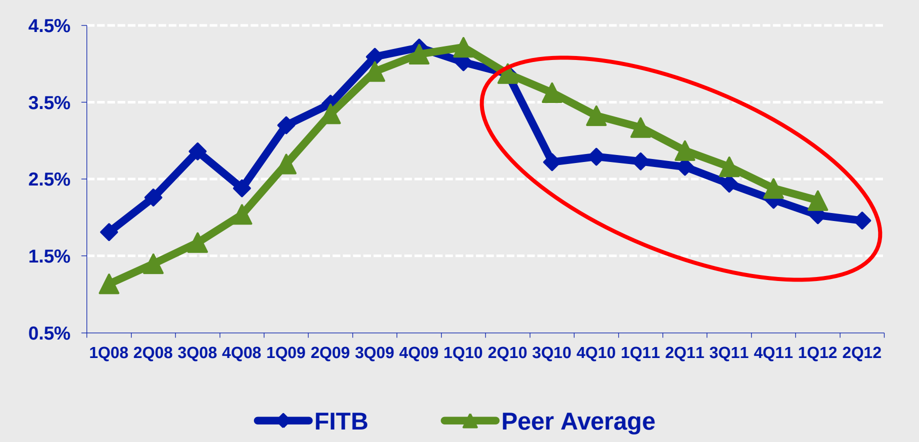
## Loans 30-89 days delinquent % vs. peers



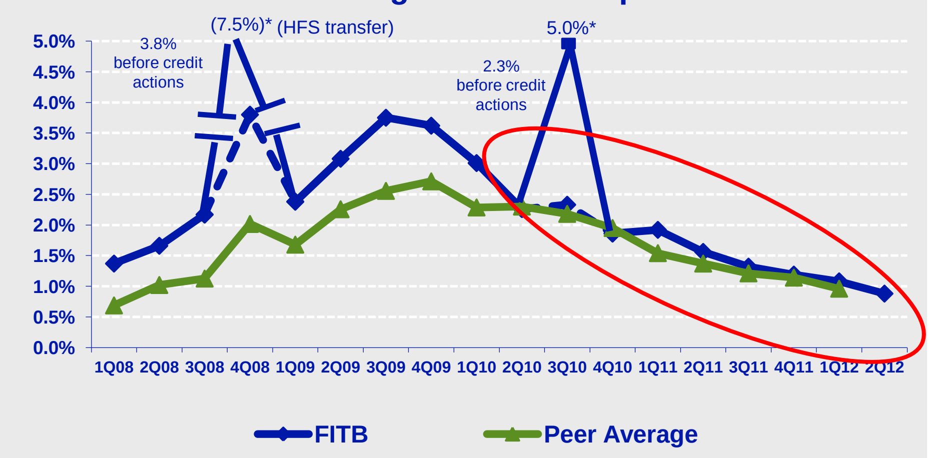

## Loans 90+ days delinquent % vs. peers




## NPA ratio vs. peers




## Net charge-off ratio vs. peers

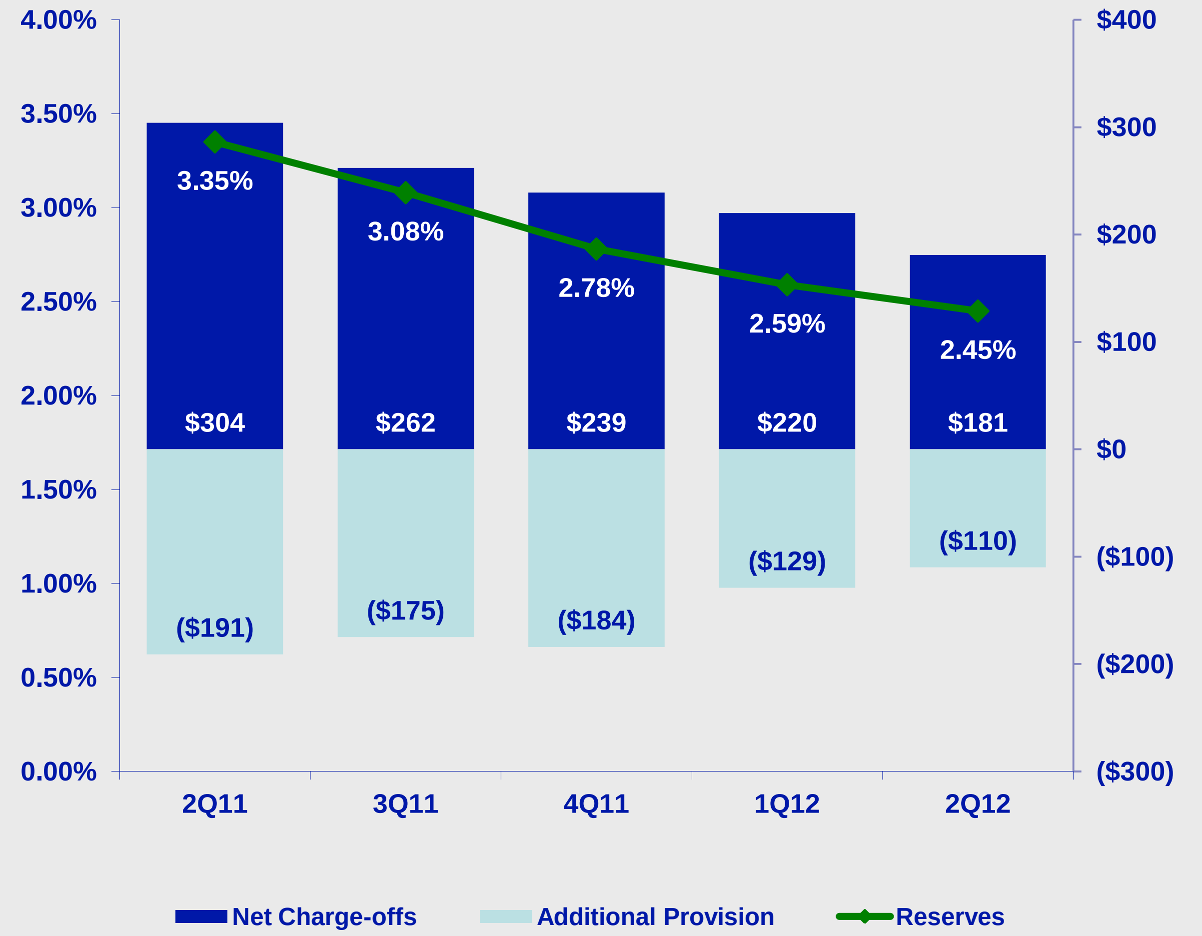



**FITB credit metrics are in line with or better than peers**

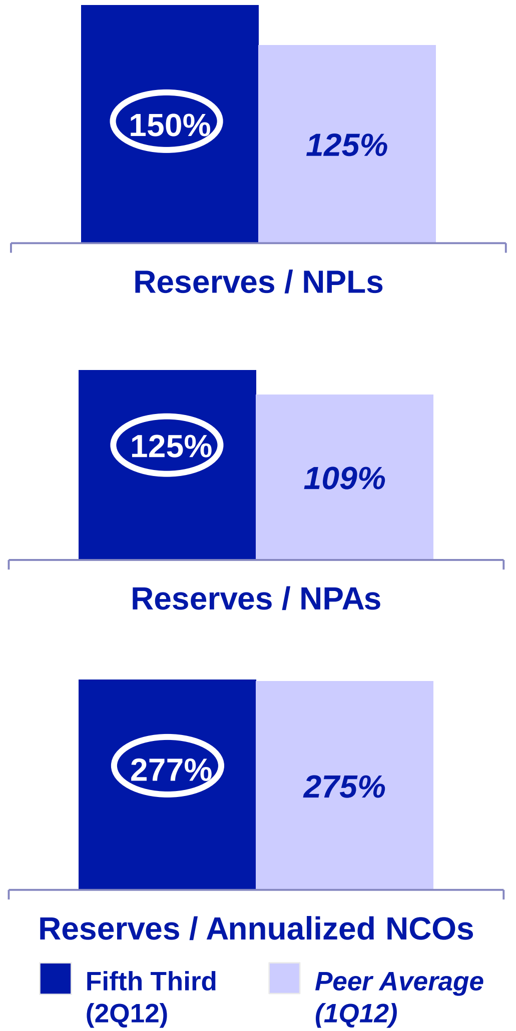
*Peer average includes: BBT, CMA, HBAN, KEY, MTB, PNC, RF, STI, USB, WFC, and ZION*
*Source: SNL Financial and company filings. All ratios exclude loans held-for-sale and covered assets for peers where appropriate.*
** 4Q08 NCOs included $800mm in NCOs related to commercial loans moved to held-for-sale; 3Q10 NCOs included $510mm in NCOs related to loans sold or moved to held-for-sale*

# Strong reserve position

## Industry leading reserve levels




## 2Q12 coverage ratios strong relative to peers *(1Q12)*




*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*

# Mortgage repurchase overview

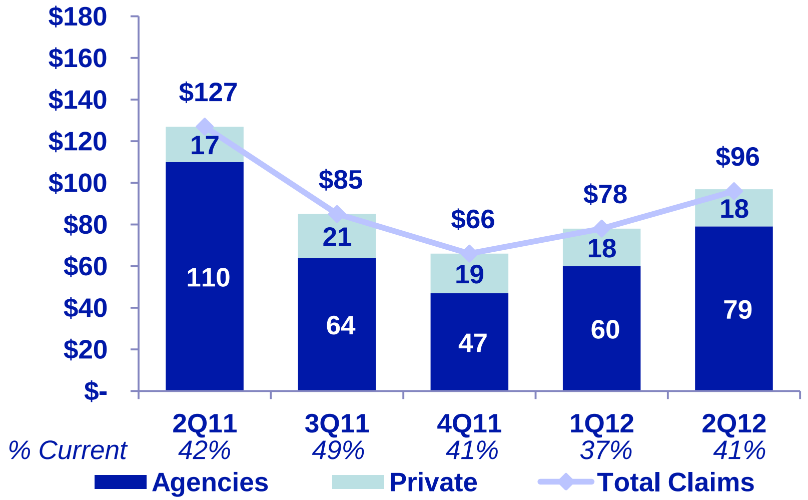
FIFTH THIRD BANK

- 2Q12 balances of outstanding claims increased 23% from 1Q12
  - — Within recent norms of quarterly increases and decreases
- Virtually all sold loans and the majority of new claims relate to agencies
  - — 99% of outstanding balance of loans sold
  - — 82% 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
- 2005-2008 vintages account for ~80% of total life to date losses of $354mm from sold portfolio

### Repurchase Reserves* ($ in millions)

| | 2Q11 | 3Q11 | 4Q11 | 1Q12 | 2Q12 |
|---|---|---|---|---|---|
| Beginning balance | $87 | $80 | $69 | $72 | $71 |
| Net reserve additions | 15 | 20 | 20 | 17 | 20 |
| Repurchase losses | (23) | (31) | (17) | (17) | (16) |
| Ending balance | $80 | $69 | $72 | $71 | $75 |

### Outstanding Counterparty Claims ($ in millions)




### Outstanding Balance of Sold Loans ($ in millions)

| | Fannie | Freddie | GNMA | Private | Total |
|---|---|---|---|---|---|
| 2004 and Prior | $825 | $3,789 | $206 | $323 | $5,143 |
| 2005 | 295 | 1,263 | 55 | 137 | 1,750 |
| 2006 | 385 | 1,038 | 52 | 234 | 1,709 |
| 2007 | 606 | 1,688 | 75 | 203 | 2,572 |
| 2008 | 792 | 1,370 | 595 | - | 2,575 |
| 2009 | 1,506 | 7,176 | 3,404 | 1 | 12,087 |
| 2010 | 3,257 | 7,290 | 2,847 | - | 13,395 |
| 2011 | 3,962 | 7,255 | 2,361 | - | 13,578 |
| 2012 | 2,734 | 4,355 | 1,555 | - | 8,644 |
| Grand Total | $14,361 | $35,225 | $11,150 | $899 | $61,635 |

** Includes reps and warranty reserve ($57mm) and reserve for loans sold with recourse ($19mm)*

*Note: Numbers may not sum due to rounding*

# Traditional banking focus consistent with direction of financial reform

FIFTH THIRD BANK

| | |
|---|---|
| **Dodd-Frank** | • Does 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) |
| **Volcker rule** | • Little to no impact (de minimis market maker in derivatives, proprietary trading)<br>– Low trading business activity; daily VaR ~$1mm or less<br>– 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<br>• Fifth Third's mortgage risks are manageable<br>– Quarterly mortgage repurchase costs in ~$20mm range<br>– No mortgage securitizations outstanding |
| **Basel III NPR** | • Subject to proposed "standardized approach" for risk-weightings of assets, Market Risk Rule for trading assets and liabilities<br>• Expect current capital ratios, as well as capital ratios pro forma for changes as currently proposed and as if they were fully phased in today, would substantially exceed new well-capitalized minimums including fully phased-in buffered minimums<br>• Continue to evaluate proposals and potential impact; believe the proposed rules would increase risk-weighted assets and would lower estimated pro forma Tier 1 common ratio relative to current Tier 1 common ratio of 9.8%<br>• Proposed rules remain subject to public comment, interpretation, and change |

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

# Appendix

# Well-positioned for the future

FIFTH THIRD BANK

## 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 ~43% of total revenue

## Industry leader in earnings power

- PPNR has remained strong throughout the credit cycle
- PPNR substantially exceeds annual net charge-offs (351% PPNR / NCOs^ in 2Q12)
- 1.3% ROAA; 14% return on average tangible common equity^

## Proactive approach to risk management

- NCOs of 0.88%; 2.8x 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 2 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 32-33*

# Fifth Third: Outlook

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

FIFTH THIRD BANK

| Category | 2Q12 Actual | 3Q12 Outlook |
|---|---|---|
| **Balance Sheet:** | | |
| • Average loans & leases (excl. HFS) | $82.6B | Continued growth |
| • Average transaction deposits | $77.6B | Stable vs. 2Q12 |
| **Income Statement:** | | |
| • Net interest income* | $899mm | Relatively stable ~$900mm +/- |
| • Net interest margin* | 3.56% | Down ~2-3 bps +/- vs. 2Q12 |
| • Noninterest income | $678mm ($622mm ex-Vantiv warrants**) | ~$670mm +/- |
| • Noninterest expense | $937mm | ~$970-$975mm +/- ex-TruPS charge** |
| • Pre-provision net revenue*** | $636mm ($580 ex-Vantiv warrants**) | ~$585 ex-TruPS charge** |
| • ROA | 1.3% (~1.2% ex-Vantiv warrants**) | >~1.25% ex-TruPS charge** |
| • Effective tax rate | 32% | ~28.5% |
| **Asset Quality:** | | |
| • Net charge-offs | $181mm (0.88%^^) | Down ~$10mm vs. 2Q12 |
| • Loan loss allowance | $2.0B (2.45%) | Lower vs. 2Q12 |
| • Nonperforming assets^ | $1.6B (1.96%) | Down ~$100mm vs. 2Q12 |
| **Capital Ratios#:** | | |
| • Tier I common equity*** | 9.8% | |
| • Tier I leverage | 11.4% | |
| • Tier I capital | 12.3% | |
| • Total risk-based capital | 16.2% | |

**Outlook as of July 19, 2012**

** Presented on a fully-taxable equivalent basis.*
*** Vantiv warrant gains $56mm in 2Q12. Estimated charge to write-off TruPS debt issuance cost ~$27mm in 3Q12.*
**** Non-GAAP measure. See Reg. G reconciliation on slides 32-33.*
*^ 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.*

# European Exposure

| European Exposure | Sovereigns | | Financial Institutions | | Non-Financial Entities | | Total | |
|---|---|---|---|---|---|---|---|---|
| | Total exposure | Funded exposure | Total exposure | Funded exposure | Total exposure | Funded exposure | Total exposure | Funded exposure |
| *(amounts in $mms)* | | | | | | | | |
| Peripheral Europe | - | - | 15 | - | 161 | 119 | 176 | 119 |
| Other Eurozone | - | - | 25 | 25 | 1,297 | 762 | 1,322 | 787 |
| **Total Eurozone** | **-** | **-** | **40** | **25** | **1,458** | **881** | **1,498** | **906** |
| Other Europe | - | - | 25 | 20 | 771 | 441 | 796 | 461 |
| **Total Europe** | **-** | **-** | **65** | **45** | **2,229** | **1,322** | **2,294** | **1,367** |

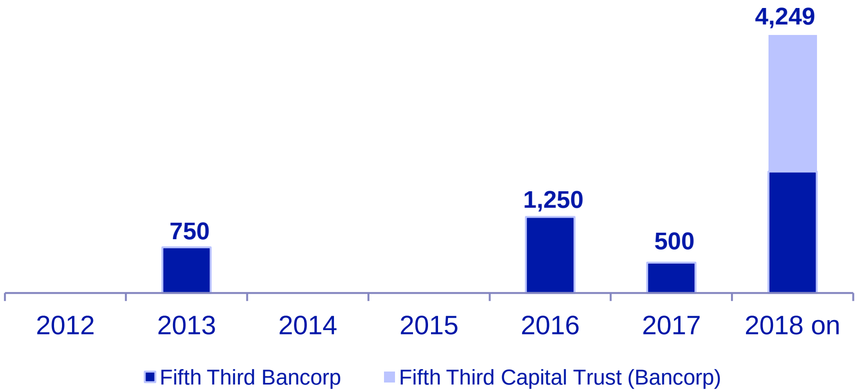
- **International exposure primarily related to trade finance and financing activities of U.S. companies with foreign parent or overseas activities of U.S. customers**
- **No European sovereign exposure (total international sovereign exposure $3mm)**
- **Total exposure to European financial institutions <$100mm**
- **Total exposure to five peripheral Europe countries <$200mm**
- **$881mm 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*

# Strong liquidity profile

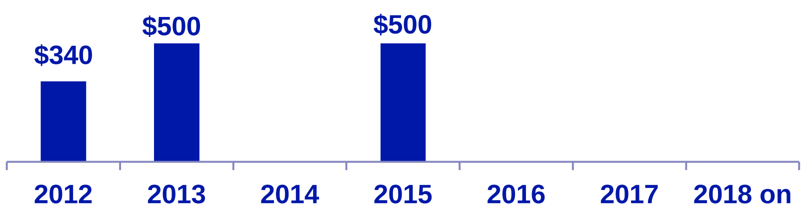
FIFTH THIRD BANK

### Holding company unsecured debt maturities ($mm)



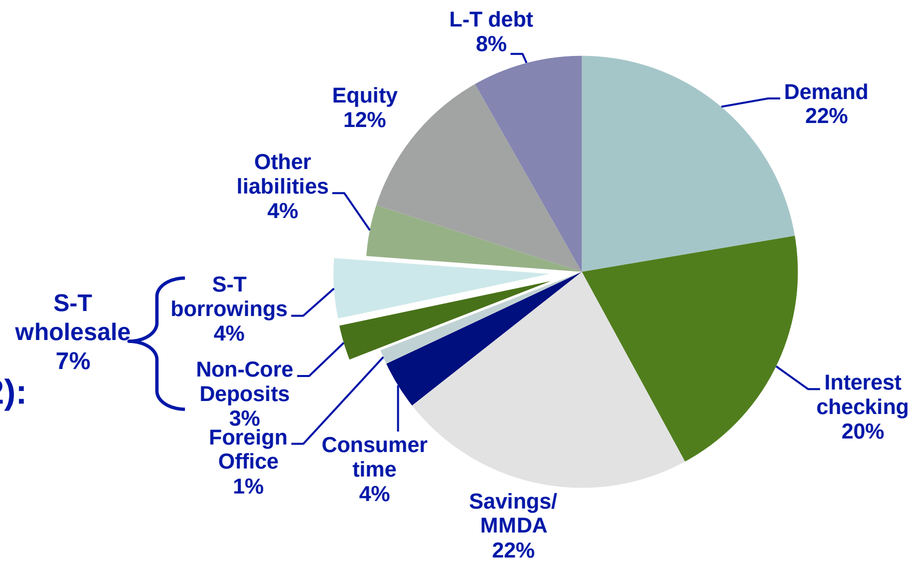

- Holding Company cash at 6/30/12: $2.9B
- Cash currently sufficient to satisfy all fixed obligations in a stressed environment for more than 2 years (debt maturities, common and preferred dividends, interest and other expenses) without accessing capital markets; relying on dividends from subsidiaries; proceeds from asset sales
- Expected cash obligations over the next 24 months
  - ~$586mm common dividends
  - ~$70mm Series G preferred dividends
  - ~$919mm interest and other expenses

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




- Available and contingent borrowing capacity (2Q12):
  - FHLB ~$7B available, ~$12B total
  - Federal Reserve ~$25B

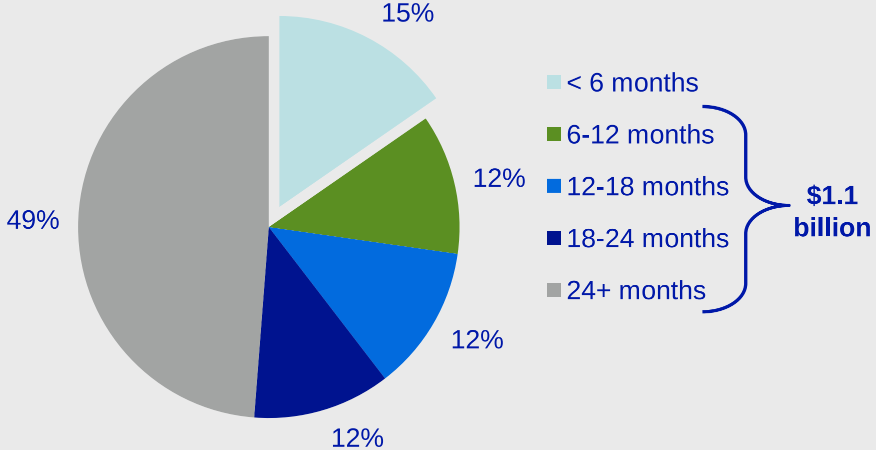
### Heavily core funded



# Troubled debt restructurings overview

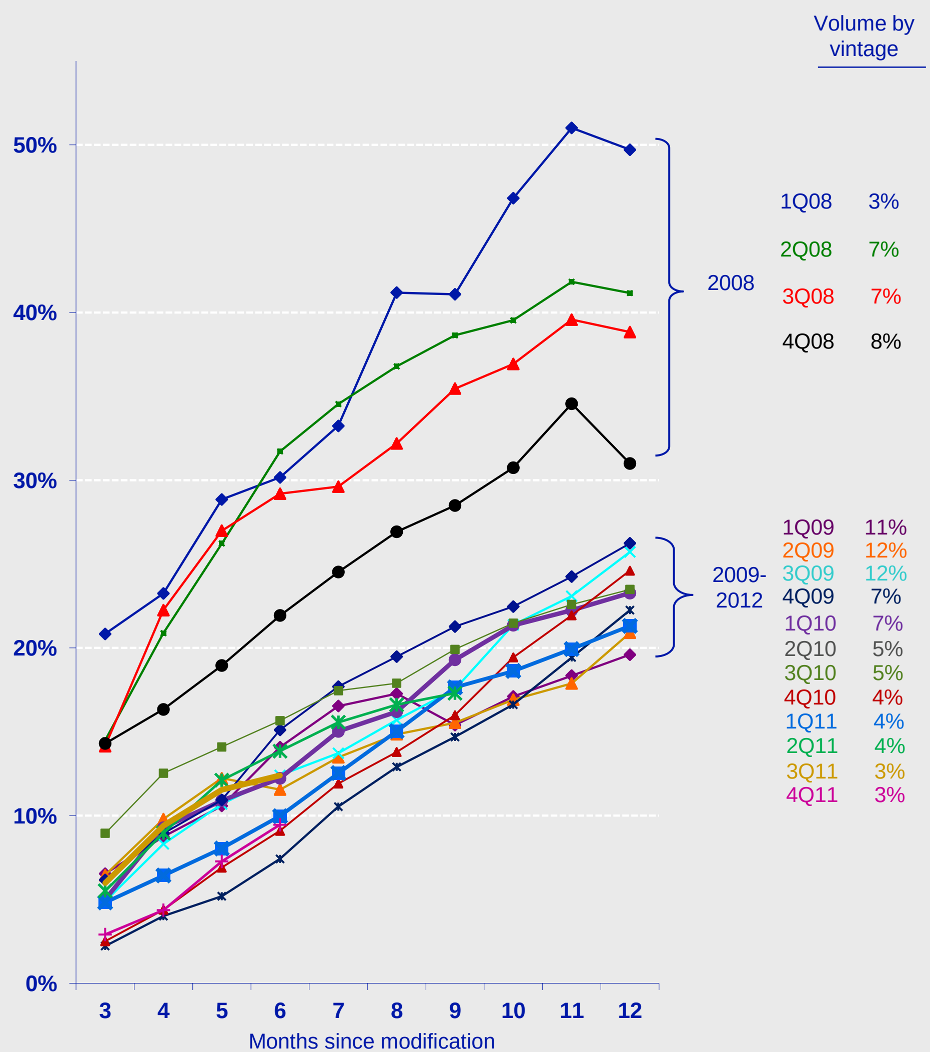
- **Successive improvement in vintage performance during 2008 and 2009 as volume of modification increased**
- **Of $1.8B in consumer TDRs, $1.6B were on accrual status and $193mm were nonaccruals**
  - **$1.1B of TDRs are current and have been on the books 6 or more months; within that, ~$1B of TDRs 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**

**$1.3B current consumer TDRs (%)**




**TDR performance has improved in newer vintages**

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




*Source: Fifth Third and OCC/OTS data through 4Q11*

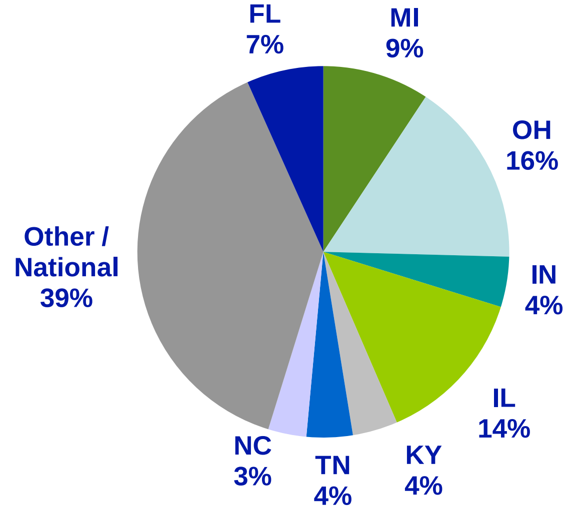
** Fifth Third data includes changes made to align with OCC/OTS methodology (i.e. excludes government loans, closed loans and OREO from calculations)*

# Commercial & industrial*

## Credit trends

| | C&I | | | | |
|---|---|---|---|---|---|
| ($ in millions) | 2Q11 | 3Q11 | 4Q11 | 1Q12 | 2Q12 |
| EOP Balance | $28,099 | $29,258 | $30,783 | $32,155 | $32,612 |
| Avg Loans | $27,909 | $28,777 | $29,891 | $31,371 | $32,734 |
| 90+ days delinquent | $7 | $9 | $4 | $2 | $2 |
| as % of loans | 0.02% | 0.03% | 0.01% | 0.01% | 0.01% |
| NPAs | $638 | $588 | $509 | $474 | $479 |
| as % of loans | 2.27% | 2.01% | 1.65% | 1.47% | 1.47% |
| Net charge-offs | $76 | $55 | $62 | $54 | $46 |
| as % of loans | 1.10% | 0.76% | 0.82% | 0.69% | 0.57% |

## Loans by geography

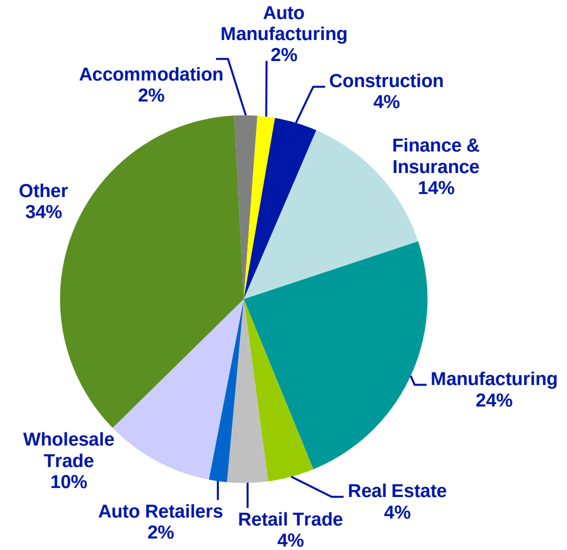



## Comments

- Commercial & industrial loans represented 40% of total loans and 25% of net charge-offs
- 34% of 2Q12 losses on loans to companies in real estate related industries
  - Loans to real estate related industries of $2.6B (8%); 2Q12 NCO ratio of 2.47%
- FL represented 29% of 2Q12 losses, 7% of loans; MI represented 10% of losses, 9% of loans

*NPAs exclude loans held-for-sale.

## Loans by industry

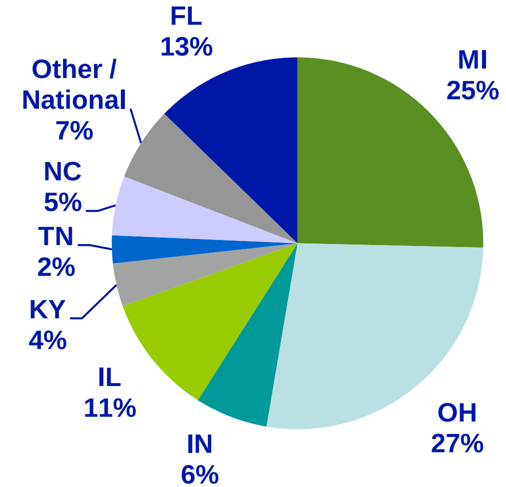


# Commercial mortgage*

## Credit trends

| | Commercial mortgage | | | | |
|---|---|---|---|---|---|
| ($ in millions) | 2Q11 | 3Q11 | 4Q11 | 1Q12 | 2Q12 |
| EOP Balance | $10,233 | $10,330 | $10,138 | $9,909 | $9,662 |
| Avg Loans | $10,394 | $10,050 | $10,262 | $10,007 | $9,810 |
| 90+ days delinquent | $12 | $10 | $3 | $30 | $22 |
| as % of loans | 0.11% | 0.10% | 0.03% | 0.30% | 0.23% |
| NPAs | $710 | $630 | $637 | $568 | $555 |
| as % of loans | 6.78% | 5.97% | 6.15% | 5.64% | 5.66% |
| Net charge-offs | $47 | $47 | $47 | $30 | $25 |
| as % of loans | 1.83% | 1.86% | 1.82% | 1.18% | 1.04% |

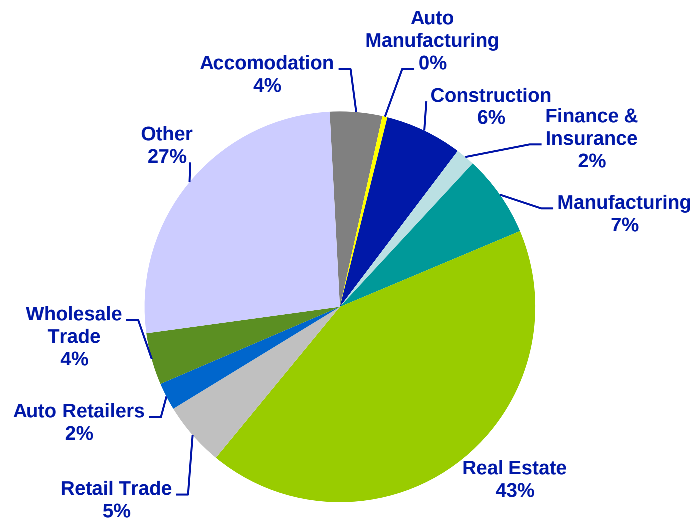
## Loans by geography




## Comments

- **Commercial mortgage loans represented 12% of total loans and 14% of net charge-offs**
- **Owner occupied 2Q12 NCO ratio of 0.7%, non-owner occupied 2Q12 NCO ratio of 1.4%**
- **Loans from FL/MI represented 38% of portfolio loans, 57% of portfolio losses in 2Q12**

## Loans by industry



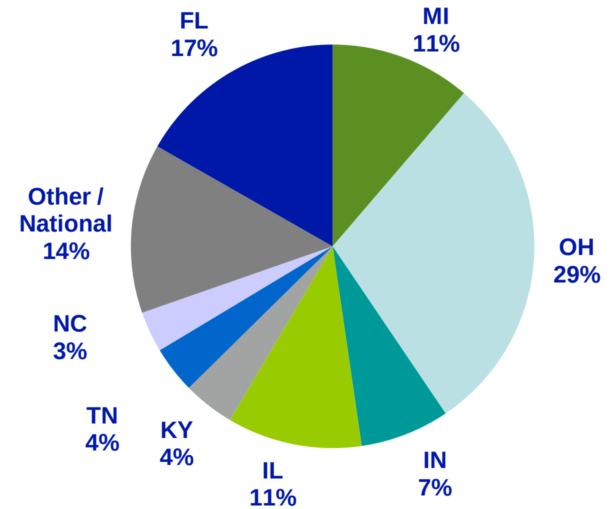

*NPAs exclude loans held-for-sale.

# Commercial construction*

## Credit trends

| Commercial construction | | | | | |
|---|---|---|---|---|---|
| ($ in millions) | 2Q11 | 3Q11 | 4Q11 | 1Q12 | 2Q12 |
| EOP Balance | $1,778 | $1,213 | $1,020 | $901 | $822 |
| Avg Loans | $1,918 | $1,752 | $1,132 | $992 | $873 |
| 90+ days delinquent | $48 | $43 | $1 | $0 | $0 |
| as % of loans | 2.71% | 3.54% | 0.09% | 0.05% | NM |
| NPAs | $240 | $238 | $179 | $171 | $141 |
| as % of loans | 12.93% | 18.53% | 16.92% | 18.20% | 16.57% |
| Net charge-offs | $20 | $35 | $4 | $18 | $0 |
| as % of loans | 4.09% | 7.90% | 1.37% | 7.30% | (0.12%) |

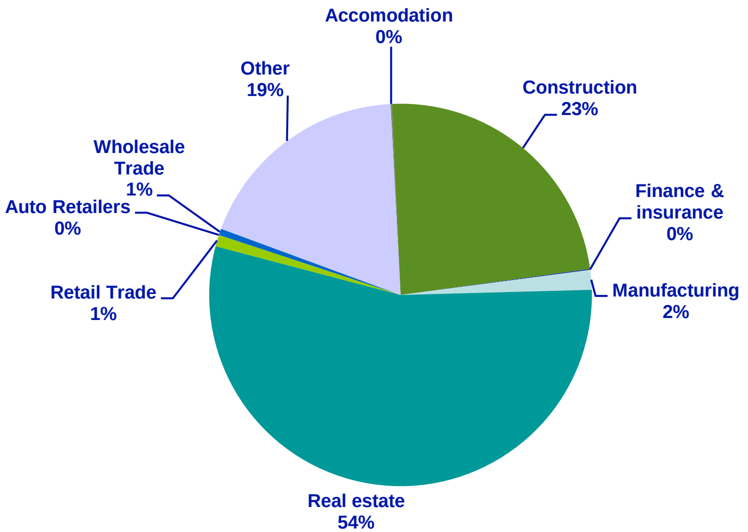
## Loans by geography




## Comments

- **Commercial construction loans represented 1% of total loans with zero net charge-offs**
- **Loans from FL/MI represented 28% of portfolio loans**

## Loans by industry



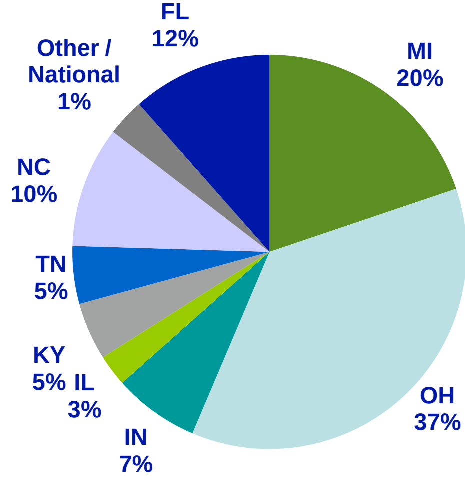

*NPAs exclude loans held-for-sale.*

# Homebuilders/developers*
## (included in previous slides)

### Credit trends

| Homebuilders/developers | | | | | |
|---|---|---|---|---|---|
| ($ in millions) | 2Q11 | 3Q11 | 4Q11 | 1Q12 | 2Q12 |
| EOP Balance | $597 | $578 | $512 | $423 | $376 |
| 90+ days delinquent | $1 | $3 | $0 | $1 | $0 |
| as % of loans | 0.19% | 0.59% | 0.03% | 0.15% | NM |
| NPAs | $243 | $207 | $155 | $123 | $114 |
| as % of loans | 40.67% | 30.73% | 30.34% | 29.06% | 26.52% |
| Net charge-offs | $14 | $18 | $2 | $21 | $4 |
| as % of loans | 8.91% | 11.50% | 1.28% | 20.12% | 4.37% |

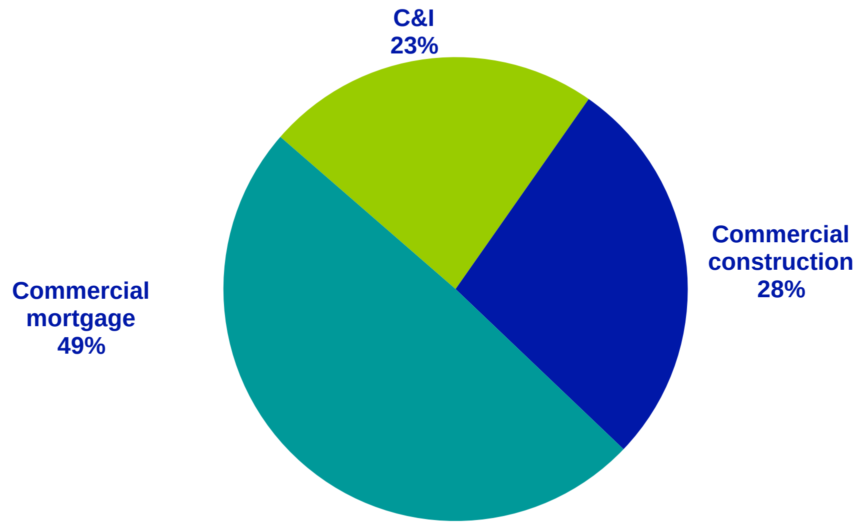
### Loans by geography




### Comments

- Originations of builder/developer loans suspended in 2007
- Remaining portfolio balance of $376mm, down 89% from peak of $3.3B in 2Q08; represents <1% of total loans and <1% of commercial loans
- $4mm of NCOs (78% commercial mortgage, 13% commercial construction, 9% C&I)
- $114mm of NPAs (51% commercial mortgage, 40% commercial construction, 9% C&I)

### Loans by industry



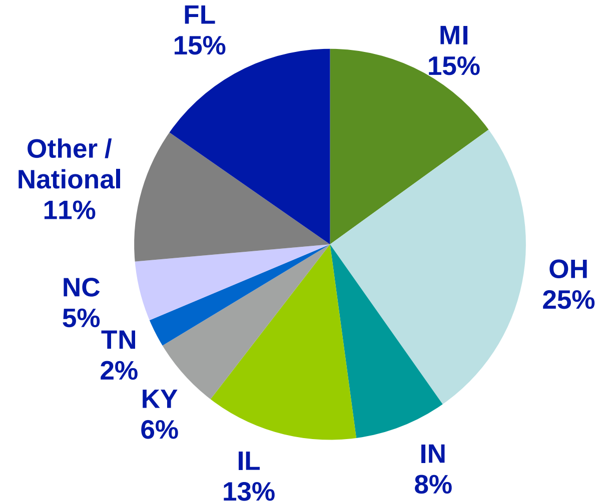

*NPAs exclude loans held-for-sale.*

# Residential mortgage

## Credit trends

| ($ in millions) | 2Q11 | 3Q11 | 4Q11 | 1Q12 | 2Q12 |
|---|---|---|---|---|---|
| *Residential mortgage* | | | | | |
| EOP Balance | $9,849 | $10,249 | $10,672 | $11,094 | $11,429 |
| Avg Loans | $9,654 | $10,006 | $10,464 | $10,828 | $11,274 |
| 90+ days delinquent | $87 | $91 | $79 | $73 | $79 |
| as % of loans | 0.88% | 0.89% | 0.74% | 0.66% | 0.70% |
| NPAs | $338 | $337 | $350 | $331 | $322 |
| as % of loans | 3.43% | 3.29% | 3.28% | 2.98% | 2.82% |
| Net charge-offs | $36 | $36 | $36 | $37 | $36 |
| as % of loans | 1.50% | 1.41% | 1.38% | 1.39% | 1.28% |

## Loans by geography




## Comments

- **Residential mortgage loans represented 14% of total loans and 20% of net charge-offs**
- **FL portfolio 15% of residential mortgage loans and 49% of portfolio losses**

## Portfolio details

- **1st liens: 100%; weighted average LTV: 73.5%**
- **Weighted average origination FICO: 751**
- **Origination FICO distribution: <660 7%; 660-689 6%; 690-719 9%; 720-749 13%; 750+ 54%; Other^ 11%**

  **(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 14%; 2011 26%; 2010 15%; 2009 5%; 2008 5%; 2007 6%; 2006 6%; 2005 10%; 2004 and prior 13%**
- **% through broker: 13%; performance similar to direct**

*^ Includes acquired loans where FICO at origination is not available*

# Home equity

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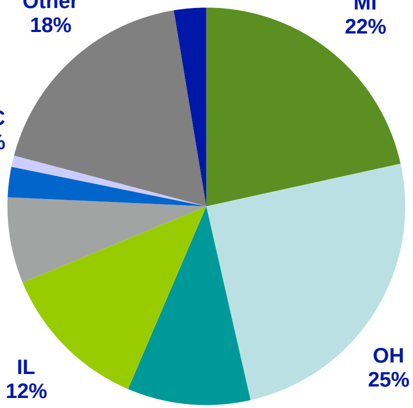
## Credit trends

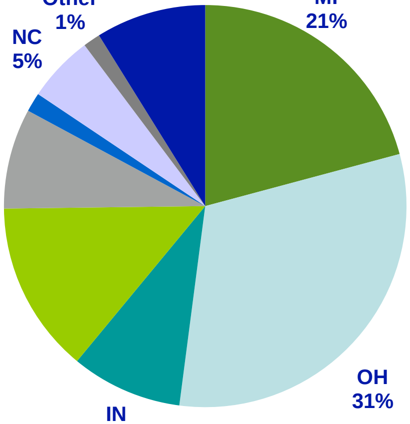
| Home equity - brokered ($ in millions) | 2Q11 | 3Q11 | 4Q11 | 1Q12 | 2Q12 |
|---|---|---|---|---|---|
| EOP Balance | $1,586 | $1,540 | $1,487 | $1,507 | $1,458 |
| 90+ days delinquent | $23 | $21 | $18 | $19 | $17 |
| as % of loans | 1.46% | 1.37% | 1.24% | 1.23% | 1.15% |
| Net charge-offs | $20 | $18 | $17 | $15 | $14 |
| as % of loans | 4.95% | 4.53% | 4.54% | 4.01% | 3.76% |

| Home equity - direct ($ in millions) | 2Q11 | 3Q11 | 4Q11 | 1Q12 | 2Q12 |
|---|---|---|---|---|---|
| EOP Balance | $9,462 | $9,380 | $9,232 | $8,986 | $8,919 |
| 90+ days delinquent | $61 | $62 | $56 | $55 | $50 |
| as % of loans | 0.64% | 0.66% | 0.62% | 0.62% | 0.56% |
| Net charge-offs | $34 | $35 | $33 | $31 | $25 |
| as % of loans | 1.46% | 1.50% | 1.42% | 1.39% | 1.14% |

## Brokered loans by geography




## Direct loans by geography




## Comments

- **Home equity loans represented 13% of total loans and 22% of net charge-offs**
- **Approximately 14% of portfolio in broker product generated 36% 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 54% 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+ 52%; Other 7%**
- **Average CLTV: 74%; Origination CLTV distribution: <=70 39%; 70.1-80 23%; 80.1-90 19%; 90.1-95 7%; >95 12%**
- **Vintage distribution: 2012 3%; 2011 4%; 2010 3%; 2009 4%; 2008 10%; 2007 10%; 2006 14%; 2005 13%; 2004 and prior 39%**
- **% 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*

# Florida market*

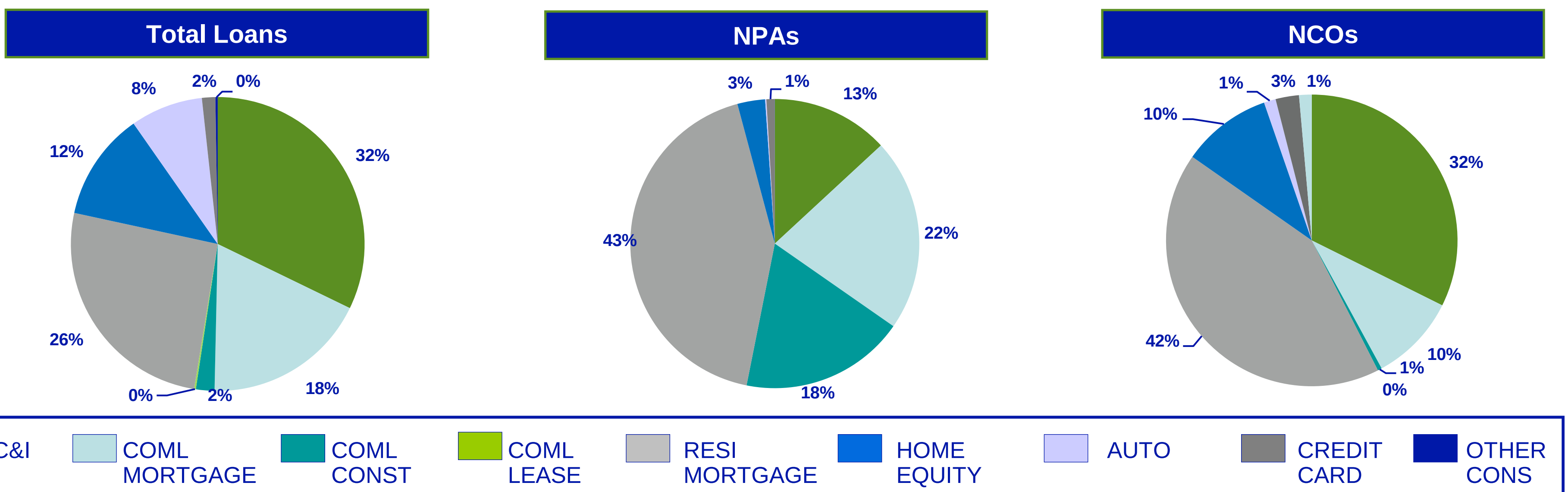
Deterioration in real estate values having effect on credit trends as evidenced by elevated NPA/NCOs in real estate related products

| Florida | | | | | | |
|---|---|---|---|---|---|---|
| | Loans ($B) | % of FITB | NPAs ($M) | % of FITB | NCOs ($M) | % of FITB |
| Commercial loans | 2.2 | 7% | 45 | 9% | 13 | 29% |
| Commercial mortgage | 1.2 | 13% | 74 | 13% | 4 | 16% |
| Commercial construction | 0.1 | 17% | 64 | 45% | 0 | NM |
| Commercial lease | 0.0 | 0% | - | 0% | - | 0% |
| Commercial | 3.6 | 8% | 183 | 16% | 18 | 22% |
| Mortgage | 1.7 | 15% | 147 | 46% | 17 | 49% |
| Home equity | 0.8 | 8% | 11 | 17% | 4 | 11% |
| Auto | 0.5 | 5% | 0 | 5% | 1 | 9% |
| Credit card | 0.1 | 5% | 3 | 8% | 1 | 6% |
| Other consumer | 0.0 | 6% | 0 | 12% | 1 | 18% |
| Consumer | 3.2 | 9% | 162 | 37% | 24 | 23% |
| Total | 6.8 | 8% | 345 | 21% | 41 | 23% |

Weak commercial real estate market

Losses due to significant declines in valuations

Valuations; relatively small home equity portfolio




*NPAs exclude loans held-for-sale.

# Michigan market*

FIFTH THIRD BANK

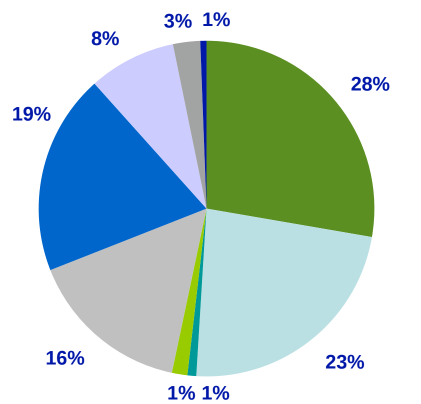
Deterioration in home price values coupled with weak economy impacted credit results due to frequency of defaults and severity

| Michigan | Loans ($B) | % of FITB | NPAs ($M) | % of FITB | NCOs ($M) | % of FITB |
|---|---|---|---|---|---|---|
| Commercial loans | 3.0 | 9% | 82 | 17% | 4 | 10% |
| Commercial mortgage | 2.5 | 25% | 141 | 25% | 11 | 41% |
| Commercial construction | 0.1 | 11% | 14 | 10% | 2 | NM |
| Commercial lease | 0.2 | 5% | 2 | 30% | (0) | 0% |
| Commercial | 5.7 | 12% | 239 | 20% | 16 | 21% |
| Mortgage | 1.7 | 15% | 34 | 10% | 5 | 13% |
| Home equity | 2.1 | 20% | 10 | 16% | 9 | 24% |
| Auto | 0.9 | 8% | 1 | 8% | 1 | 13% |
| Credit card | 0.3 | 15% | 8 | 18% | 3 | 15% |
| Other consumer | 0.1 | 21% | 0 | 43% | 1 | 16% |
| Consumer | 5.1 | 14% | 52 | 12% | 18 | 18% |
| Total | 10.8 | 13% | 292 | 18% | 35 | 19% |

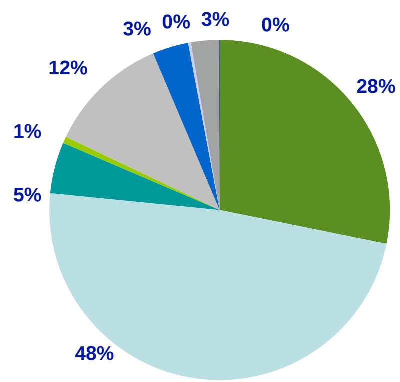
Economic weakness impact on commercial real estate market

Negative impact from housing valuations, economy, unemployment

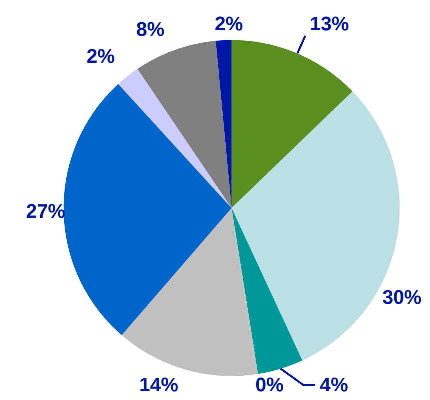
**Total Loans**




**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.

# Regulation G Non-GAAP reconciliation

FIFTH THIRD BANK

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

| | For the Three Months Ended | | | | |
|---|---|---|---|---|---|
| | June 2012 | March 2012 | December 2011 | September 2011 | June 2011 |
| **Income before income taxes (U.S. GAAP)** | $565 | $603 | $418 | $530 | $506 |
| Add: Provision expense (U.S. GAAP) | 71 | 91 | 55 | 87 | 113 |
| Pre-provision net revenue (a) | 636 | 694 | 473 | 617 | 619 |
| | | | | | |
| **Net income available to common shareholders (U.S. GAAP)** | 376 | 421 | 305 | 373 | 328 |
| Add: Intangible amortization, net of tax | 2 | 3 | 3 | 3 | 4 |
| Tangible net income available to common shareholders | 378 | 424 | 308 | 376 | 332 |
| Tangible net income available to common shareholders (annualized) (b) | 1,520 | 1,705 | 1,222 | 1,492 | 1,332 |
| | | | | | |
| **Average Bancorp shareholders' equity (U.S. GAAP)** | 13,628 | 13,366 | 13,147 | 12,841 | 12,365 |
| Less: Average preferred stock | 398 | 398 | 398 | 398 | 398 |
| Average goodwill | 2,417 | 2,417 | 2,417 | 2,417 | 2,417 |
| Average intangible assets | 34 | 38 | 42 | 47 | 52 |
| Average tangible common equity (c) | 10,779 | 10,513 | 10,290 | 9,979 | 9,498 |
| | | | | | |
| **Total Bancorp shareholders' equity (U.S. GAAP)** | 13,773 | 13,560 | 13,201 | 13,029 | 12,572 |
| Less: Preferred stock | (398) | (398) | (398) | (398) | (398) |
| Goodwill | (2,417) | (2,417) | (2,417) | (2,417) | (2,417) |
| Intangible assets | (33) | (36) | (40) | (45) | (49) |
| Tangible common equity, including unrealized gains / losses (d) | 10,925 | 10,709 | 10,346 | 10,169 | 9,708 |
| Less: Accumulated other comprehensive income / loss | (454) | (468) | (470) | (542) | (396) |
| Tangible common equity, excluding unrealized gains / losses (e) | 10,471 | 10,241 | 9,876 | 9,627 | 9,312 |
| | | | | | |
| **Total assets (U.S. GAAP)** | 117,543 | 116,747 | 116,967 | 114,905 | 110,805 |
| Less: Goodwill | (2,417) | (2,417) | (2,417) | (2,417) | (2,417) |
| Intangible assets | (33) | (36) | (40) | (45) | (49) |
| Tangible assets, including unrealized gains / losses (f) | 115,093 | 114,294 | 114,510 | 112,443 | 108,339 |
| Less: Accumulated other comprehensive income / loss, before tax | (698) | (720) | (723) | (834) | (609) |
| Tangible assets, excluding unrealized gains / losses (g) | 114,395 | 113,574 | 113,787 | 111,609 | 107,730 |
| | | | | | |
| Common shares outstanding (h) | 919 | 920 | 920 | 920 | 920 |
| Net charge-offs (i) | 181 | 220 | 239 | 262 | 304 |
| | | | | | |
| **Ratios:** | | | | | |
| Return on average tangible common equity (b) / (c) | 14.1% | 16.2% | 11.9% | 15.0% | 14.0% |
| Tangible common equity (excluding unrealized gains/losses) (e) / (g) | 9.15% | 9.02% | 8.68% | 8.63% | 8.64% |
| Tangible common equity (including unrealized gains/losses) (d) / (f) | 9.49% | 9.37% | 9.04% | 9.04% | 8.96% |
| Tangible book value per share (d) / (h) | 11.89 | 11.64 | 11.25 | 11.05 | 10.55 |
| Pre-provision net revenue / net charge-offs (a) / (i) | 351% | 315% | 198% | 235% | 204% |

# 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 2012 | March 2012 | December 2011 | September 2011 | June 2011 |
| **Total Bancorp shareholders' equity (U.S. GAAP)** | $13,773 | $13,560 | $13,201 | $13,029 | $12,572 |
| Goodwill and certain other intangibles | (2,512) | (2,518) | (2,514) | (2,514) | (2,536) |
| Unrealized gains | (454) | (468) | (470) | (542) | (396) |
| Qualifying trust preferred securities | 2,248 | 2,248 | 2,248 | 2,273 | 2,312 |
| Other | 38 | 38 | 38 | 20 | 20 |
| Tier I capital | 13,093 | 12,860 | 12,503 | 12,266 | 11,972 |
| Less: Preferred stock | (398) | (398) | (398) | (398) | (398) |
| Qualifying trust preferred securities | (2,248) | (2,248) | (2,248) | (2,273) | (2,312) |
| Qualifying noncontrolling interest in consolidated subsidiaries | (50) | (50) | (50) | (30) | (30) |
| Tier I common equity (a) | 10,397 | 10,164 | 9,807 | 9,565 | 9,232 |
| | | | | | |
| Risk-weighted assets, determined in accordance with prescribed regulatory requirements (b) | 106,398 | 105,412 | 104,945 | 102,562 | 100,320 |
| | | | | | |
| **Ratios:** | | | | | |
| Tier I common equity (a) / (b) | 9.77% | 9.64% | 9.35% | 9.33% | 9.20% |