



Annual Meeting of Shareholders

April 14, 2015

Please refer to earnings release dated January 21, 2015 and 10-K dated February 25, 2015 for further information, including full results reported on a U.S. GAAP basis.

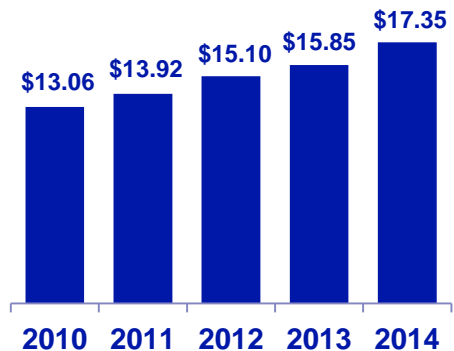
2014 performance at a glance

Diluted earnings per share



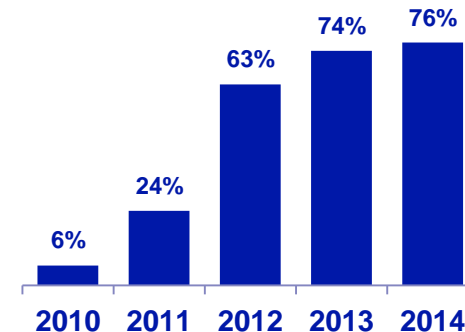
Strong long-term earnings growth

Book value per share



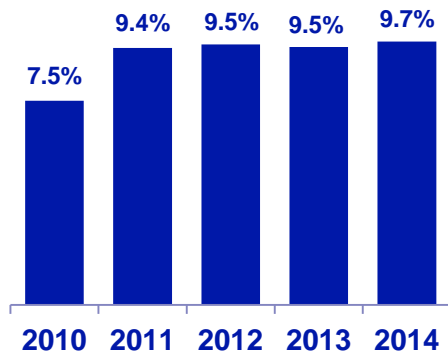
Creating value and sustaining momentum in results

Total payout ratio¹



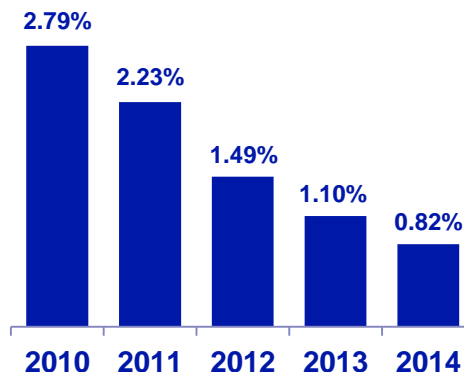
~\$1.1B¹ payout to common shareholders in 2014

Tier 1 common ratio²



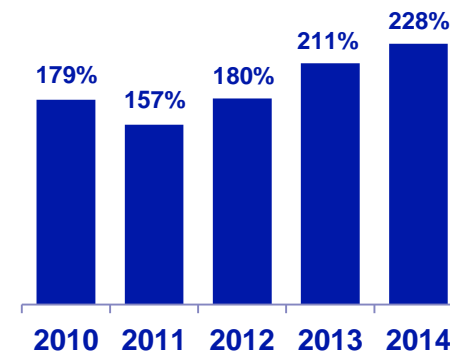
Solid capital ratios; above targets and requirements

Nonperforming asset ratio



Problem assets at lowest levels since before crisis

ALLL / NPLs

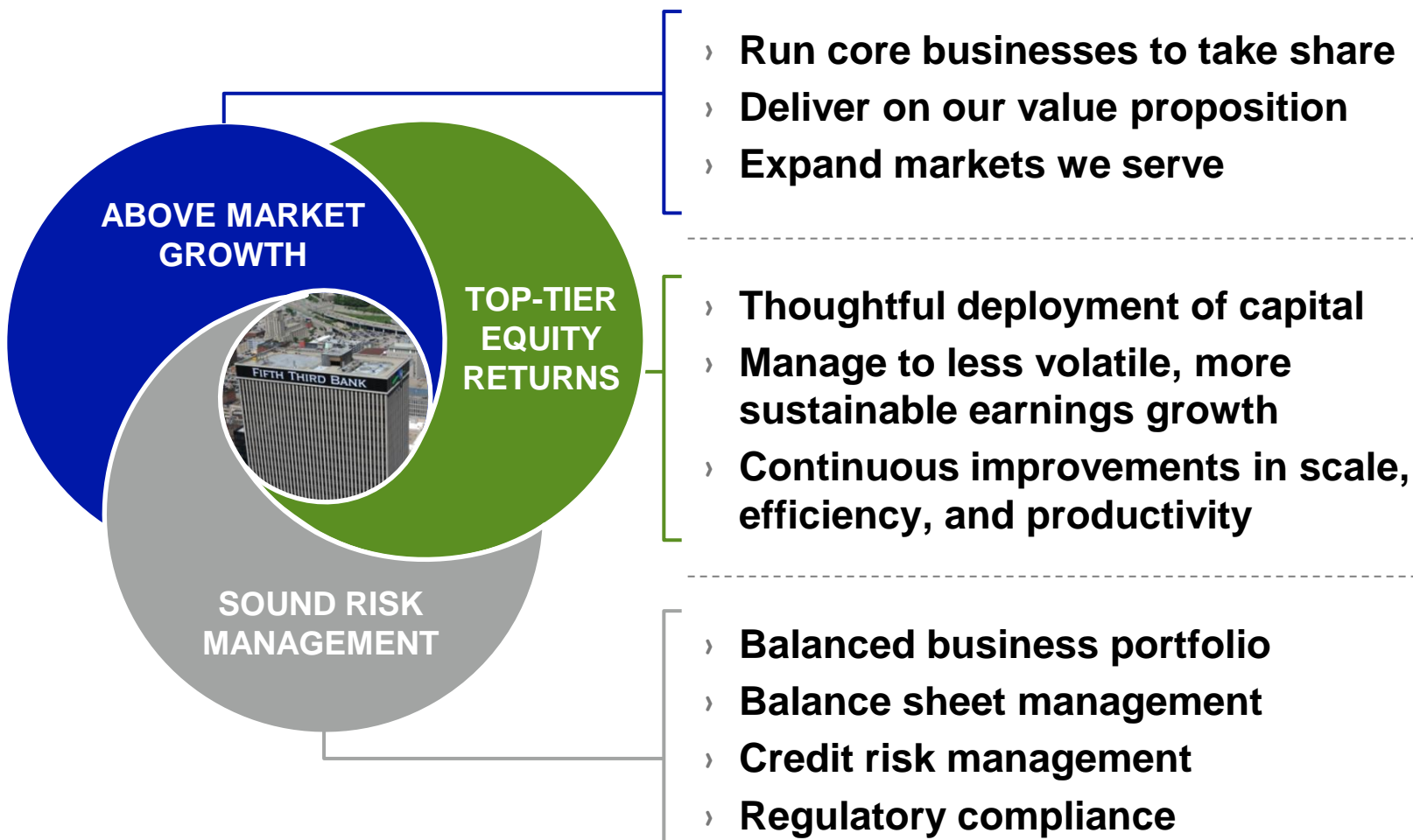


Maintaining prudent reserve stance

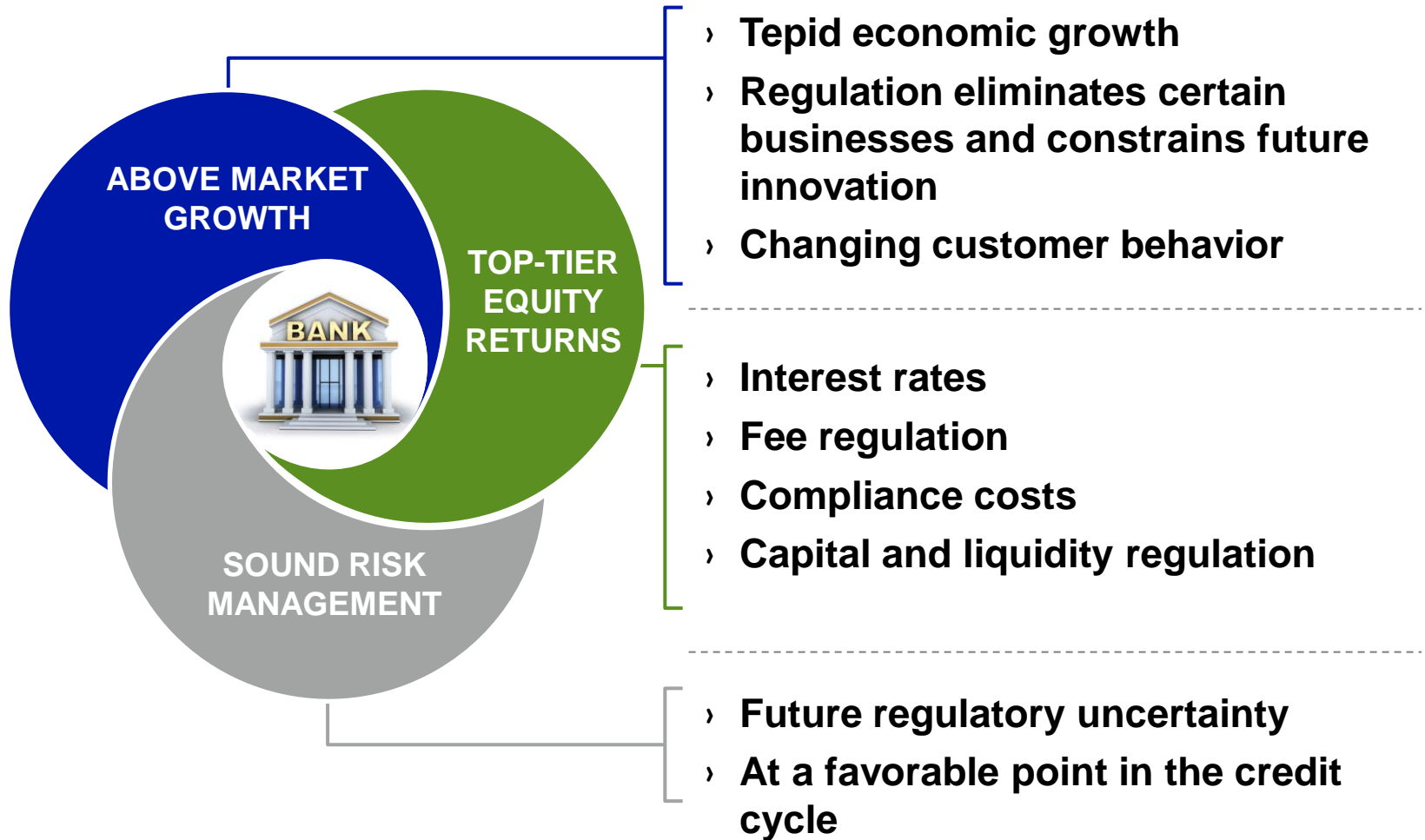
¹ Includes dividends declared and share repurchases. 2013 is net of the issuance of shares valued at \$398MM related to the Series G preferred stock conversion on July 1, 2013. 2012, 2013, and 2014 also include repurchases of shares in the amount of after-tax gains on the sale of Vantiv shares.

² Non-GAAP measure; see Reg. G reconciliation in appendix.

Where we focus to create value for our shareholders

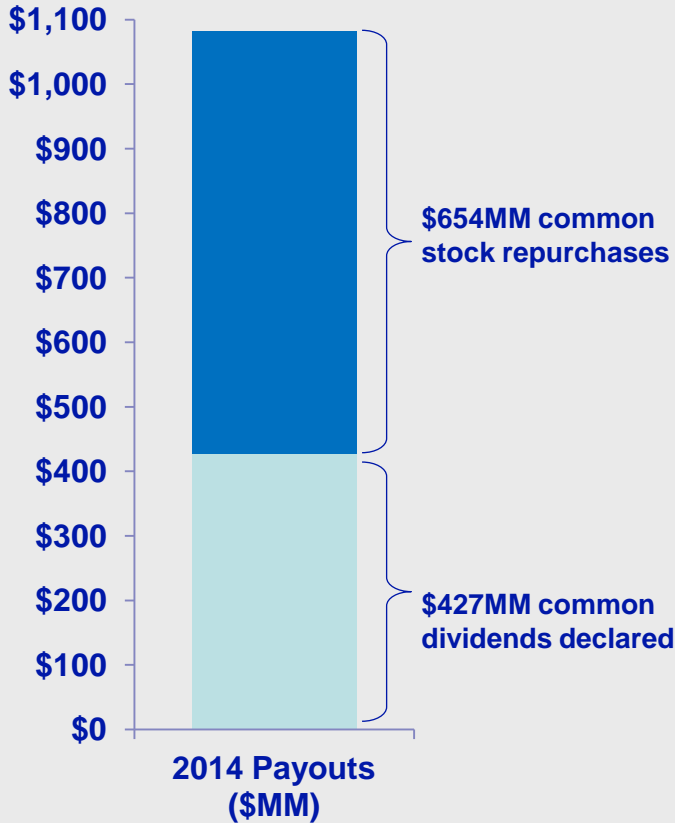


Operating environment update

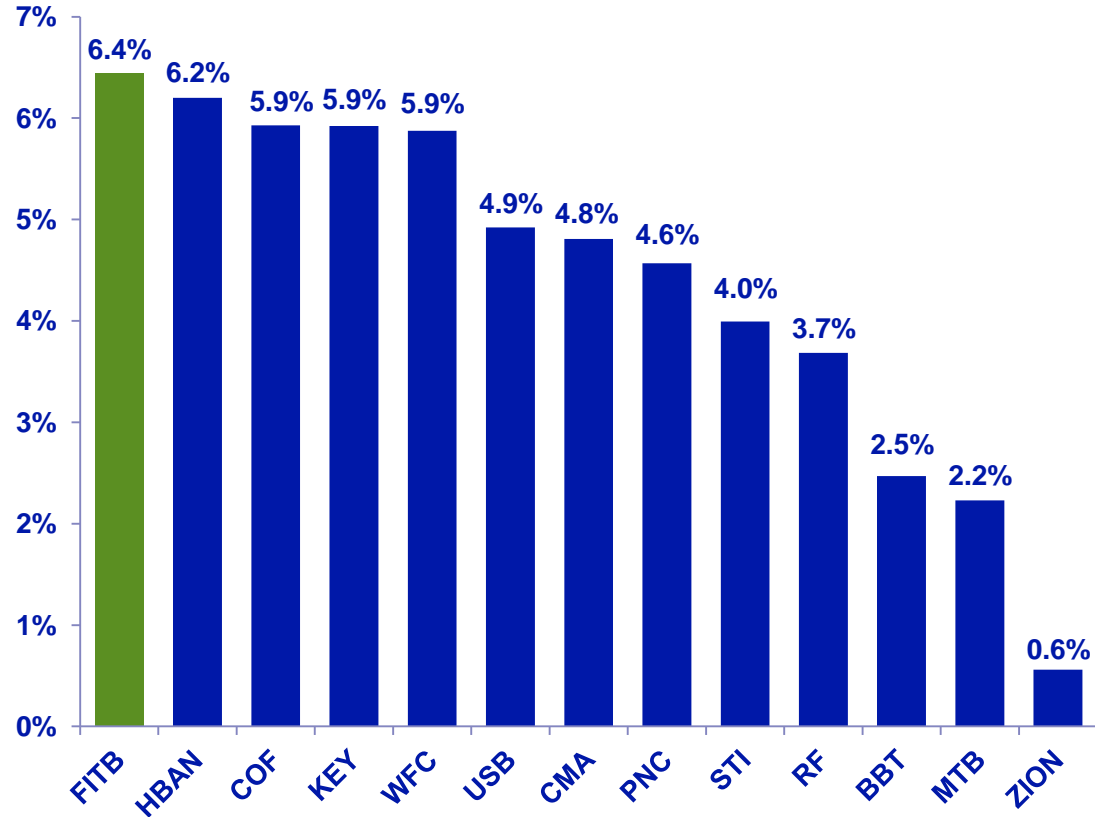


Strong capital return to shareholders

~\$1.1 billion in capital returned to common shareholders



2014 total payout yield (regional peers)



Increased common stock dividend and continued active share repurchase program

Source: SNL Financial.

Total payout yield equals dividend yield plus shares repurchased (\$) / reported market cap at 12/31/14.

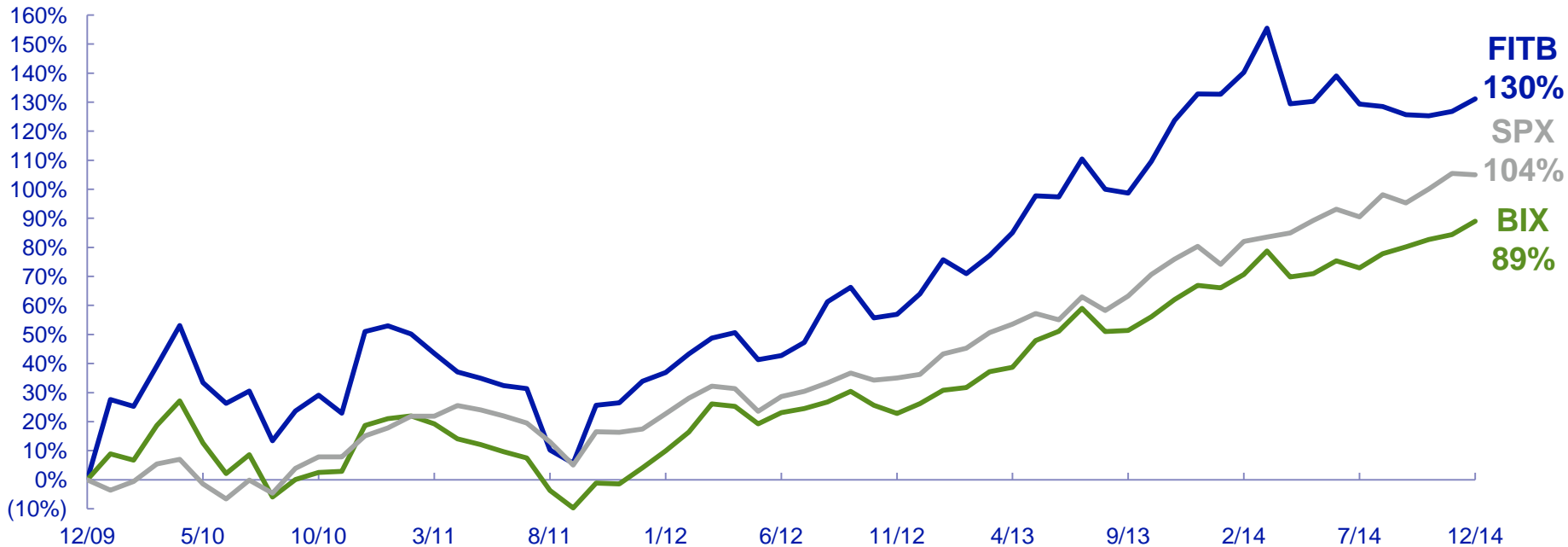
Performance track-record



Total Shareholder Return

Fifth Third (FITB) vs. S&P Banks Index (BIX)¹ and S&P 500 Index (SPX)

5 years
2009-2014



¹ The S&P Banks Composite is a capitalization-weighted index of all the stocks in the S&P 500 that are involved in the business of banking.

Source: Bloomberg; refer to 10-K dated February 25, 2015 for additional views of total shareholder return.

Looking at banking differently



Homeowner Reemployment Program

- First in the industry to offer job search assistance to unemployed mortgage borrowers
- Winner of BAI-Finacle Global Banking Innovation Award in Societal and Community Impact



- Directing donations toward cancer research with every qualifying purchase made using a Fifth Third SU2C debit or credit card



- Fifth Third's Financial Empowerment Mobiles have been on the road since 2004 bringing valuable services to low- and moderate-income community members.

Accolades



Fifth Third Private Bank ranked #25 on list of top Wealth Management Firms



Fifth Third ranked third nationally in the U.S. Treasury's SSBCI lending



Fifth Third Recognized as Green Power Partner and as a member of EPA's Green Power Leadership Club



2014 Disability Matters honoree, presented by Springboard Consulting LLC

Significant national and local recognition across diverse areas
Business Practices • Employment • Green Initiatives • Customer Service • Philanthropy



FIFTH THIRD BANCORP

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 as updated by our Quarterly Reports on Form 10-Q. 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 and adequate sources of funding and liquidity 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 Fifth Third’s investment in, relationship with, and nature of the 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.

Regulation G Non-GAAP reconciliation



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

	For the Year Ended				
	2014	2013	2012	2011	2010
Total Bancorp shareholders' equity (U.S. GAAP)	\$15,626	\$14,589	\$13,716	\$13,201	\$14,051
Goodwill and certain other intangibles	(2,476)	(2,492)	(2,499)	(2,514)	(2,546)
Unrealized gains	(429)	(82)	(375)	(470)	(314)
Qualifying trust preferred securities	60	60	810	2,248	2,763
Other	(17)	19	33	38	11
Tier I capital	12,764	12,094	11,685	12,503	13,965
Less: Preferred stock	(1,331)	(1,034)	(398)	(398)	(3,654)
Qualifying trust preferred securities	(60)	(60)	(810)	(2,248)	(2,763)
Qualifying noncontrolling interest in consolidated subsidiaries	(1)	(37)	(48)	(50)	(30)
Tier I common equity (a)	11,372	10,963	10,429	9,807	7,518
Risk-weighted assets, determined in accordance with prescribed regulatory requirements (b)	117,878	115,969	109,301	104,219	100,561
Ratio:					
Tier I common equity (a) / (b)	9.65%	9.45%	9.54%	9.41%	7.48%