## corporate profile

Fifth Third Bancorp is a diversified financial services company headquartered in Cincinnati, Ohio. The Company has \$117 billion in assets, operates 15 affiliates with 1,316 full-service Banking Centers, including 104 Bank Mart\* locations open seven days a week inside select grocery stores and 2,425 ATMs in Ohio, Kentucky, Indiana, Michigan, Illinois, Florida, Tennessee, West Virginia, Pennsylvania, Missouri, Georgia and North Carolina. Fifth Third operates four main businesses: Commercial Banking, Branch Banking, Consumer Lending, and Investment Advisors. Fifth Third also has a 49% interest in Vantiv, LLC, formerly Fifth Third Processing Solutions, LLC. Fifth Third is among the largest money managers in the Midwest and, as of December 31, 2011, had \$282 billion in assets under care, of which it managed \$24 billion for individuals, corporations and not-for-profit organizations.

### headlines

#### World's Strongest Banks

Fifth Third Bancorp was named the seventh strongest bank in the world by *Bloomberg Markets* magazine. Fifth Third was the highest ranking of only three U.S. banks to make the top 20. The ranking includes banks with at least \$100 billion in assets. It weighs and combines five criteria, including Tier 1 capital compared with risk-weighted assets; nonperforming assets compared with total assets; and efficiency, a comparison of costs against revenues.

May 2011

#### Fortune 500 Company

Fifth Third ranked #326 on *Fortune's* annual listing of the largest U.S. corporations based on revenues, profits, assets, stockholders' equity, market value, earnings per share and total return to investors.

May 2011

#### 2011 Gallup Great Workplace Award

Fifth Third earned a 2011 Gallup Great Workplace Award, recognizing the accomplishments that drive a high level of employee engagement at the Bank. A 2010 employee survey gave Fifth Third high scores across the majority of workgroups, demonstrating that employees feel connected, valued and supported in the workplace. March 2011

#### Top 10 Superregional Bank, Fortune magazine

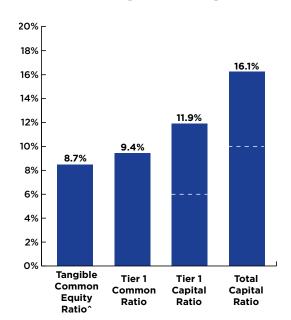
Fifth Third earned top 10 inclusion in the Superregional Bank category of Fortune's Most Admired Companies for the 10th consecutive year. The ranking is based on strength in innovation, people management, use of corporate assets, social responsibility, quality of management, financial soundness, long-term investment, quality of products/services and global competitiveness.

March 2011

## capital

Today, it is important that you know your banking company is strong and well capitalized. Fifth Third is both. Throughout its history, Fifth Third has represented a source of strength and stability. Our capital levels significantly exceed all regulatory "well-capitalized" levels as well as our own target levels.

#### Fifth Third Bancorp 12/31/11 capital ratios\*



dashed lines represent regulatory "well-capitalized" levels.

\*current period regulatory capital ratios are estimated.

^excluding unrealized gains/losses

## credit agency ratings\*

	Holding Company Long-Term Issuer Rating	Rating Level	Bank Long-Term Deposit Rating	Rating Level
Moody's	Baa1	8th highest of 22	A3	7th highest of 22
S&P	BBB	9th highest of 21		Not Rated
Fitch	A-	7th highest of 23	Α	6th highest of 23
DBRS	AL	7th highest of 26	Α	6th highest of 26

\*As an investor, you should be aware that a security rating is not a recommendation to buy, sell or hold securities, that it may be subject to revision or withdrawal at any time by the assigning rating organization and that each rating should be evaluated independently of any other rating.



# FINANCIALhighlights

TWELVE MONTHS	HS (ENDED DECEMBER 31)			CALENDAR YEAR					
	2011	2010	Change %	2011	2010	2009	2008	2007	
Key Performance Ratios									
Return on Average Assets	1.15 %	0.67 %	72 %	1.15 %	0.67 %	0.64 %	(1.85) %	1.05 %	
Return on Average Common Equity	9.0	5.0	80	9.0	5.0	5.6	(23.0)	11.2	
Net Interest Margin (FTE)	3.66	3.66	0	3.66	3.66	3.32	3.54	3.36	
Efficiency	62.3	60.7	3	62.3	60.7	46.9	70.4	60.2	
Earnings (\$ in millions) a	nd Per Sho	are Data							
Net Income Available to Common Shareholders	\$ 1,094	\$ 503	117 %	\$ 1,094	\$ 503	\$ 511	\$ (2,180)	\$ 1,075	
Earnings Per Share, Basic	1.20	0.63	90	1.20	0.63	0.73	(3.91)	1.99	
Earnings Per Share, Diluted	1.18	0.63	87	1.18	0.63	0.67	(3.91)	1.98	
Cash Dividends Per Common Share	0.28	0.04	600	0.28	0.04	0.04	0.75	1.70	
Book Value Per Share	\$ 13.92	\$ 13.06	7	\$13.92	\$13.06	\$12.44	\$13.57	\$17.18	
Common Shares Outstanding (\$000)	919,804	796,273	16	919,804	796,273	795,068	577,387	532,672	
Income Statement Highlig	hts (\$ in r	nillions)							
Net Interest Income (FTE)	\$ 3,575	\$ 3,622	(1) %	\$ 3,575	\$ 3,622	\$ 3,373	\$ 3,536	\$ 3,033	
Total noninterest income	2,455	2,729	(10)	2,455	2,729	4,782	2,946	2,467	
Total noninterest expense	3,758	3,855	(3)	3,758	3,855	3,826	4,564	3,311	
Average Balances (\$ in m	illions)								
Loans and Leases, including held-for-sale	\$ 80,214	\$ 79,232	1%	\$ 80,214	\$ 79,232	\$ 83,391	\$ 85,835	\$ 78,348	
Core Deposits	78,652	76,188	3	78,652	76,188	69,338	63,815	61,765	
Bancorp Shareholders' Equity	12,851	13,737	(6)	12,851	13,737	13,053	10,038	9,583	
Asset Quality Ratios									
Net Charge-Offs/Avg. Loans and Leases	1.49 %	3.02 %	(51) %	1.49 %	3.02 %	3.20 %	3.23 %	0.61 %	
Nonperforming Assets/Loans, Leases and Other Assets, including OREO	2.23	2.79	(20)	2.23	2.79	4.22	2.38	1.25	
ALLL/Loans and Leases	2.78	3.88	(28)	2.78	3.88	4.88	3.31	1.17	
THREE MONTHS (	CALENDAR YEAR								
	2011	2010	Change %	2011	2010	2009	2008	2007	
Market Performance FITB Market Price Per Share:	(NASDAC	Q)							
High	\$ 13.08	\$ 15.11	(13)%	\$ 15.75	\$ 15.95	\$ 11.20	\$ 28.58	\$ 43.32	
Low	9.60	11.71	(18)	9.13	9.81	1.01	6.32	24.82	
End of Period	12.72	14.68	(13)	12.72	14.68	9.75	8.26	25.13	
Market Capitalization (\$ in millions)	11,700	11,689	0	11,700	11,689	7,752	4,769	13,386	

This Fact Sheet is for general informational purposes only and does not constitute an offer or sale of Fifth Third common stock or any other security. All such offers and sales shall be made only pursuant to an effective registration statement filed with the Securities and Exchange Commission and a current prospectus.

Fifth Third files annual, quarterly and special reports, proxy statements and other information with the Securities and Exchange Commission ("SEC"). These documents provide more information regarding the information contained in this Fact Sheet. Investors may read and copy reports, proxy statements and other information filed by Fifth Third at the SEC's public reference rooms at 100 F Street N.E., Washington, D.C. 20549. Please call the SEC at 1-800-SEC-0330 for further information about the public reference rooms. Fifth Third's reports, proxy statements and other information are also available from commercial document retrieval services, www.53.com, and at the SEC's website located at www.sec.gov.