



## corporate profile

Fifth Third Bancorp is a diversified financial services company headquartered in Cincinnati, Ohio. The Company has \$116 billion in assets, operates 18 affiliates with 1,298 full-service Banking Centers, including 93 Bank Mart® locations open seven days a week inside select grocery stores and 2,329

ATMs in Ohio, Kentucky, Indiana, Michigan, Illinois, Florida, Tennessee, West Virginia, Pennsylvania, Missouri, Georgia and North Carolina. Fifth Third operates five main businesses: Commercial Banking, Branch Banking, Consumer Lending, Investment Advisors and Fifth Third Processing Solutions. Fifth Third is among the largest money managers in the Midwest and, as of September 30, 2008, has \$196 billion in assets under care, of which it managed \$30 billion for individuals, corporations and not-for-profit organizations. The Company is among the top 20 largest bank holding companies in the country and among the 20 largest in market capitalization.

#### headlines

#### Fortune 500 Company

Fifth Third ranked #307 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 5, 2008

#### Forbes Global 2000

Forbes magazine ranked Fifth Third Bancorp #446 on its annual listing of the world's biggest and leading public companies.

April 2, 2008

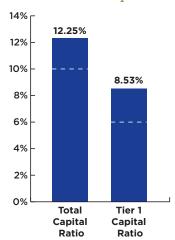
Top 10 Superregional Bank, Fortune magazine Fifth Third earned top 10 inclusion in the Superregional Bank category of Fortune's Most Admired Companies for the seventh consecutive year. The ranking is based on strength in employee talent, social responsibility, innovation, quality of management, financial soundness and long-term investment value.

March 17, 2008

### capital

Today, it is important that you know your banking company is strong and well capitalized. Fifth Third is both. In fact, there are only 16 domestic banks with debt or deposit ratings higher than Fifth Third from any of the major debt ratings agencies. For 150 years, Fifth Third has represented a source of strength and stability.

Fifth Third Bancorp 9/30/08 regulatory capital ratios



Dashed lines represent regulatory "well capitalized" levels.

Estimated ratios, final ratios to be published in Y9-C.

Fifth Third's subsidiary banks also exceed regulatory "well capitalized" levels.

# credit agency ratings

	Holding Company Long-Term Issuer Rating	Rating Level	Lead Bank* Long-Term Deposit Rating	Rating Level				
Moody's	A1	5th highest of 21	Aa3	4th highest of 21				
S&P	A+	5th highest of 20	AA-	4th highest of 20				
Fitch	A	6th highest of 23	A	6th highest of 23				
DBRS	AAL	4th highest of 26	AA	3rd highest of 26				

\* Represents Fifth Third Bank (Ohio) and Fifth Third Bank (Michigan). Fifth Third Bank NA is not a rated entity.

For any of the four major ratings agencies (Moody's, Standard and Poors, Fitch, and DBRS), there are only 16 US-based lead banks that hold higher ratings than Fifth Third.



# FINANCIAL highlights THREE QUARTERS 2008

	NINE MONTHS					CALENDAR YEAR										
		2008		2007	Cł	nange %		2007		2006		2005		2004		2003
Key Performance Ratios																
Return on Average Assets		_		1.41	%	(100) %		1.05	%	1.13	%	1.50	%	1.61	%	1.90 %
Return on Average Equity		_		14.70		(100)		11.2		12.1		16.6		17.2		19.0
Net Interest Margin (FTE)		3.57		3.38		6		3.36		3.06		3.23		3.48		3.62
Efficiency		51.40		56.40		(9)		60.2		60.5		53.2		53.9		47.0
Average Equity/Average Assets		8.83		9.56		(8)		9.35		9.32		9.06		9.34		10.01
Earnings (\$ in millions) and	d Pe	r Shar	e D	ata												
Net Interest Income (FTE)	\$	2,638	\$	2,247		17 %	\$	3,033	\$	2,899	\$	2,996	\$	3,048	\$	2,944
Net Income		29		1,060		(97)		1,076		1,188		1,549		1,525		1,665
Earnings Per Share, Basic		0.01		1.96		(99)		2.00		2.14		2.79		2.72		2.91
Earnings Per Share, Diluted		0.01		1.95		(99)		1.99		2.13		2.77		2.68		2.87
Cash Dividends Per Common Share		0.74		1.26		(41)		1.70		1.58		1.46		1.31		1.13
Book Value Per Share		16.65		17.43		(4)		17.20		18.02		17.00		16.00		15.29
Common Shares Outstanding (\$000)		577,487		532,627		8		532,672		556,253		555,623		557,649	5	666,685
Average Balances (\$ in mill	ion	s)														
Total Assets		112,732	\$	100,707		12 %	\$	102,477	\$	105,238	\$	102,876	\$	94,896	\$	87,481
Loans and Leases, including held for sale		85,302		77,059		11		78,348		73,493		67,737		57,042		52,414
Core Deposits		63,599		61,357		4		61,765		60,178		56,668		49,468		46,798
Shareholders' Equity		9,953		9,628		3		9,583		9,811		9,317		8,860		8,754
Asset Quality Ratios							_									
Net Charge-Offs/Avg. Loans and Leases		1.74	%	0.51	%	241 %		0.61	%	0.44	%	0.45	%	0.45	%	0.63 %
Nonperforming Assets/Loans, Le and Other Assets, including ORE	ases O	3.30		0.92		255		1.32		0.61		0.52		0.52		0.61
Market Performance: FITB (	NA	SDAQ'	)													
Market Price Per Share:																
High	\$	18.18	\$	40.79		(55) %	\$	43.32	\$	41.57	\$	48.12	\$	60.00	\$	62.15
Low		9.11		33.88		(73)		24.82		35.86		35.04		45.32		47.05
Close		11.90		33.88		(65)		25.13		40.93		37.72		47.30		59.10
Price/Earnings Ratio		198.33		16.37		1,112		12.44		19.13		13.57		17.65		20.59
Market Capitalization (\$ in millions)		6,872		18,045		(62)		13,386		22,767		20,958		26,377		33,491

#### additional information

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