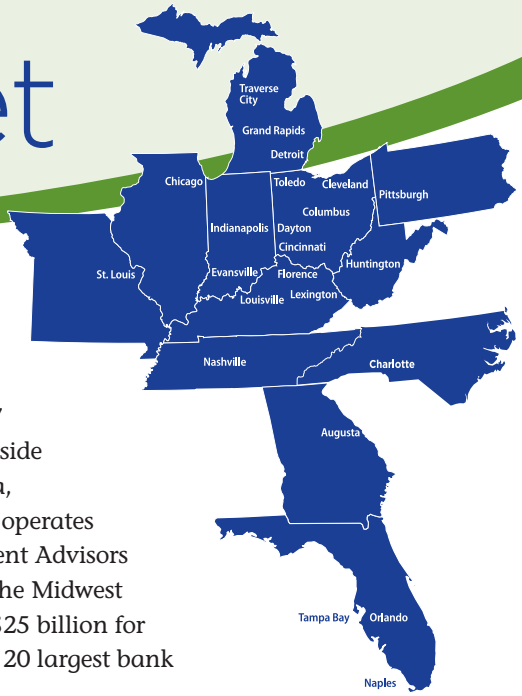
FIFTH THIRD BANCORP

FACTsheet



corporate profile

Fifth Third Bancorp is a diversified financial services company headquartered in Cincinnati, Ohio. The Company has $120 billion in assets, operates 16 affiliates with 1,307 full-service Banking Centers, including 93 Bank Mart® locations open seven days a week inside select grocery stores and 2,354 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 December 31, 2008, has $179 billion in assets under care, of which it managed $25 billion for individuals, corporations and not-for-profit organizations. The Company is among the top 20 largest bank holding companies in the country.

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

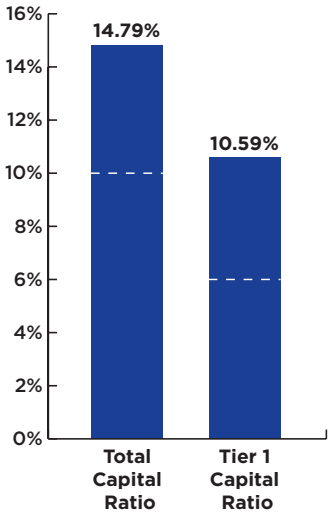
Fifth Third earned top 10 inclusion in the Superregional Bank category of Fortune's Most Admired Companies for the seventh consecutive year. The ranking is based on strength in employee talent, social responsibility, innovation, quality of management, financial soundness and long-term investment value.

March 17, 2008

capital

Today, it is important that you know your banking company is strong and well capitalized. Fifth Third is both. For 151 years, Fifth Third has represented a source of strength and stability. The $3.4B investment made by the U.S. Treasury boosted our regulatory and tangible equity ratios significantly. Our total capital ratio and Tier 1 ratio are well above our target levels.

Fifth Third Bancorp 12/31/08 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	A2	6th highest of 21	A1	5th highest of 21
S&P	A-	7th highest of 20	A	6th highest of 20
Fitch	A	6th highest of 23	A+	5th 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.*

FIFTH THIRD BANCORP

FINANCIAL highlights

FULL YEAR 2008

	CALENDAR YEAR					
	2008	2007	2006	2005	2004	2003
Key Performance Ratios						
Return on Average Assets	(1.85) %	1.05 %	1.13 %	1.50 %	1.61 %	1.90 %
Return on Average Equity	(23)	11.2	12.1	16.6	17.2	19.0
Net Interest Margin (FTE)	3.54	3.36	3.06	3.23	3.48	3.62
Efficiency	70.40	60.2	60.5	53.2	53.9	47.0
Average Equity/Average Assets	8.78	9.35	9.32	9.06	9.34	10.01
Earnings ($ in millions) and Per Share Data						
Net Interest Income (FTE)	$ 3,536	$ 3,033	$ 2,899	$ 2,996	$ 3,048	$ 2,944
Net Income	(2,113)	1,076	1,188	1,549	1,525	1,665
Earnings Per Share, Basic	(3.94)	2.00	2.14	2.79	2.72	2.91
Earnings Per Share, Diluted	(3.94)	1.99	2.13	2.77	2.68	2.87
Cash Dividends Per Common Share	0.75	1.70	1.58	1.46	1.31	1.13
Book Value Per Share	13.57	17.18	18.02	17.00	16.00	15.29
Common Shares Outstanding ($000)	577,387	532,672	556,253	555,623	557,649	566,685
Average Balances ($ in millions)						
Total Assets	$114,296	$ 102,477	$ 105,238	$ 102,876	$ 94,896	$ 87,481
Loans and Leases, including held for sale	85,835	78,348	73,493	67,737	57,042	52,414
Core Deposits	63,719	61,765	60,178	56,668	49,468	46,798
Shareholders' Equity	10,038	9,582	9,811	9,317	8,860	8,754
Asset Quality Ratios						
Net Charge-Offs/Avg. Loans and Leases	3.23 %	0.61 %	0.44 %	0.45 %	0.45 %	0.63 %
Nonperforming Assets/Loans, Leases and Other Assets, including OREO	2.96	1.32	0.61	0.52	0.52	0.61
Market Performance: FITB (NASDAQ)						
Market Price Per Share:						
High	$ 28.06	$ 43.32	$ 41.57	$ 48.12	$ 60.00	$ 62.15
Low	7.31	24.82	35.86	35.04	45.32	47.05
Close	8.26	25.13	40.93	37.72	47.30	59.10
Market Capitalization ($ in millions)	4,769	13,386	22,767	20,958	26,377	33,491

additional information

Internet: www.53.com

Investor Contact: James P. Eglseder
Investor Relations Officer

(513) 534-8424 (phone)
(513) 534-0629 (fax)

Fifth Third Center
Cincinnati, Ohio 45263