1Q10 Credit Trends

April 22, 2010

Please refer to earnings release dated April 22, 2010 for full results including those reported on a U.S. GAAP basis

Updated stress testing - process overview

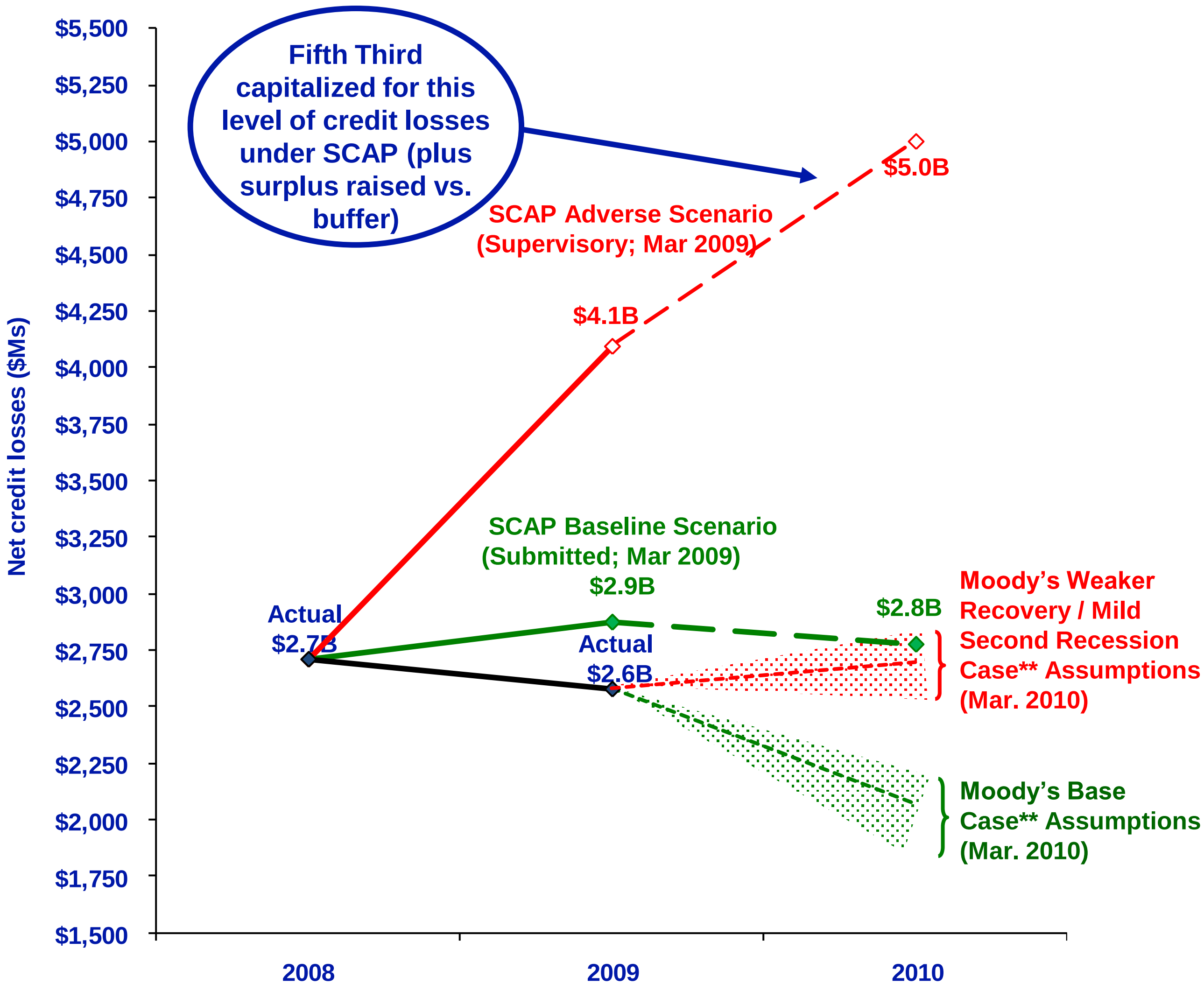
- Similar process to that used in 2008 and SCAP processes; updated for actual performance and current economic expectations
- Moody's "Base" and "Longer Recession and Weaker Recovery" case scenarios key economic assumptions

*Economic Assumptions**	Base 2010	Adverse 2010
Peak Unemployment	10.3%	11.4%
GDP	2.4%	0.3%
Avg. change in quarterly HPI	(1.8%)	(2.7%)

- Commercial
  - 33 geographic/industry sectors analyzed and regressed against economic and performance drivers
  - Migration trends from criticized to nonaccrual and charge-off evaluated by region and industry
- Consumer
  - Portfolios subdivided into appropriate categories (i.e. liquidating vs. non-liquidating home equity)
  - Results derived using combination of regression models, loss curves and roll rates, and applied economic factors
    - Mortgage and home equity key correlation: HPI
    - Credit card key correlation: unemployment
    - Other consumer key correlations: unemployment and GDP

* *Moody's Economy.com; as of March 2010*

Updated credit loss expectations vs. SCAP scenarios



- Fifth Third's realized credit losses have been significantly below its SCAP submitted baseline and more adverse scenarios
  - In SCAP submissions, we incorporated significant conservatism, given then-prevailing negative economic and industry trends and extreme uncertainty in potential loss outcomes at the time
  - Economic and credit market conditions have been much better than potential downside expectations in Spring 2009, benefiting results vs. SCAP scenarios
- Base and stress scenarios reflect Moody's Base Case and Moody's Weaker Recover / Mild Second Recession Case (as of March 2010)**
- Our current expectation is for 2010 losses to be lower than 2009

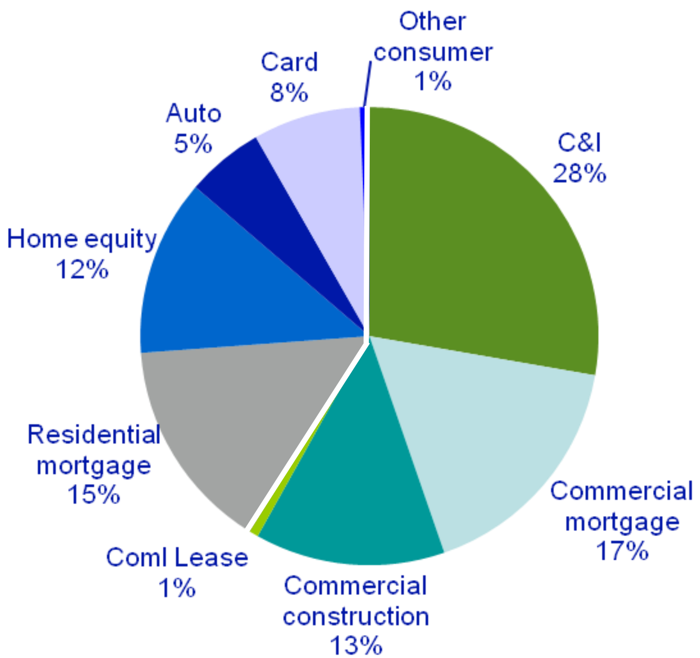
Realized credit losses have been significantly below SCAP submissions; expected to continue

** Red SCAP line represents more adverse scenario as adjusted by supervisors for additional assumed two-year losses. Supervisory estimates of total two-year losses under more adverse scenario were not allocated by period. Estimate allocates total two-year supervisory losses using the allocation under Fifth Third's submission.*
*** Source for macroeconomic assumptions: Moody's Economy.com. Assumptions as of March 2010.*

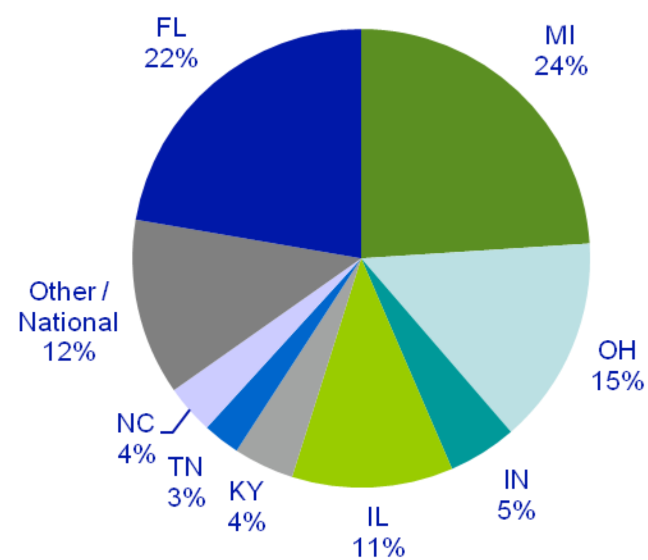
Credit by portfolio*

($ in millions)	C&I	Commercial mortgage	Commercial construction	Commercial lease	Total commercial	Residential mortgage	Home equity	Auto	Credit card	Other consumer	Total consumer	Total loans & leases
Loan balances	$26,131	$11,744	$3,277	$3,388	$44,541	$7,918	$12,186	$10,180	$1,863	$736	$32,882	$77,423
% of total	34%	15%	4%	4%	58%	10%	16%	13%	2%	1%	42%	
NPAs	$788	$1,002	$569	$55	$2,414	$521	$70	$22	$101	$1	$715	$3,129
NPA / Loans + OREO	3.01%	8.43%	16.95%	1.62%	5.39%	6.48%	0.57%	0.22%	5.45%	0.12%	2.16%	4.02%
Net charge-offs	$161	$99	$78	$4	$342	$88	$73	$31	$44	$4	$240	$582
Net charge-off ratio	2.49%	3.42%	8.57%	0.44%	3.07%	4.46%	2.38%	1.27%	9.23%	2.07%	2.93%	3.01%

Net charge-offs by loan type



Net charge-offs by geography



*NPAs exclude loans held-for-sale.
Ratios in above tables are subject to rounding.

Portfolio performance drivers

No Participation In

- Subprime
- Option ARMs

Discontinued or Suspended Lending

Discontinued in 2007

- Brokered home equity ($1.9B)

Suspended in 2008

- Homebuilder/residential development ($1.3B)
- Other non-owner occupied commercial RE excluding homebuilder/developer ($8.0B)

Saleability

- All mortgages originated for intended sale*

Performance Largely Driven By

Geography

- Florida and Michigan most stressed
- Remaining Midwest and Southeast performance reflect economic trends

1Q10 NCO Ratios	Coml	Cons	Total
FL/MI	5.5%	5.2%	5.3%
Other	2.3%	2.1%	2.2%
Total	3.1%	2.9%	3.0%

Products

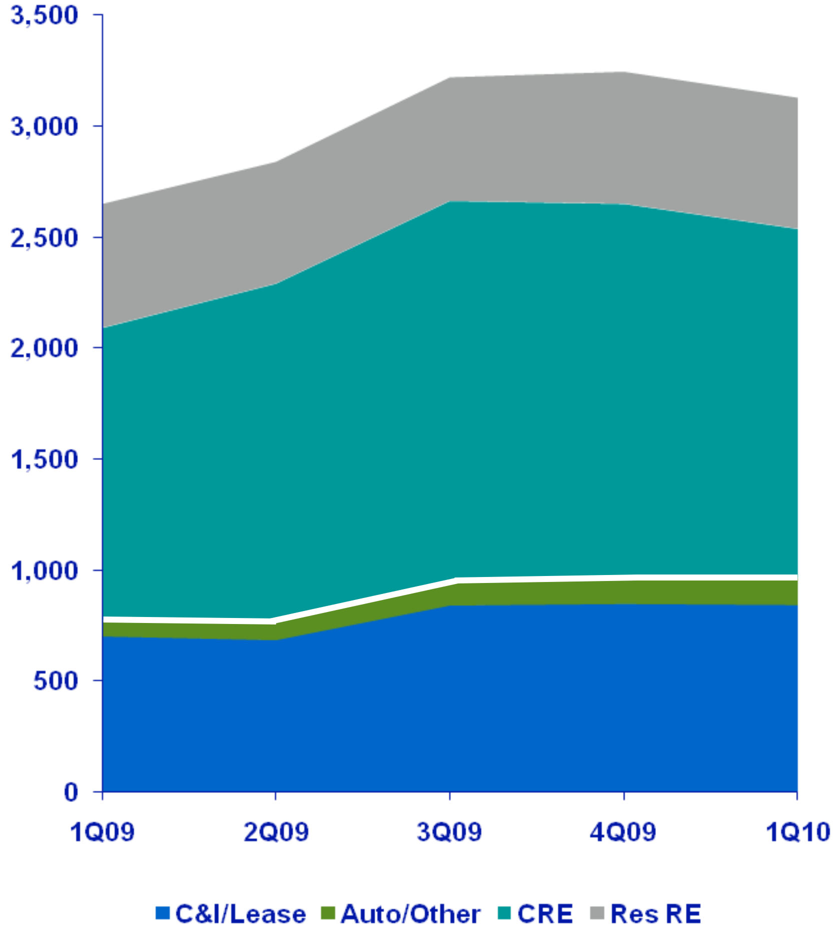
- Homebuilder/developer charge-offs $81 million in 1Q10
  - Total charge-off ratio 3.0% (2.4% ex-HBs)
  - Commercial charge-off ratio 3.1% (2.6% ex-HBs)
- Brokered home equity charge-offs 6.2% in 1Q10
  - Direct home equity portfolio 1.6%

** Residential construction-related consumer mortgages intended to be held in portfolio until permanent financing complete. Jumbo mortgage originations currently being held due to market conditions.*

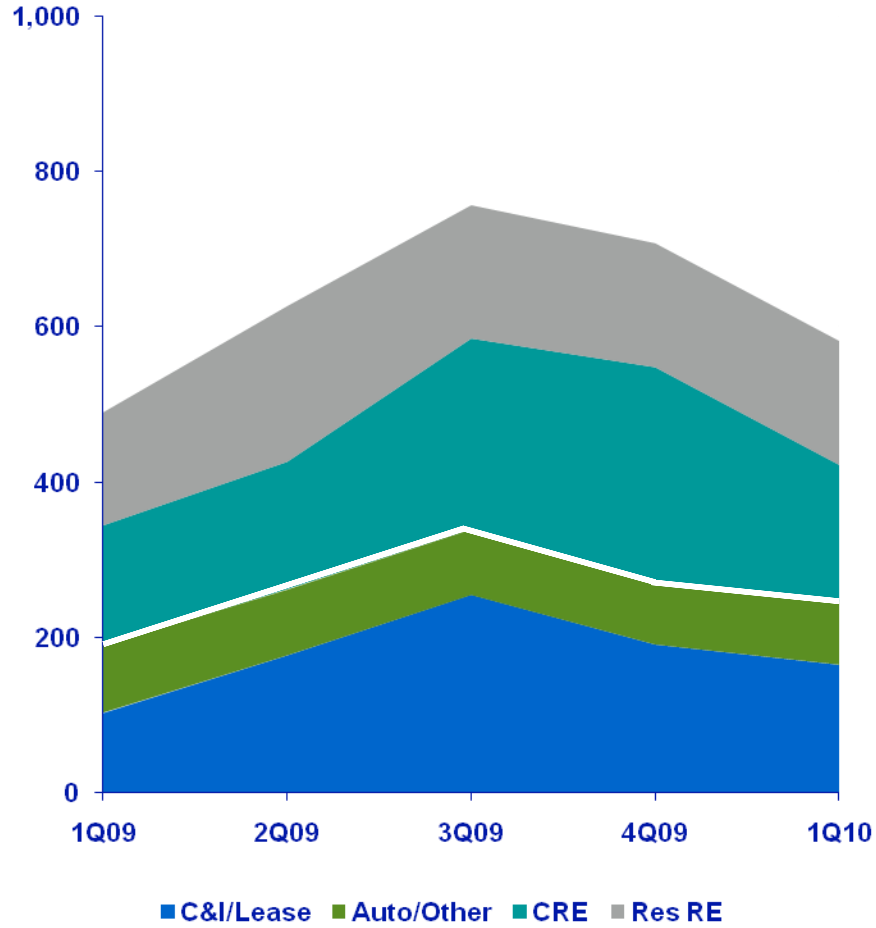
Non-performing assets and net charge-offs: Product view*

FIFTH THIRD BANK

Total NPAs



Total NCOs



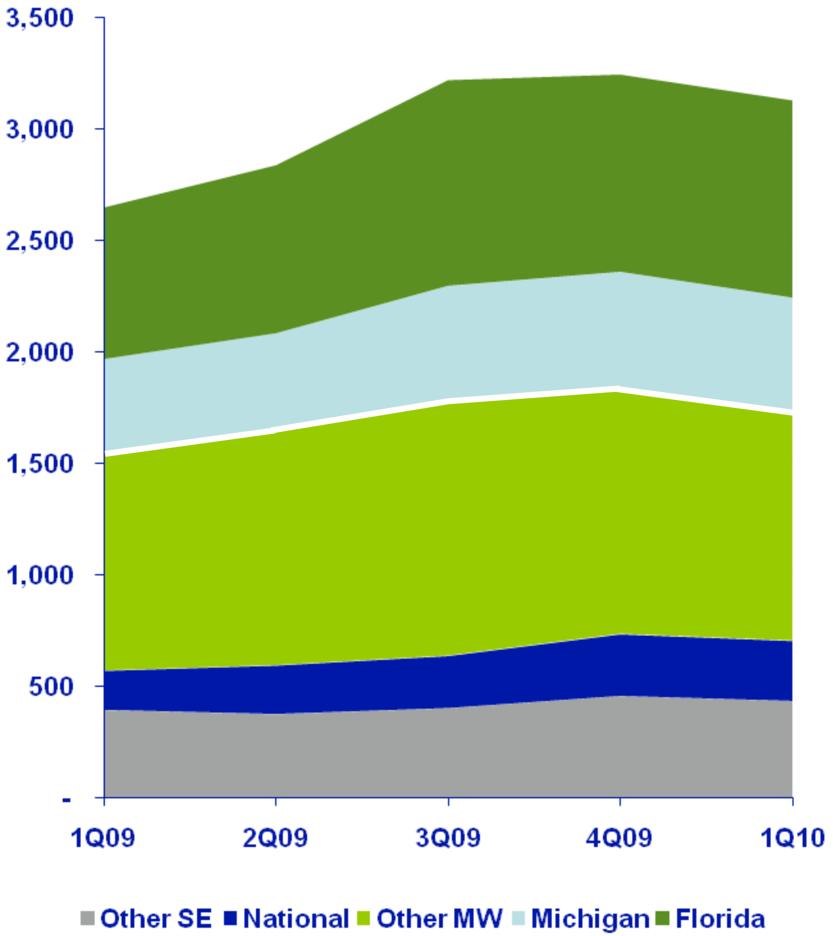
** NPAs exclude loans held-for-sale. Net charge-offs exclude losses on loans sold or transferred to held-for-sale in 4Q08.*

During 1Q09 the Bancorp modified its nonaccrual policy to exclude TDR loans less than 90 days past due because they were performing in accordance with restructured terms. For comparability purposes, prior periods were adjusted to reflect this reclassification.

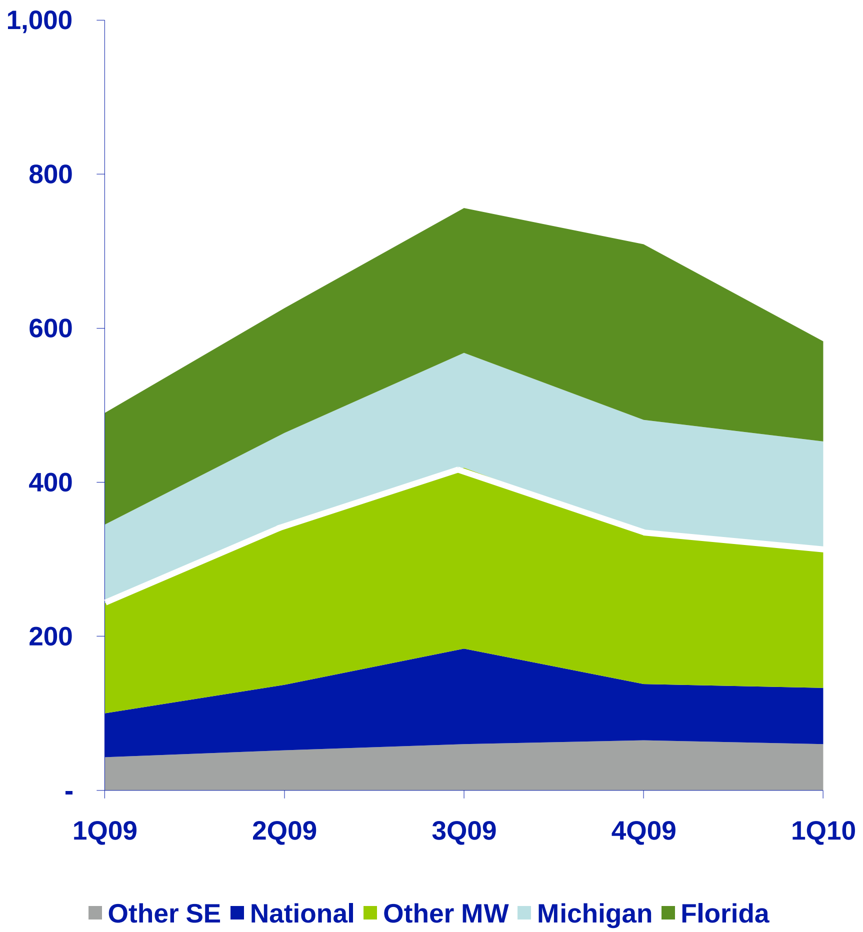
Non-performing assets and net charge-offs: Geographic view*

FIFTH THIRD BANK

Total NPAs



Total NCOs



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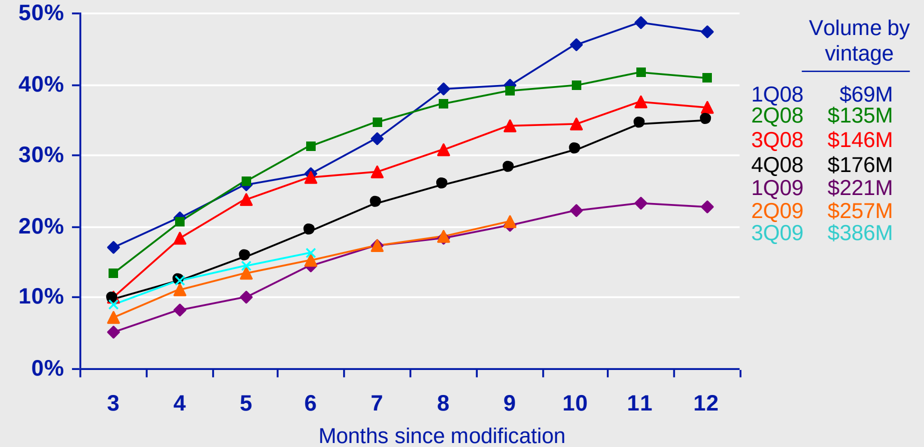
Troubled debt restructurings (TDR) overview

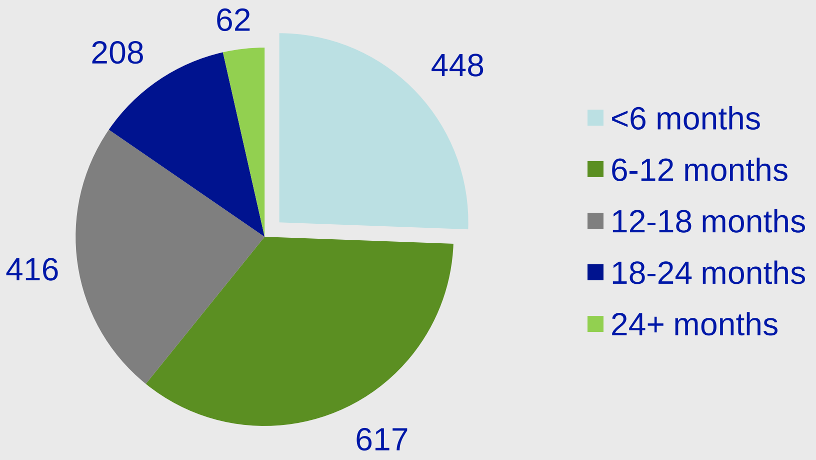
- Successive improvement in vintage performance during 2008 and 2009, even as volume of modification increased
- Fifth Third's mortgage portfolio TDRs have redefaulted at a lower rate than other bank held portfolio modifications
  - Fifth Third's TDRs are about a third less likely to redefault than modifications on GSE mortgages
- Of $1.8B in consumer TDRs, over $1.3B (76%) are current
  - $940M of those have been current more than 6 months, approximately half of which have been current more than a year
- As current TDRs season, their default propensity declines significantly
  - We do not typically see significant defaults on current loans once a vintage approaches 12 months since modification
- Delinquent TDRs total $415M (24%)
- Of $1.8B in consumer TDRs, $1.5B are on accrual status and $271M are nonaccruals

TDR performance has improved in newer vintages

Mortgage TDR 60+ redefault trend by vintage

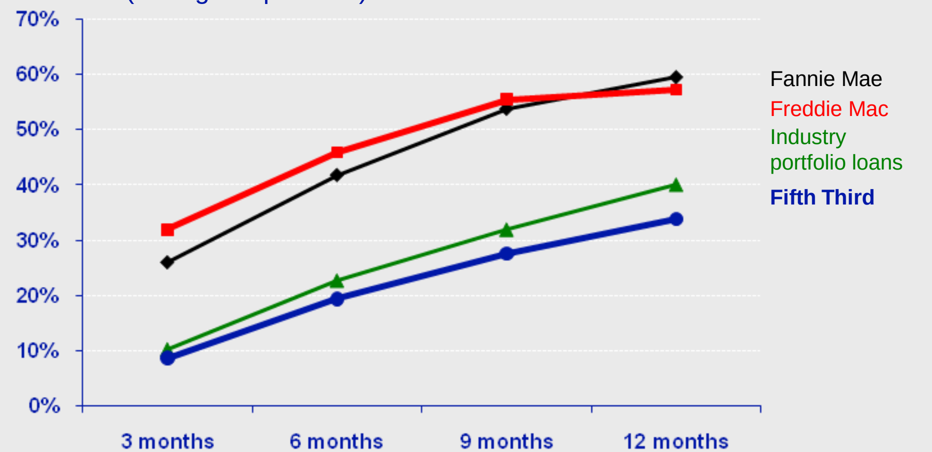


Current consumer TDRs ($ MMs)



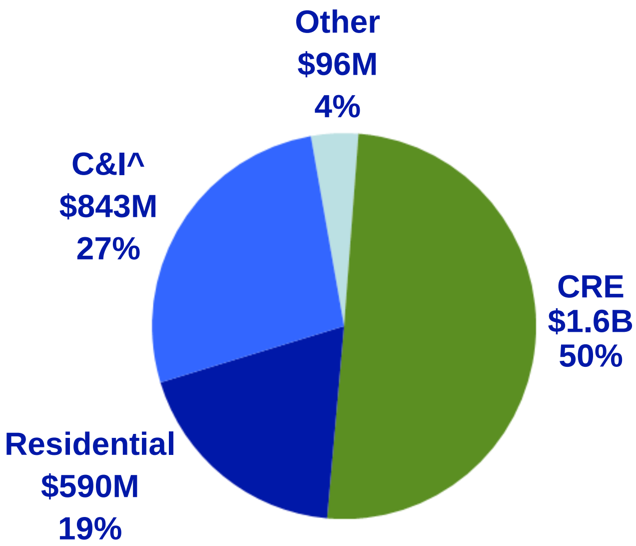
Outperforming redefault benchmarks

Mortgage TDR 60+ redefault rate: Fifth Third comparison (through Sept. 2009)



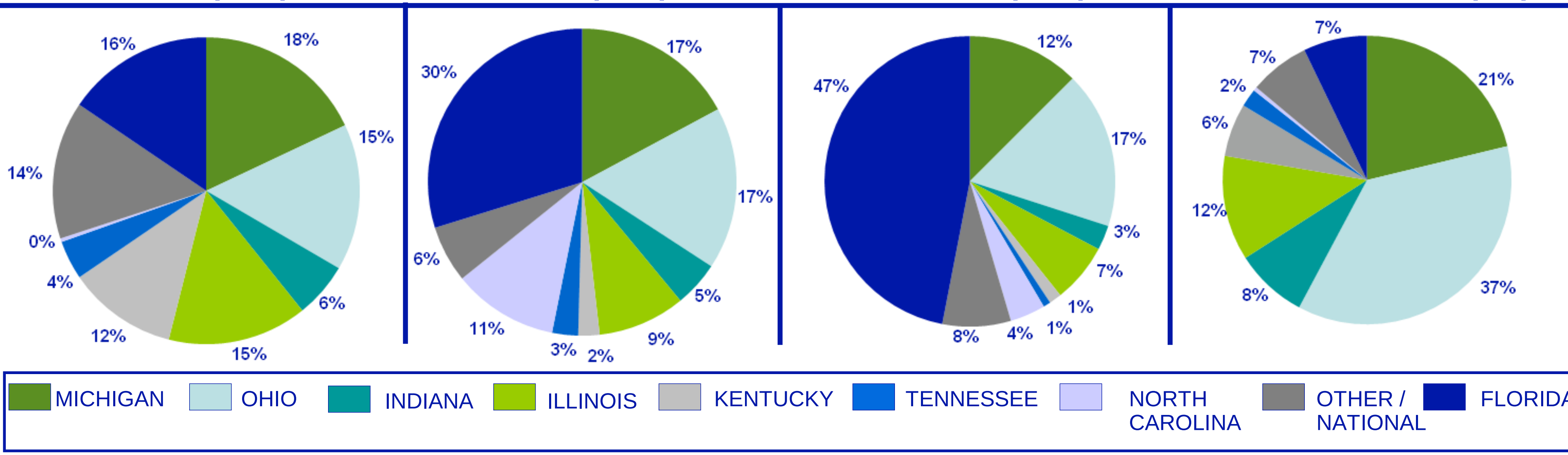
Source: Fifth Third and OCC/OTS data; data through 3Q09; industry data cumulative through 3Q09

Nonperforming assets*



- Total NPAs of $3.1B
- Homebuilder/developer NPAs of $520M; represent 17% of total NPAs
- Commercial NPAs of $2.4B; down 5% from the previous quarter
- Consumer NPAs of $715M; up 1% from the previous quarter

C&I^ (27%) | CRE (50%) | Residential (19%) | Other Consumer (4%)



* NPAs exclude loans held-for-sale. ^ C&I includes commercial lease

Nonperforming loan rollforward

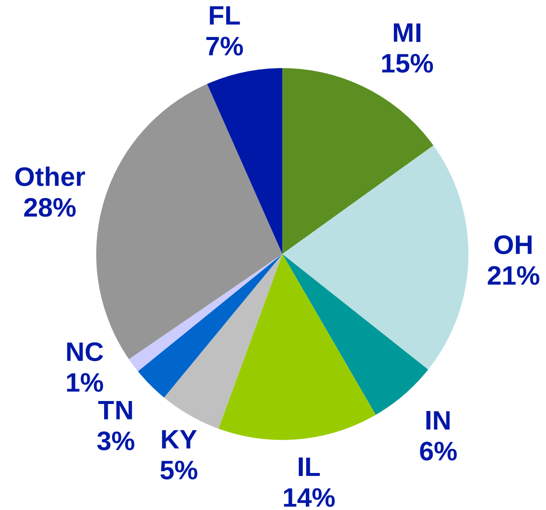
Commercial					
	1Q09	**2Q09**	**3Q09**	**4Q09**	**1Q10**
Beginning NPL amount	1,406	1,937	2,110	2,430	2,392
New nonaccrual loans	799	544	832	602	405
Paydowns, transfers and sales	(157)	(190)	(246)	(332)	(425)
Charge-offs	(111)	(181)	(266)	(308)	(200)
Ending Commercial NPL	1,937	2,110	2,430	2,392	2,172
Consumer					
	1Q09	**2Q09**	**3Q09**	**4Q09**	**1Q10**
Beginning NPL amount	457	459	477	517	555
New nonaccrual loans	157	125	160	152	137
Net other activity	(155)	(107)	(120)	(114)	(131)
Ending Consumer NPL	459	477	517	555	561
Total					
Total NPL	**2,396**	**2,587**	**2,947**	**2,947**	**2,733**
Total new nonaccrual loans	**956**	**669**	**992**	**754**	**542**

Commercial & industrial*

Credit trends

($ in millions)	C&I 1Q09	2Q09	3Q09	4Q09	1Q10
Balance	$28,617	$28,409	$26,175	$25,683	$26,131
90+ days delinquent	$131	$142	$256	$118	$63
as % of loans	0.46%	0.50%	0.98%	0.46%	0.24%
NPAs	$675	$634	$790	$781	$788
as % of loans	2.36%	2.23%	3.02%	3.04%	3.02%
Net charge-offs	$103	$177	$256	$183	$162
as % of loans	1.45%	2.53%	3.70%	2.81%	2.49%

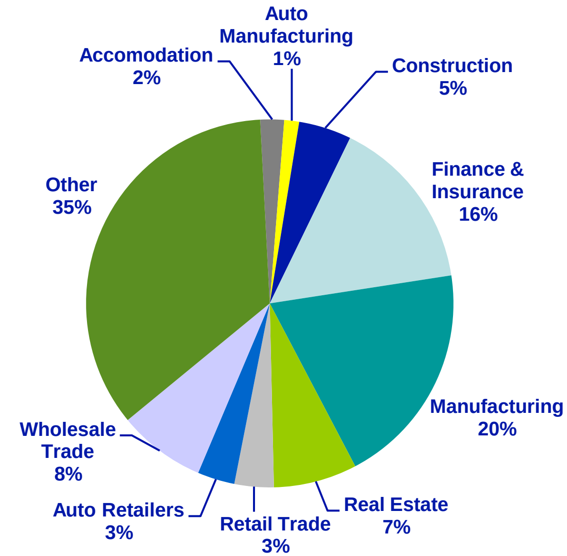
Loans by geography



Comments

- **32% of 1Q10 losses on loans to companies in real estate related industries**
  - **Loans to real estate related industries of $3.2B; 1Q10 NCO ratio of 6.6%**
  - **1Q10 C&I loss rate of 2.5%, excluding loans to real estate related industries, 1.9%**
- **FL represented 16% of 1Q10 losses, 7% of loans; MI represented 27% of losses, 15% of loans**

Loans by industry



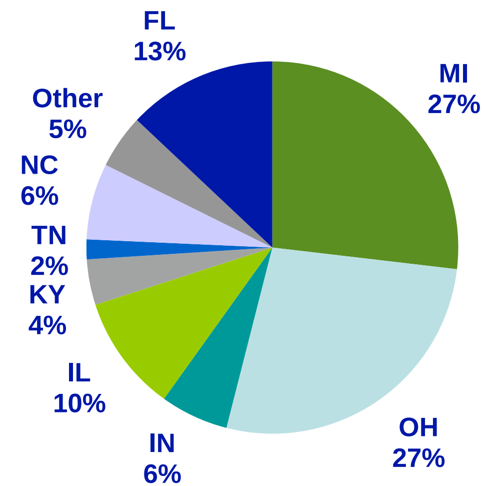
** NPAs exclude loans held-for-sale. Net charge-offs exclude losses on loans sold or transferred to held-for-sale in 4Q08.*

Commercial mortgage*

Credit trends

($ in millions)	Commercial mortgage 1Q09	2Q09	3Q09	4Q09	1Q10
Balance	$12,560	$12,407	$12,105	$11,803	$11,744
90+ days delinquent	$124	$131	$184	$59	$44
as % of loans	0.99%	1.06%	1.52%	0.50%	0.38%
NPAs	$718	$791	$968	$985	$1,002
as % of loans	5.72%	6.37%	8.00%	8.34%	8.53%
Net charge-offs	$77	$85	$118	$142	$99
as % of loans	2.50%	2.73%	3.82%	4.69%	3.42%

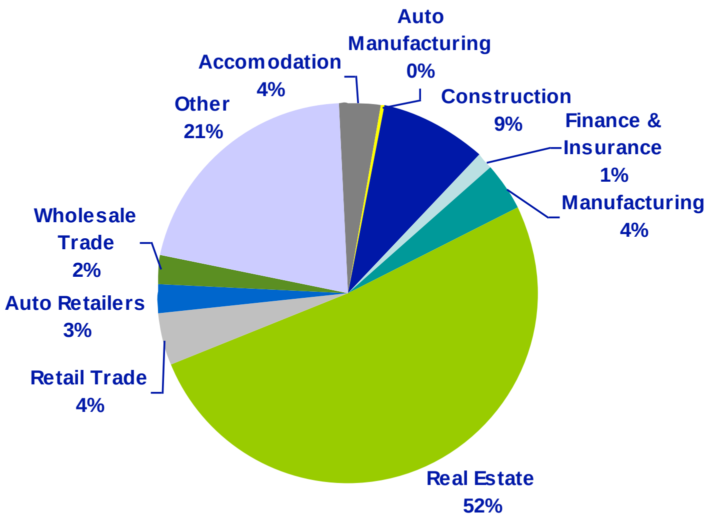
Loans by geography



Comments

- **Owner occupied 1Q10 NCO ratio of 2.1%, other non-owner occupied 1Q10 NCO ratio of 4.5%**
- **In 4Q08 reduced problem assets in most stressed markets (FL and MI) through portfolio actions**
- **Loans from FL/MI represented 40% of total loans, 53% of total losses in 1Q10**

Loans by industry



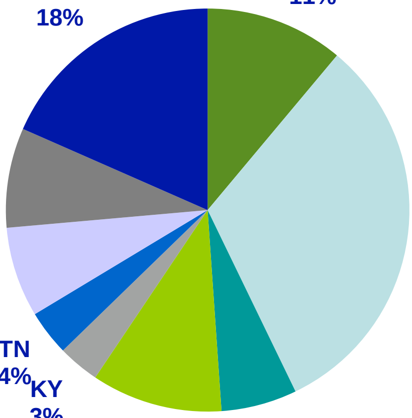
** NPAs exclude loans held-for-sale. Net charge-offs exclude losses on loans sold or transferred to held-for-sale in 4Q08.*

Commercial construction*

Credit trends

	Commercial construction				
($ in millions)	1Q09	2Q09	3Q09	4Q09	1Q10
Balance	$4,745	$4,491	$4,147	$3,784	$3,277
90+ days delinquent	$49	$60	$168	$16	$9
as % of loans	1.02%	1.34%	4.04%	0.44%	0.28%
NPAs	$597	$735	$751	$707	$569
as % of loans	12.59%	16.36%	18.11%	18.68%	17.36%
Net charge-offs	$76	$79	$126	$135	$78
as % of loans	6.21%	6.76%	11.56%	13.28%	8.57%

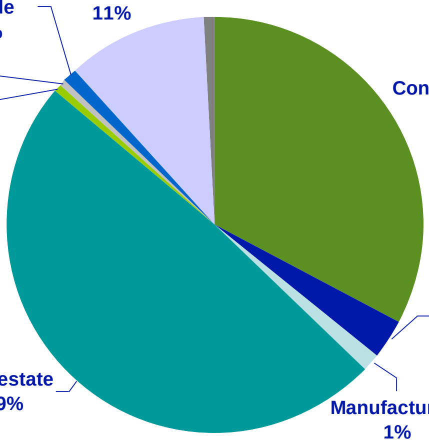
Loans by geography



Comments

- **Owner occupied 1Q10 NCO ratio of 4.6%, other non-owner occupied 1Q10 NCO ratio of 9.7%**
- **In 4Q08 reduced problem assets in most stressed markets (FL and MI) through portfolio actions**
- **Loans from FL/MI represented 29% of total loans, 40% of total losses in 1Q10**

Loans by industry



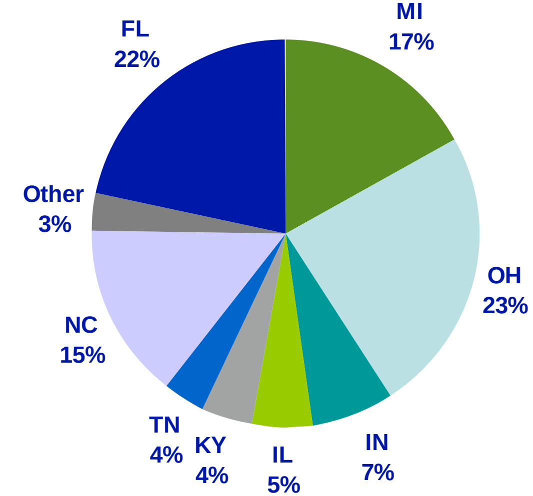
** NPAs exclude loans held-for-sale. Net charge-offs exclude losses on loans sold or transferred to held-for-sale in 4Q08.*

Homebuilders/developers*

Credit trends

Homebuilders/developers ($ in millions)	1Q09	2Q09	3Q09	4Q09	1Q10
Balance	$2,322	$2,102	$1,846	$1,563	$1,324
90+ days delinquent	$37	$53	$79	$19	$6
as % of loans	1.59%	2.51%	4.29%	1.19%	0.43%
NPAs	$554	$613	$600	$548	$520
as % of loans	23.87%	29.14%	32.51%	35.09%	39.28%
Net charge-offs	$64	$76	$108	$110	$81
as % of loans	10.73%	14.06%	21.92%	26.25%	22.89%

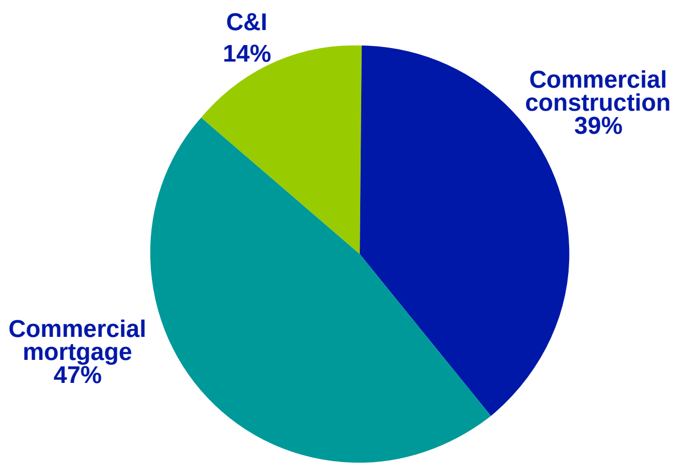
Loans by geography



Comments

- **Currently making no new loans to builder/developer sector**
- **Residential & land valuations under continued stress**
- **3% of commercial loans; 2% of total loans**
- **Balance by product approximately 39% Construction, 47% Mortgage, 14% C&I**

Loans by industry



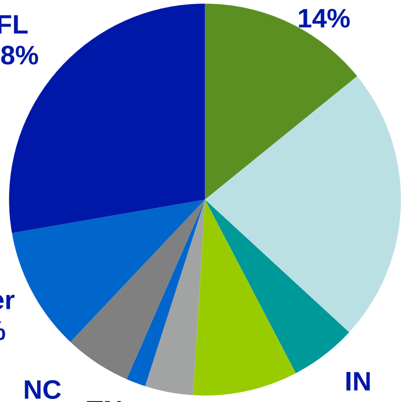
** NPAs exclude loans held-for-sale. Net charge-offs exclude losses on loans sold or transferred to held-for-sale in 4Q08.*

Residential mortgage

Credit trends

($ in millions)	Residential mortgage 1Q09	2Q09	3Q09	4Q09	1Q10
Balance	$8,875	$8,489	$8,229	$8,035	$7,918
90+ days delinquent	$231	$242	$198	$189	$157
as % of loans	2.60%	2.85%	2.41%	2.35%	1.98%
NPAs	$475	$475	$484	$523	$521
as % of loans	5.35%	5.59%	5.89%	6.51%	6.57%
Net charge-offs	$75	$112	$92	$78	$88
as % of loans	3.27%	5.17%	4.38%	3.82%	4.46%

Loans by geography



Comments

- FL portfolio 28% of loans driving 53% of total losses
- FL lots ($260M) running at 29% annualized loss rate (YTD)
- Mortgage company originations targeting 95% salability

Portfolio details

- 1st liens: 100% ; weighted average LTV: 78%
- Weighted average origination FICO: 724
- Origination FICO distribution: <660 11%; 660-689 8%; 690-719 12%; 720-749 14%; 750+ 31%; Other^ 24%

  (note: loans <660 includes CRA loans and FHA/VA loans)
- Origination LTV distribution: <=70 26%; 70.1-80 41%; 80.1-90 11%; 90.1-95 6%; >95% 16%
- Vintage distribution: 2010 2%; 2009 6%; 2008 13%; 2007 16%; 2006 15%; 2005 24%; 2004 and prior 24%
- % through broker: 13%; performance similar to direct

During 1Q09 the Bancorp modified its nonaccrual policy to exclude TDR loans less than 90 days past due because they were performing in accordance with restructured terms. For comparability purposes, prior periods were adjusted to reflect this reclassification.

^ Includes acquired loans where FICO at origination is not available

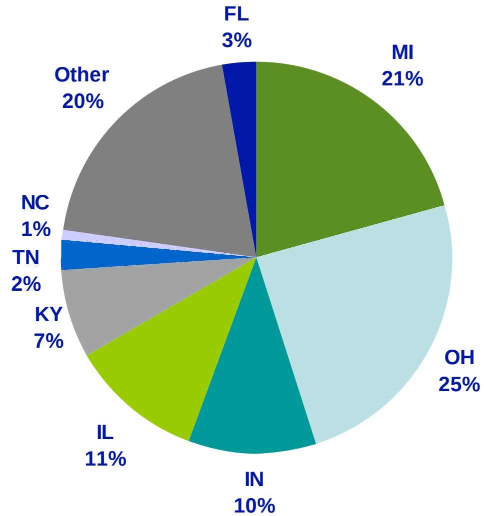
Home equity

Credit trends

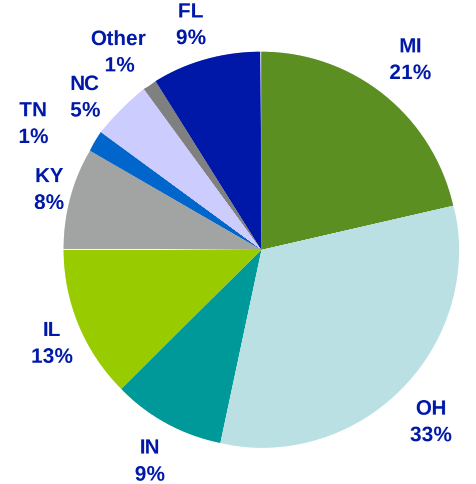
Home equity - brokered					
($ in millions)	1Q09	2Q09	3Q09	4Q09	1Q10
Balance	$2,225	$2,125	$2,028	$1,948	$1,906
90+ days delinquent	$42	$34	$38	$33	$29
as % of loans	1.91%	1.58%	1.87%	1.72%	1.53%
Net charge-offs	$30	$39	$30	$34	$30
as % of loans	5.46%	7.41%	5.96%	7.02%	6.31%

Home equity - direct					
($ in millions)	1Q09	2Q09	3Q09	4Q09	1Q10
Balance	$10,486	$10,386	$10,349	$10,226	$10,280
90+ days delinquent	$61	$63	$66	$65	$60
as % of loans	0.59%	0.61%	0.64%	0.64%	0.58%
Net charge-offs	$42	$49	$49	$48	$43
as % of loans	1.62%	1.91%	1.89%	1.85%	1.65%

Brokered loans by geography



Direct loans by geography



Comments

- Approximately 16% of portfolio in broker product driving approximately 40% total loss
- Approximately one third of Fifth Third 2nd liens are behind Fifth Third 1st liens
- Sequential improvement generally due to lower losses in FL
- 2005/2006 vintages represent 31% of portfolio; account for 56% of losses
- Aggressive home equity line management strategies in place

Portfolio details

- 1st liens: 29%; 2nd liens: 71%
- Weighted average origination FICO: 757
- Origination FICO distribution: <660 4%; 660-689 8%; 690-719 13%; 720-749 17%; 750+ 49%; Other 10%
- Average CLTV: 75% Origination CLTV distribution: <=70 43%; 70.1-80 23%; 80.1-90 17%; 90.1-95 6%; >95 10%
- Vintage distribution: 2010 1%; 2009 5%; 2008 11%; 2007 12%; 2006 16%; 2005 15%; 2004 and prior 41%
- % through broker channels: 16% WA FICO: 739 brokered, 760 direct; WA CLTV: 90% brokered; 73% 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*

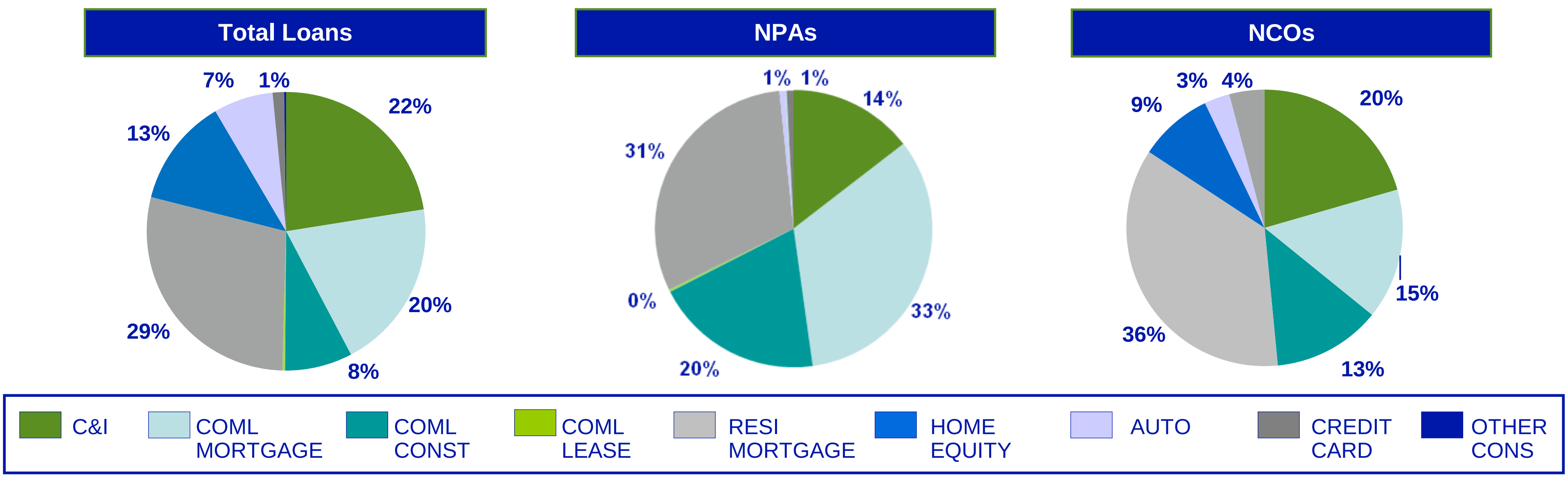
Deterioration in real estate values having effect on credit trends as evidenced by increasing NPA/NCOs in real estate related products

($ in millions)	Loans (bn)	% of FITB	NPAs (mm)	% of FITB	NCOs (mm)	% of FITB
Commercial loans	1.7	7%	128	16%	27	16%
Commercial mortgage	1.5	13%	295	29%	20	20%
Commercial construction	0.6	18%	174	31%	16	21%
Commercial lease	0.0	1%	2	4%	-	0%
Commercial	3.9	9%	599	25%	63	18%
Mortgage	2.2	28%	271	52%	46	53%
Home equity	1.0	8%	6	9%	11	15%
Auto	0.5	5%	2	8%	4	12%
Credit card	0.1	6%	7	7%	5	12%
Other consumer	0.0	2%	0	22%	0	9%
Consumer	3.8	12%	286	40%	67	28%
Total	7.7	10%	885	28%	130	22%

Homebuilders, developers tied to weakening real estate market

Losses due to significant declines in valuations

Valuations; relatively small home equity portfolio



** NPAs exclude loans held-for-sale.*

Michigan market*

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

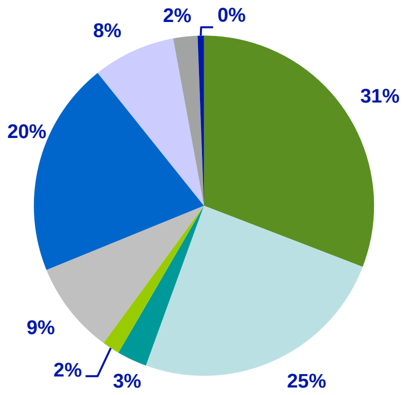
($ in millions)	Loans (bn)	% of FITB	NPAs (mm)	% of FITB	NCOs (mm)	% of FITB
Commercial loans	3.9	15%	143	18%	44	27%
Commercial mortgage	3.2	27%	218	22%	33	33%
Commercial construction	0.4	11%	51	9%	15	19%
Commercial lease	0.2	6%	9	16%	2	0%
Commercial	7.7	17%	421	17%	94	27%
Mortgage	1.1	14%	51	10%	13	15%
Home equity	2.6	21%	22	32%	21	28%
Auto	1.0	10%	4	16%	3	11%
Credit card	0.3	16%	23	22%	8	19%
Other consumer	0.1	10%	0	11%	1	13%
Consumer	5.1	16%	100	14%	46	19%
Total	12.8	16%	521	17%	140	24%

Economic weakness impacts commercial real estate market

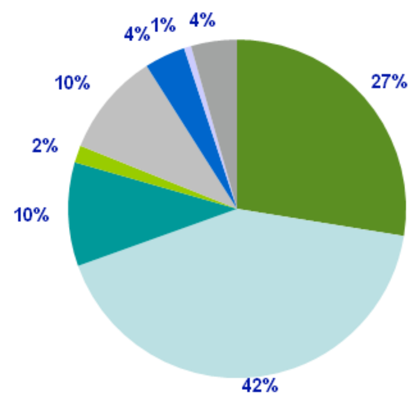
Homebuilders, developers tied to weak real estate market

Negative impact from housing valuations, economy, unemployment

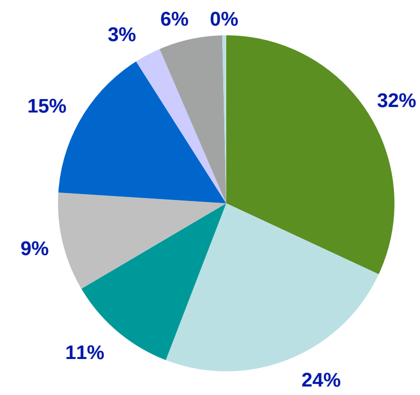
Total Loans



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.*

Cautionary statement

This report may contain 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; (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 in separating 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.