FIFTH THIRD BANK

Investor Update Supplement

May 2010

Please refer to earnings release dated April 22, 2010 and 10-Q dated May 7, 2010 for further information, including full results reported on a U.S. GAAP basis

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Fifth Third: Second quarter 2010 outlook

Category	1Q10 Actual Results	2Q10 Outlook
Balance Sheet:		
• Average loans & leases	$80.1 billion	Relatively stable
• Average core deposits	$76.3 billion	Consistent with 1Q10
Income Statement:		
• Net interest income*	$901 million	Consistent with 1Q10 or up modestly
• Net interest margin*	3.63%	
• Noninterest income	$627 million	~$600 million +/-
• Noninterest expense	$956 million	Down ~$10-$15 million
• Pre-provision net revenue	$568 million	Consistent with 1Q10
Asset Quality:		
• Net charge-offs	$582 million	Down ~$100 million +/-
• Loan loss allowance^	$3.8 billion (4.9%)	Begin to decline
• Nonperforming assets^	$3.1 billion (4.0%)	Relatively stable
Capital Ratios:		
• Tier I common equity	7.0%	Stable to modestly higher
• Tier I leverage	12.0%	
• Tier I capital	13.4%	
• Total risk-based capital	17.6%	

Please see cautionary statement for risk factors related to forward-looking statements.
** Presented on a fully-taxable equivalent basis.*
^ Ratios as a percent of loans excluding held-for-sale.

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Fifth Third credit ratings

Fifth Third Bancorp							
Moody's		Standard & Poor's		Fitch		DBRS	
Short Term Debt	P-2	Short Term Issuer	A-2	Short Term Issuer	F1	Short Term	R-1L
Senior Unsecured	Baa1	Long Term Issuer	BBB	Long Term Issuer	A-	Long Term Issuer	AL
				Individual Rating	C		
Outlook	Negative	Outlook	Negative	Outlook	Negative	Outlook	Stable
Outlook Date	4/14/2009	Outlook Date	6/17/2009	Outlook Date	6/23/2009	Outlook Date	03/26/2010

Fifth Third Bank (OH)							
Moody's		Standard & Poor's		Fitch		DBRS	
Short Term Debt	P-1	Short Term Issuer	A-2	ST Issuer Default	F1	Short Term	R-1L
Long Term Issuer	A2	Long Term Issuer	BBB+	Long Term Issuer	A-	Long Term Deposit	A
Long Term Deposit	A2			Long Term Deposit	A	Senior Unsecured	A

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Fifth Third outstanding debt

Outstanding Debt						
Holding Company						
Type	**Issue Date**	**Maturity Date**		**Amount**	**Rate Type**	**Rate**
Senior Notes	04/30/08	05/01/13	$	750,000,000	Fixed	6.25%
Subordinated Debt	12/13/06	12/20/16	$	250,000,000	Floating	3ML + .42%
Subordinated Debt	12/20/06	01/15/17	$	500,000,000	Fixed	5.45%
Subordinated Debt	05/23/03	06/01/18	$	500,000,000	Fixed	4.50%
Trust Preferred*	04/10/02	04/22/32	$	25,774,000	Floating	6ML + 3.70%
Trust Preferred*	12/19/02	12/26/32	$	10,310,000	Floating	3ML + 3.25%
Trust Preferred*	08/08/03	09/17/33	$	15,464,000	Floating	3ML + 3.10%
Trust Preferred*	12/31/03	12/30/33	$	41,238,000	Floating	3ML + 2.79%
Trust Preferred*	03/31/04	06/17/34	$	25,774,000	Floating	3ML + 2.90%
Trust Preferred*	06/28/05	09/15/35	$	36,083,000	Floating	3ML + 1.42%
Trust Preferred*	09/29/05	12/15/35	$	25,774,000	Floating	3ML + 1.69%
Subordinated Debt	03/04/08	03/01/38	$	1,000,000,000	Fixed	8.25%
Trust Preferred	03/30/07	04/15/47	$	750,000,000	Fixed / Float	6.5% / 3ML + 1.37%
Trust Preferred	08/08/07	08/15/67	$	575,000,000	Fixed / Float	7.25% / 3ML + 2.57%
Trust Preferred	10/23/07	11/15/67	$	862,500,000	Fixed / Float	7.25% / 3ML + 3.03%
Trust Preferred	05/06/08	05/15/68	$	400,000,000	Fixed / Float	8.88% / 3ML + 5.00%

**** Acquired through acquisitions***

Bank Entity						
Type	**Issue Date**	**Maturity Date**		**Amount**	**Rate Type**	**Rate**
Senior Notes	05/17/06	05/17/13	$	500,000,000	Floating	3ML + .11%
Subordinated Debt	01/31/05	02/01/15	$	500,000,000	Fixed	4.75%

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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 "Weaker Recovery/Mild Second Recession" 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*

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Fifth Third Bank: Strongly capitalized

Lead Banks	Tier 1 Capital Ratio 1Q10
Fifth Third Bank	**13.9%**
CitiBank, NA	13.6%
BB&T (Bank)	12.3%
PNC Bank, National Association	11.5%
Regions Bank	10.6%
Bank of America, National Association	10.5%
Capital One, National Association	10.3%
Wells Fargo Bank, National Association	10.2%
KeyBank National Association	10.2%
JPMorgan Chase Bank, National Association	10.0%
Comerica Bank	9.6%
M&I Marshall and Illsey Bank	9.2%
SunTrust Bank	8.9%
Manufacturer's and Traders Bank	8.2%
U.S. Bank National Association	7.6%
Huntington Bancshares, NA	7.1%
Peer Average	10.0%

Lead Banks	Total Capital Ratio 1Q10
Fifth Third Bank	**15.9%**
CitiBank, NA	15.5%
PNC Bank, National Association	15.1%
BB&T (Bank)	14.8%
KeyBank National Association	14.4%
JPMorgan Chase Bank, National Association	14.1%
Bank of America, National Association	14.0%
Regions Bank	13.9%
Comerica Bank	13.7%
Wells Fargo Bank, National Association	13.3%
M&I Marshall and Illsey Bank	12.8%
SunTrust Bank	12.2%
Manufacturer's and Traders Bank	12.0%
Capital One, National Association	11.7%
Huntington Bancshares, NA	11.5%
U.S. Bank National Association	11.4%
Peer Average	13.4%

Fifth Third Bank is the most well-capitalized large U.S. bank.

Data as of 1Q10. Source: SNL Financial.

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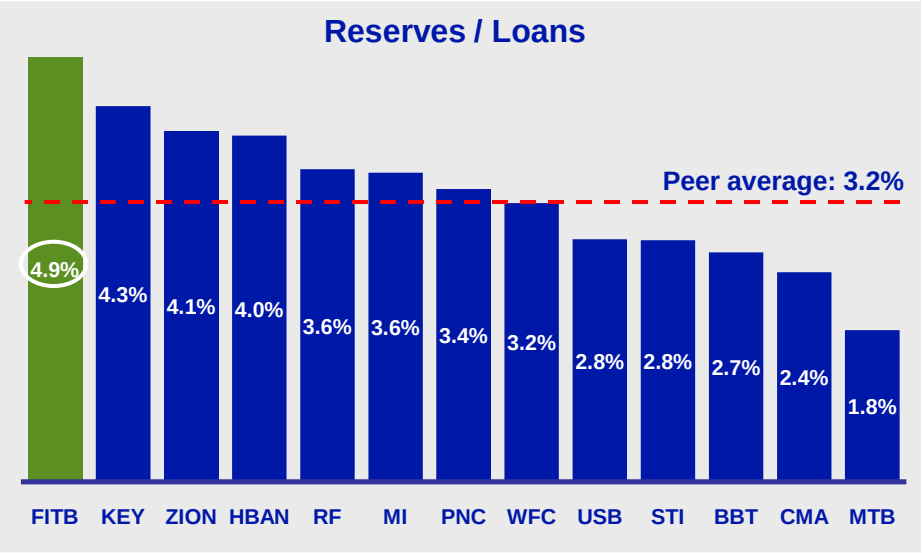
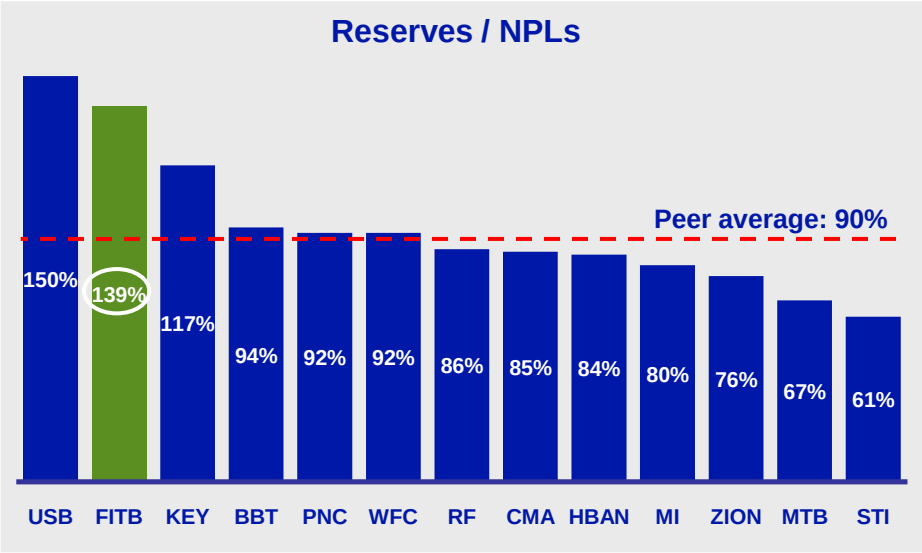
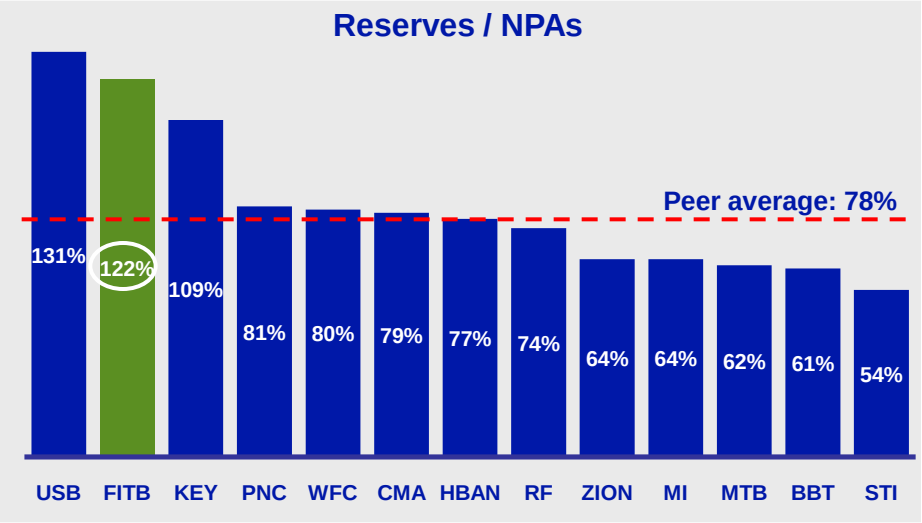
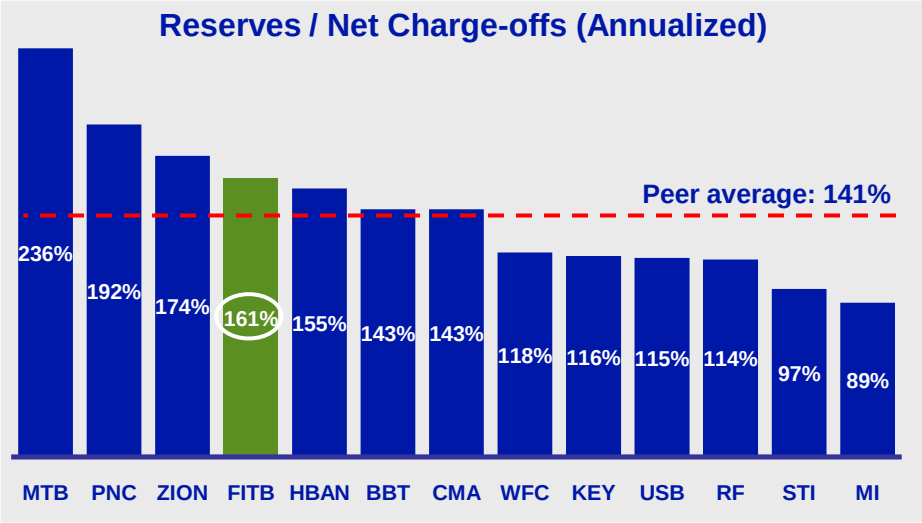
Industry leading reserve levels









Data as of 1Q10. Source: SNL Financial and company reports.
NPLs and NPAs exclude loans held-for-sale.

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1Q10 net charge off and NPA ratios

Bank	1Q10 NCO Ratio
M&T Bank Corporation	0.7%
Comerica Incorporated	1.7%
PNC Financial Services Group, Inc.	1.8%
BB&T Corporation	1.9%
Zions Bancorporation	2.3%
U.S. Bancorp	2.4%
Huntington Bancshares Incorporated	2.6%
Wells Fargo & Company	2.7%
SunTrust Banks, Inc.	2.9%
Fifth Third Bancorp	**3.0%**
Regions Financial Corporation	3.2%
KeyCorp	3.7%
Marshall & Ilsley Corporation	3.9%
Bank of America Corporation	4.4%
JPMorgan Chase & Co.	4.4%
Citigroup Inc.	4.6%
Capital One Financial Corporation	6.1%
Top U.S. Bank Average	**3.1%**

Bank	1Q10 NPA Ratio
U.S. Bancorp	2.3%
JPMorgan Chase & Co.	2.7%
M&T Bank Corporation	2.8%
Comerica Incorporated	3.1%
Bank of America Corporation	3.7%
Fifth Third Bancorp	**4.0%**
Wells Fargo & Company	4.0%
PNC Financial Services Group, Inc.	4.1%
Citigroup Inc.	4.2%
KeyCorp	4.3%
BB&T Corporation	4.4%
Regions Financial Corporation	5.2%
Huntington Bancshares Incorporated	5.2%
SunTrust Banks, Inc.	5.3%
Marshall & Ilsley Corporation	5.6%
Zions Bancorporation	6.4%
Capital One Financial Corporation	N/A
Top U.S. Bank Average	**4.2%**

Fifth Third Bank key credit metrics have moved in line with other large U.S. banks

Data as of 1Q10. Source: SNL Financial and company reports.

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Portfolio performance drivers

FIFTH THIRD BANK

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.*

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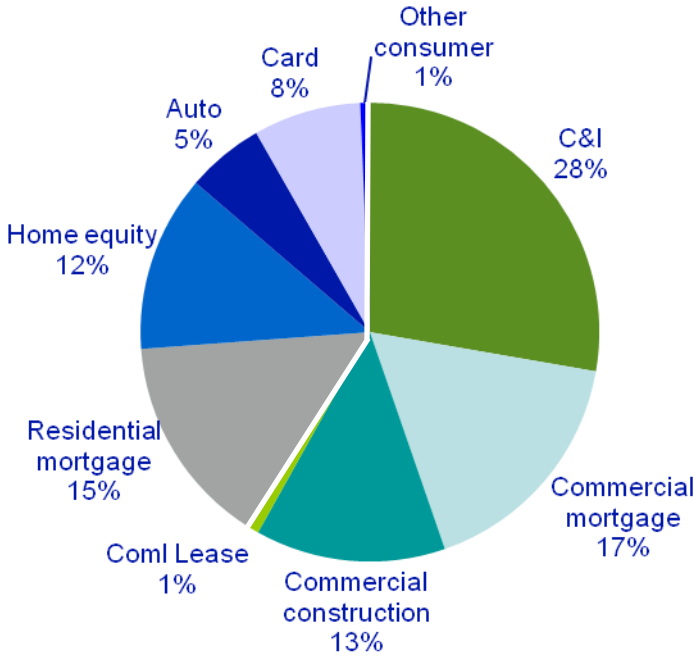
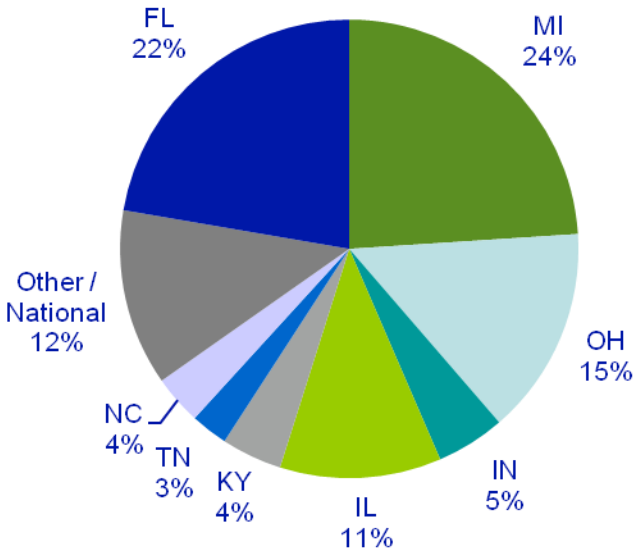
Credit by portfolio*

($ 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.

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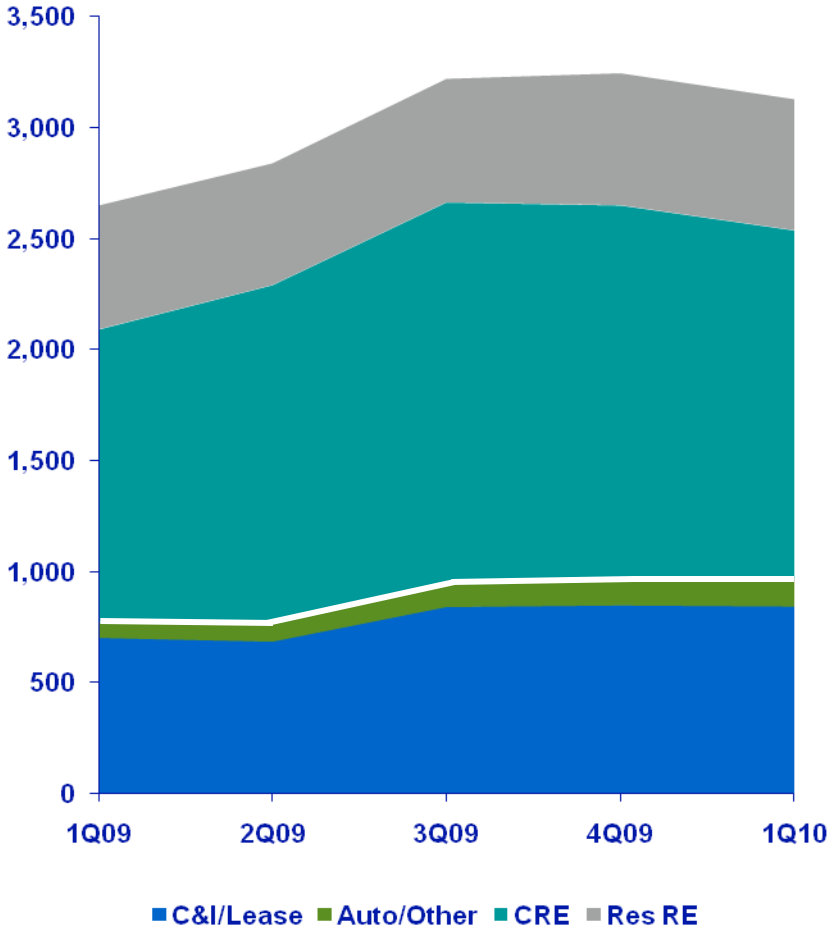
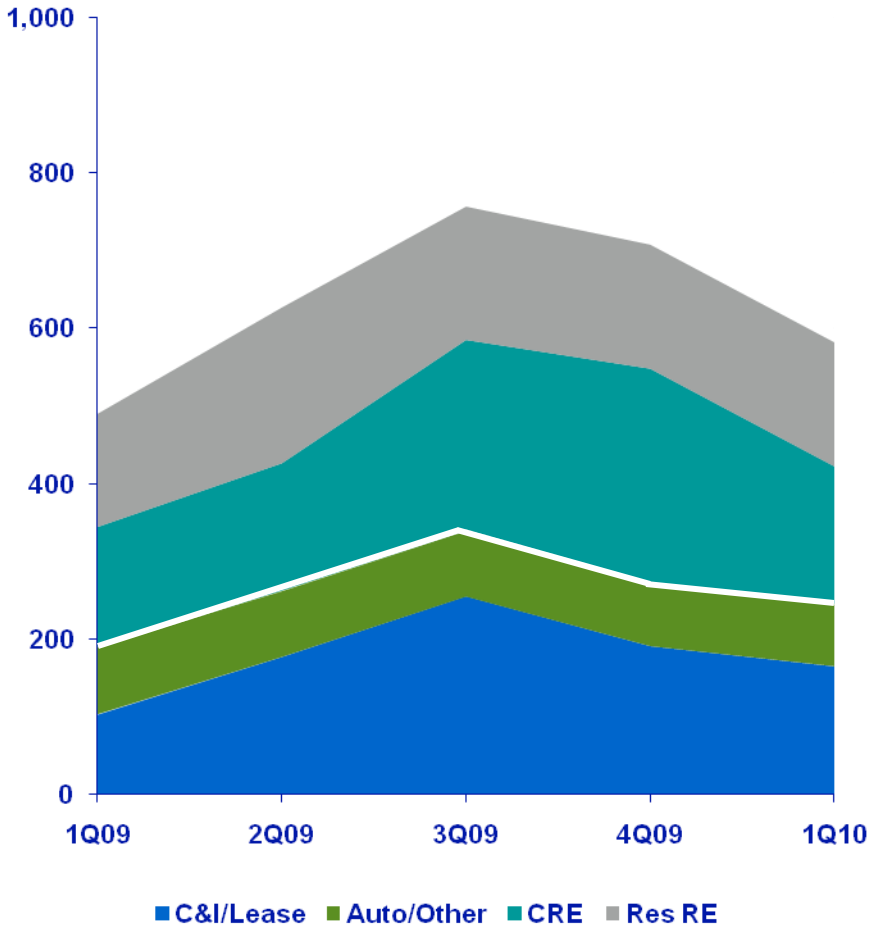
Non-performing assets and net charge-offs: Product view*

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.

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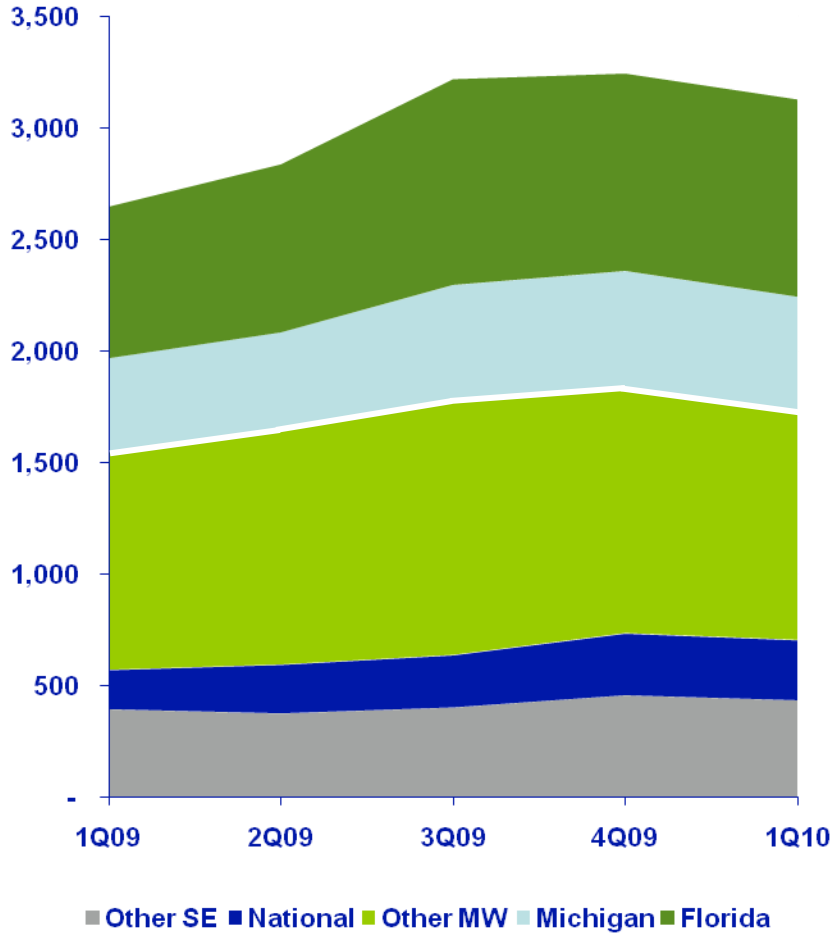
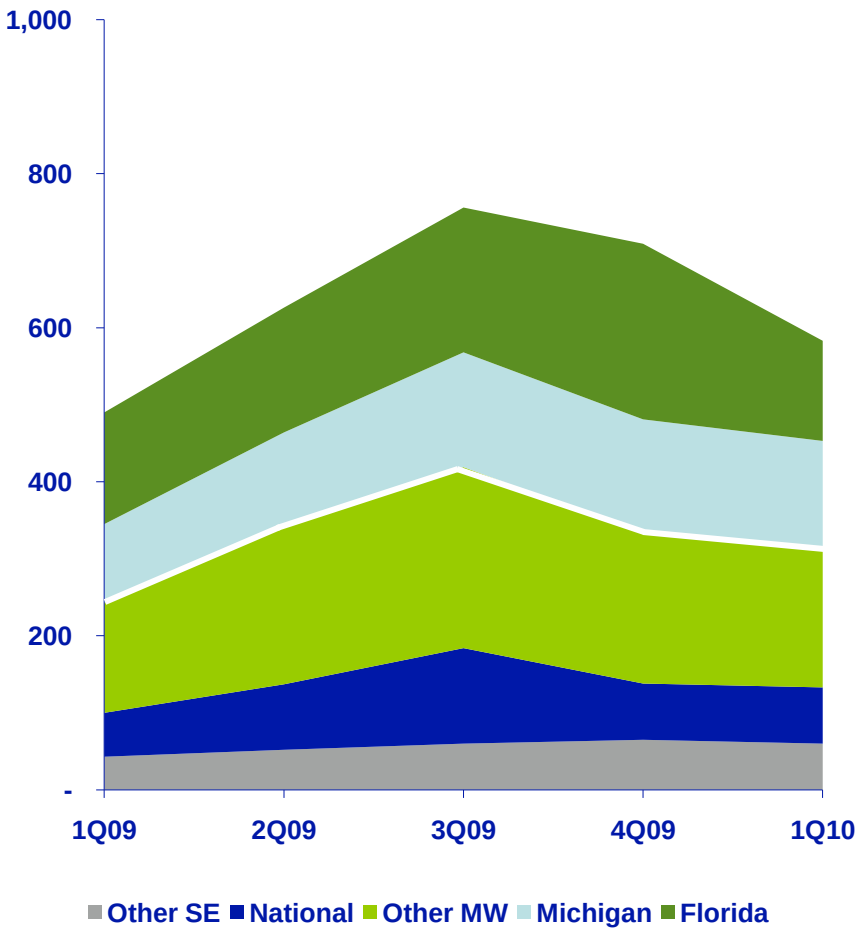
Non-performing assets and net charge-offs: Geographic view*

Total NPAs



Total NCOs



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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.

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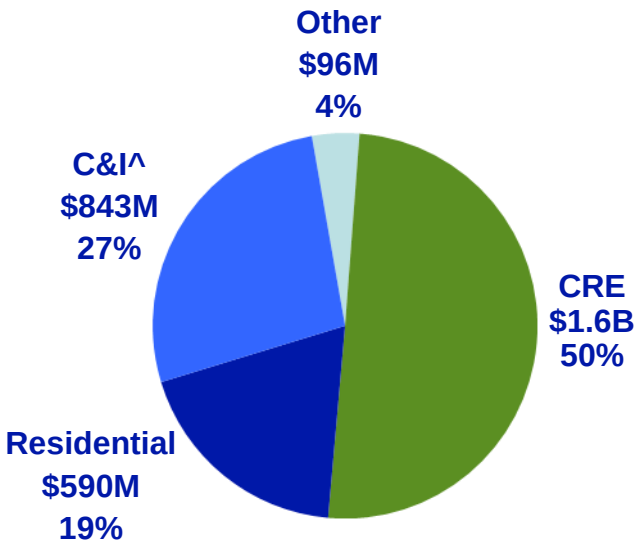
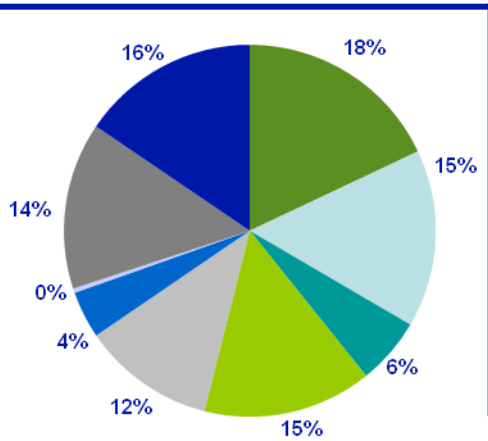
Nonperforming assets*

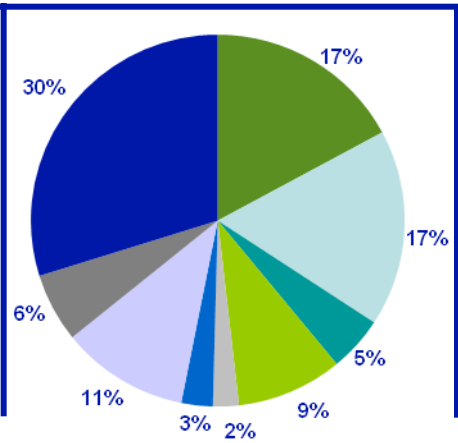


- Total NPAs of $3.1B
- Homebuilder/developer NPAs of $520M; represent 17% of total NPAs
- Commercial NPAs of $2.4B; down 5% from the previous quarter
- Consumer NPAs of $715M; up 1% from the previous quarter

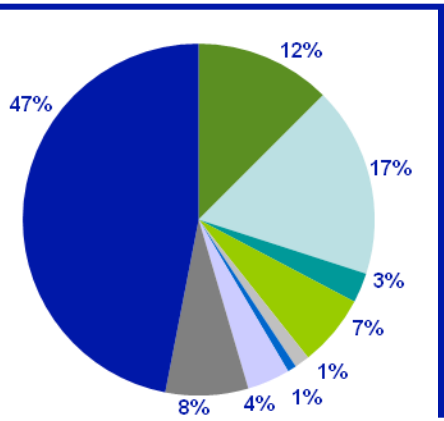
C&I^ (27%)



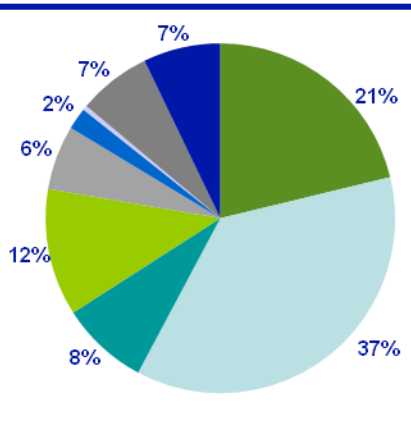
CRE (50%)



Residential (19%)



Other Consumer (4%)



MICHIGAN | OHIO | INDIANA | ILLINOIS | KENTUCKY | TENNESSEE | NORTH CAROLINA | OTHER NATIONAL | FLORIDA

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

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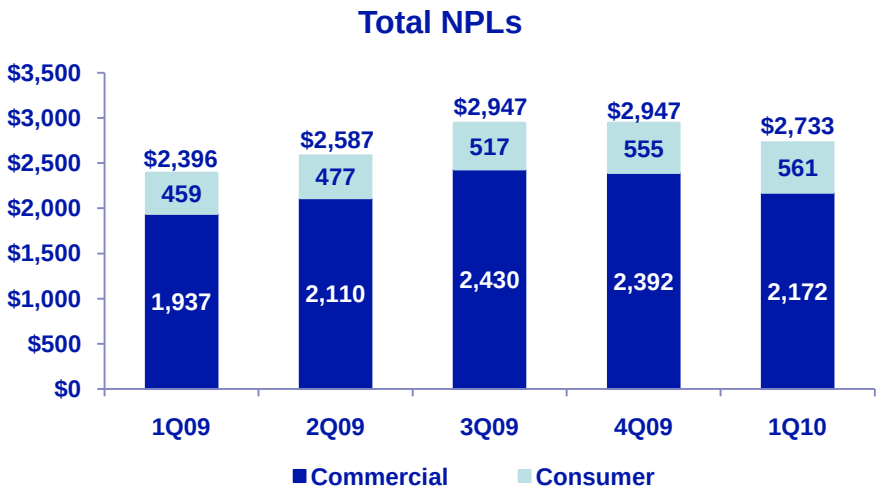
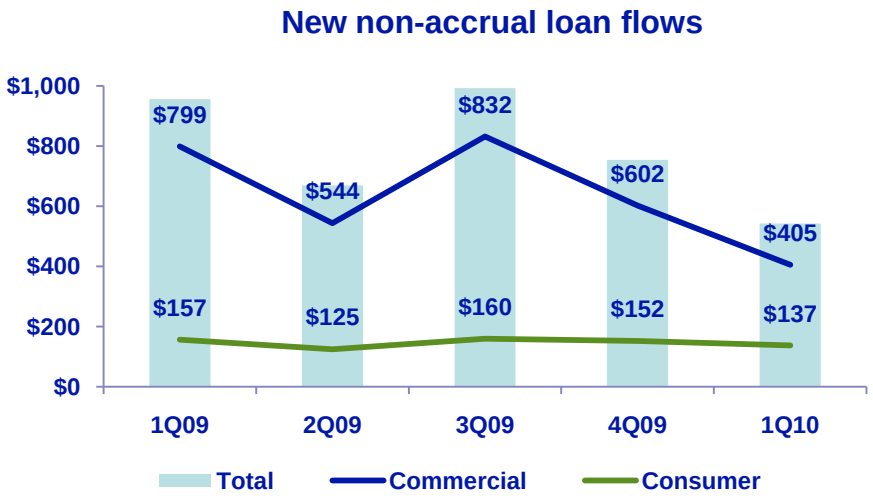
Improving nonperforming loan flows





NPL rollforward

Commercial *($ in millions)*	**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					
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**

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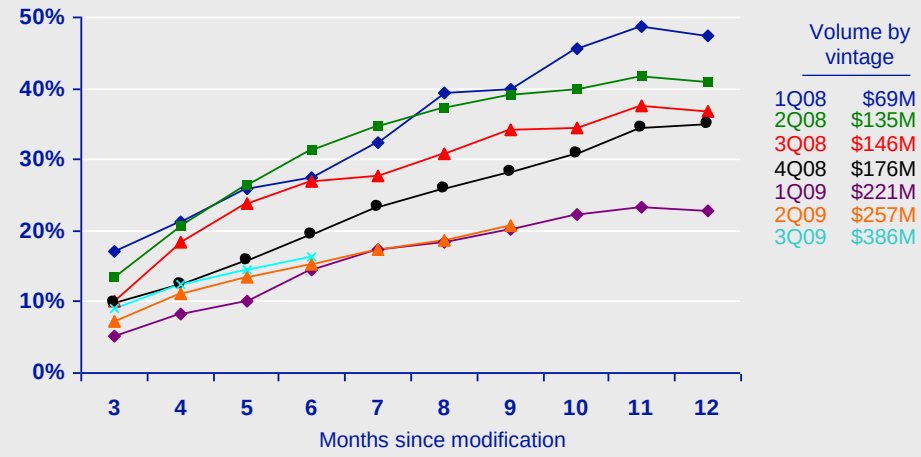
Troubled debt restructurings (TDR) overview

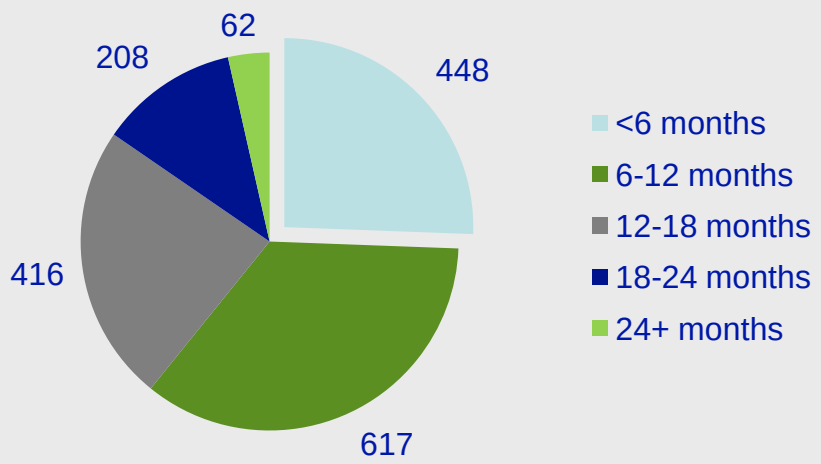
- **Successive improvement in vintage performance during 2008 and 2009, even as volume of modification increased**
- **Fifth Third's mortgage portfolio TDRs have redefaulted at a lower rate than other bank held portfolio modifications**
  - **Fifth Third's TDRs are about a third less likely to redefault 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

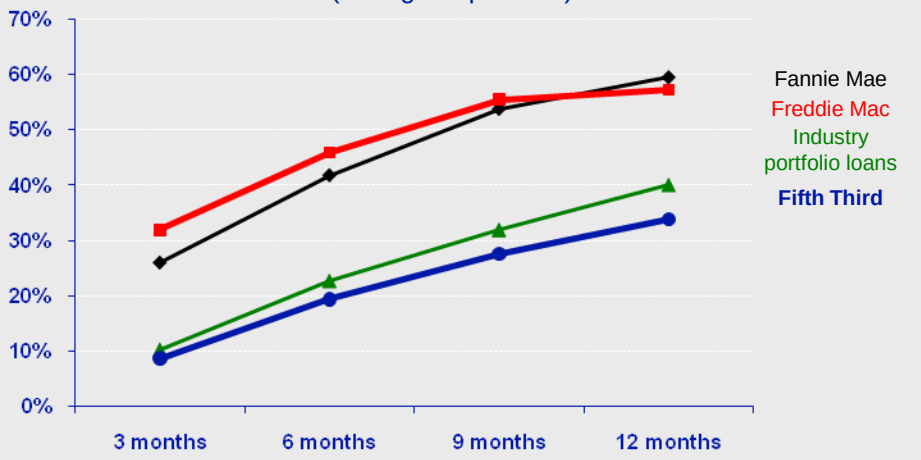


Current consumer TDRs ($ MMs)



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

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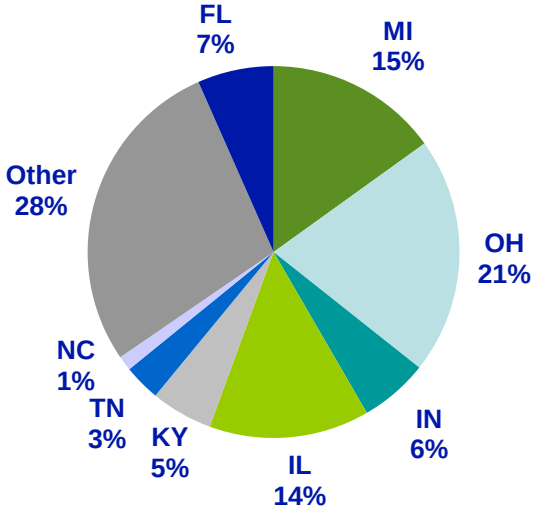
Commercial & industrial*

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%

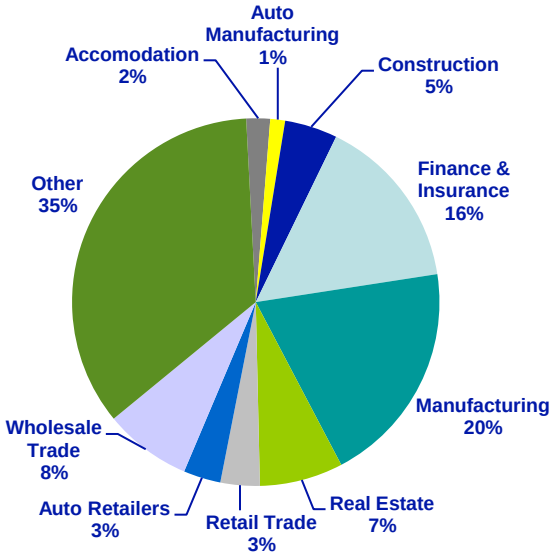
Loans by geography



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.*

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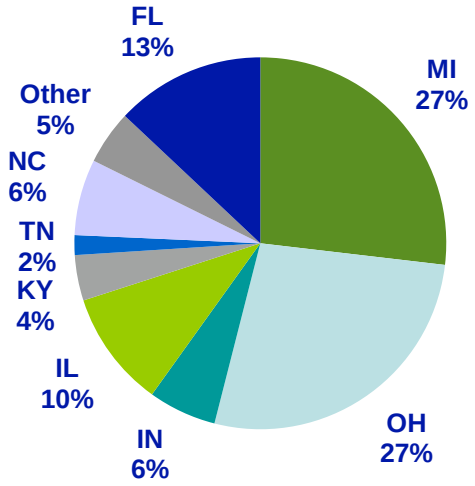
Commercial mortgage*

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%

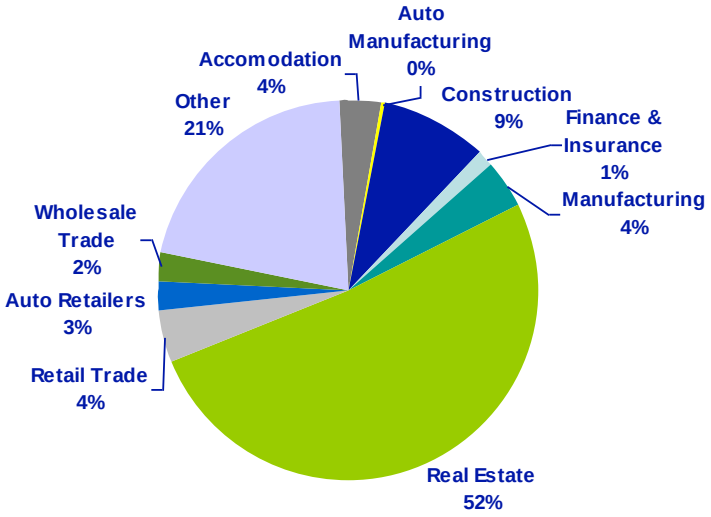
Loans by geography



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.*

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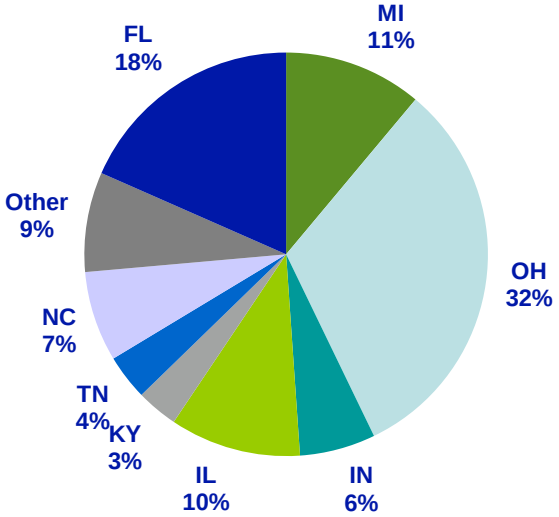
Commercial construction*

Credit trends

($ in millions)	Commercial construction 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%

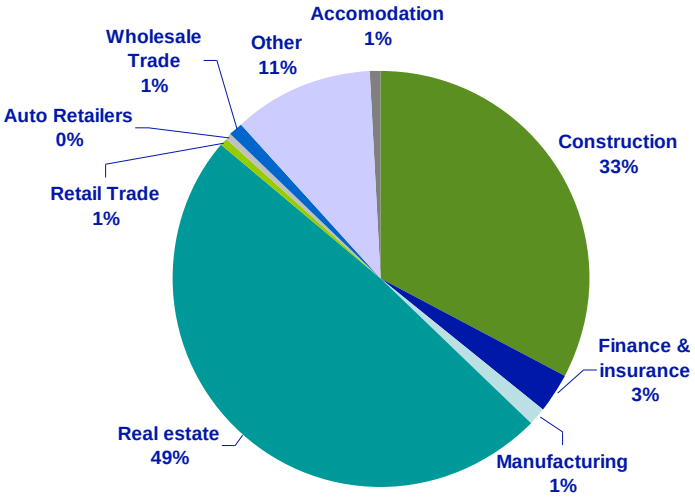
Loans by geography



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.*

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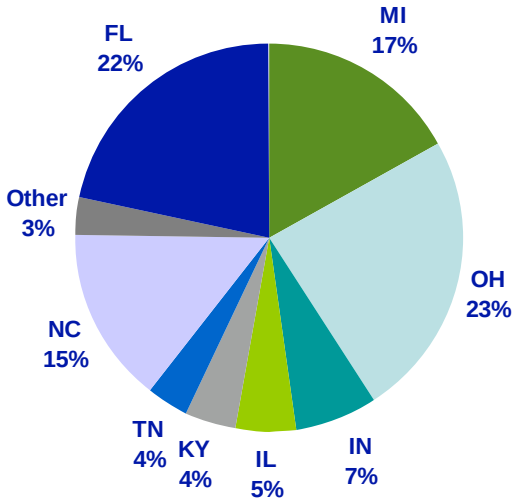
Homebuilders/developers*

Credit trends

($ in millions)	Homebuilders/developers 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%

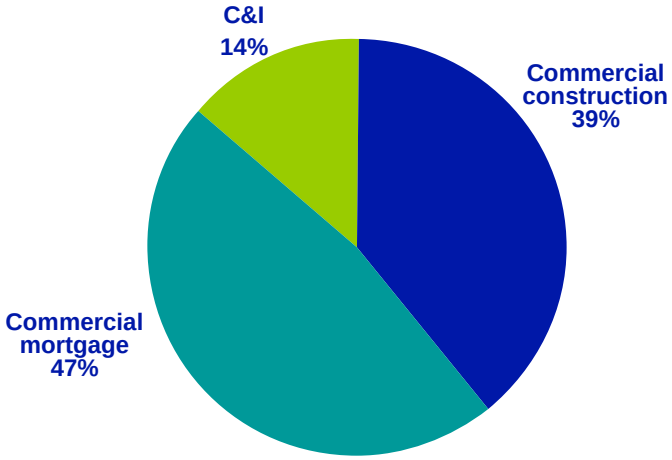
Loans by geography



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.*

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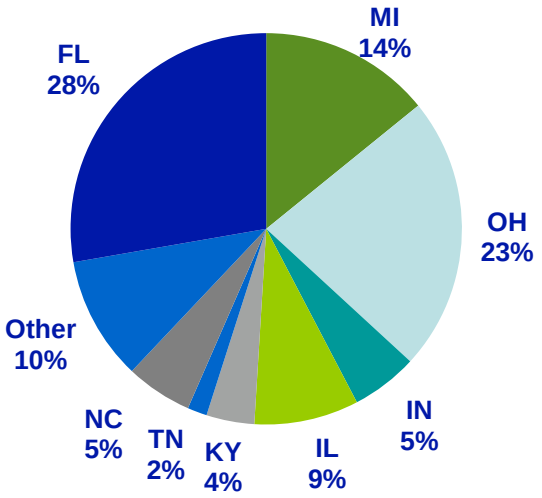
Residential mortgage

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

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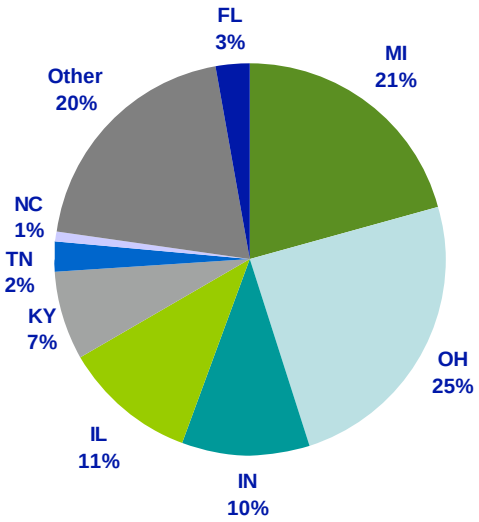
Home equity

Credit trends

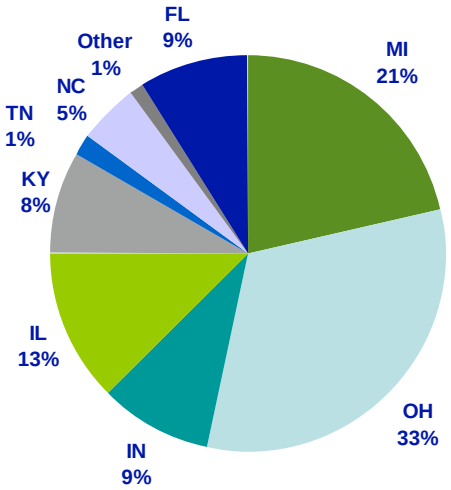
Home equity - brokered					
($ in millions)	1Q09	2Q09	3Q09	4Q09	1Q10
Balance	$2,225	$2,125	$2,028	$1,948	$1,906
90+ days delinquent	$42	$34	$38	$33	$29
as % of loans	1.91%	1.58%	1.87%	1.72%	1.53%
Net charge-offs	$30	$39	$30	$34	$30
as % of loans	5.46%	7.41%	5.96%	7.02%	6.31%

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

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Florida market*

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

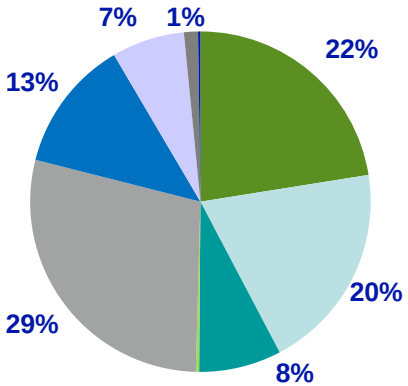
($ in millions)	Loans (bn)	% of FITB	NPAs (mm)	% of FITB	NCOs (mm)	% of FITB
Commercial loans	1.7	7%	128	16%	27	16%
Commercial mortgage	1.5	13%	295	29%	20	20%
Commercial construction	0.6	18%	174	31%	16	21%
Commercial lease	0.0	1%	2	4%	-	0%
Commercial	3.9	9%	599	25%	63	18%
Mortgage	2.2	28%	271	52%	46	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

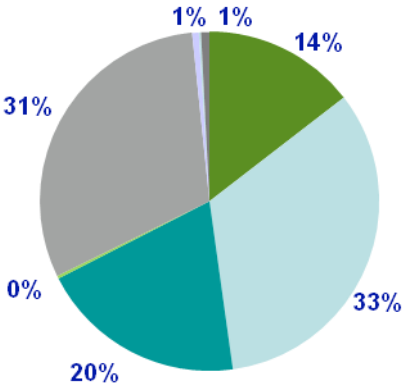
Losses due to significant declines in valuations

Valuations; relatively small home equity portfolio

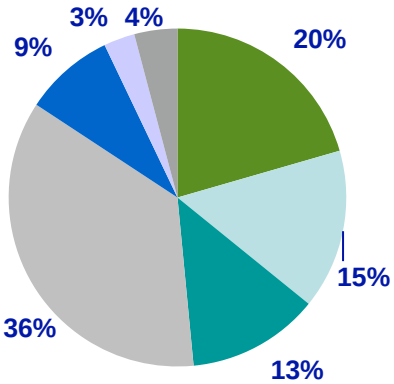
Total Loans



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.*

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Michigan market*

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

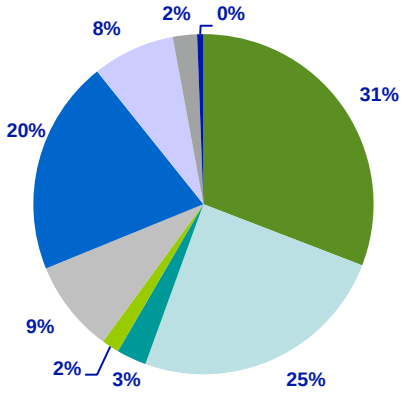
($ in millions)	Loans (bn)	% of FITB	NPAs (mm)	% of FITB	NCOs (mm)	% of FITB
Commercial loans	3.9	15%	143	18%	44	27%
Commercial mortgage	3.2	27%	218	22%	33	33%
Commercial construction	0.4	11%	51	9%	15	19%
Commercial lease	0.2	6%	9	16%	2	0%
Commercial	7.7	17%	421	17%	94	27%
Mortgage	1.1	14%	51	10%	13	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

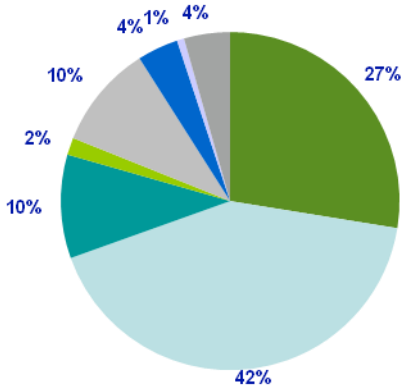
Homebuilders, developers tied to weak real estate market

Negative impact from housing valuations, economy, unemployment

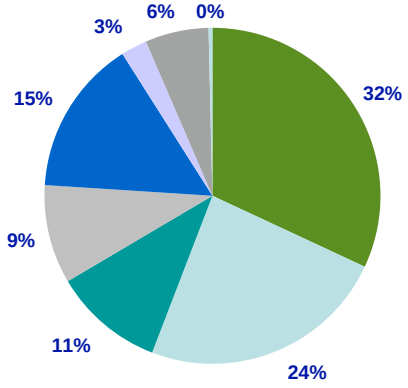
Total Loans



NPAs



NCOs



C&I | COML MORTGAGE | COML CONST | COML LEASE | RESI MORTGAGE | HOME EQUITY | AUTO | CREDIT CARD | OTHER CONS

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Deposit share momentum

Affiliate	5/3 Deposit Δ (08-09)			5/3 Market Share		
Name	Deposit Δ	($)	(%)	Share Δ	2009	2008
Chicago	↑	788,601	9.8%	↑	4.0%	3.8%
Northeastern Ohio	↑	606,708	17.0%	↑	4.2%	3.8%
South Florida	↑	579,342	21.1%	↑	3.1%	2.8%
Eastern Michigan	↑	418,525	11.9%	↑	5.4%	5.0%
Central Florida	↑	338,091	28.9%	↑	3.0%	2.5%
Tampa	↑	334,080	24.5%	↑	3.5%	3.1%
Central Ohio	↑	213,971	5.6%	↓	11.1%	11.2%
Cincinnati	↑	212,656	2.2%	↓	21.5%	21.9%
Southern Indiana	↑	195,169	8.6%	↑	4.1%	4.0%
Louisville	↑	194,593	13.0%	↑	8.9%	8.2%
Northwestern Ohio	↑	177,122	7.5%	↑	16.2%	15.4%
Western Michigan	↑	149,252	2.1%	↑	18.4%	18.4%
Tennessee	↑	142,615	12.8%	↑	3.5%	3.3%
Central Indiana	↑	139,354	4.7%	↑	8.4%	8.3%
Central Kentucky	↑	2,608	0.3%	↓	8.1%	8.7%
North Carolina	↓	(113,631)	-4.4%	↓	4.8%	5.3%

- **Continued focus on customer satisfaction and building full relationships has given strong momentum to the retail network**
- **Fifth Third grew deposits in 15 of 16 affiliate markets in 2009**
  - **Modest attrition in North Carolina acquisition market**
- **Fifth Third grew deposit market share in 75% of affiliate markets in 2009**

Source: FDIC, SNL Financial; branches included are full service retail / brick and mortar; data excludes headquarters branches with over $250 million in deposits.

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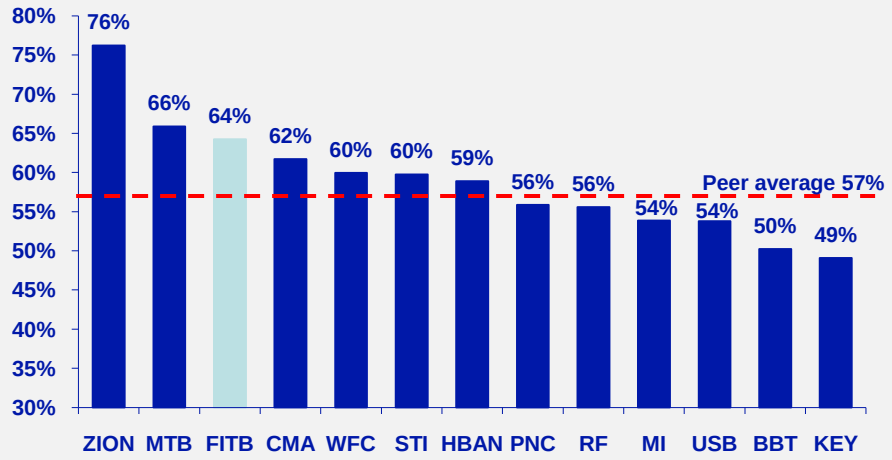
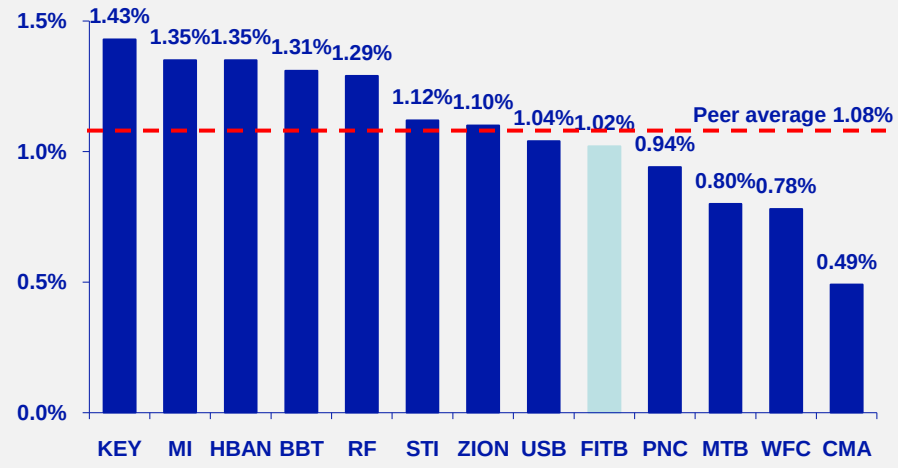
Liability mix and pricing discipline drive strong net interest income/NIM results

FIFTH THIRD BANK

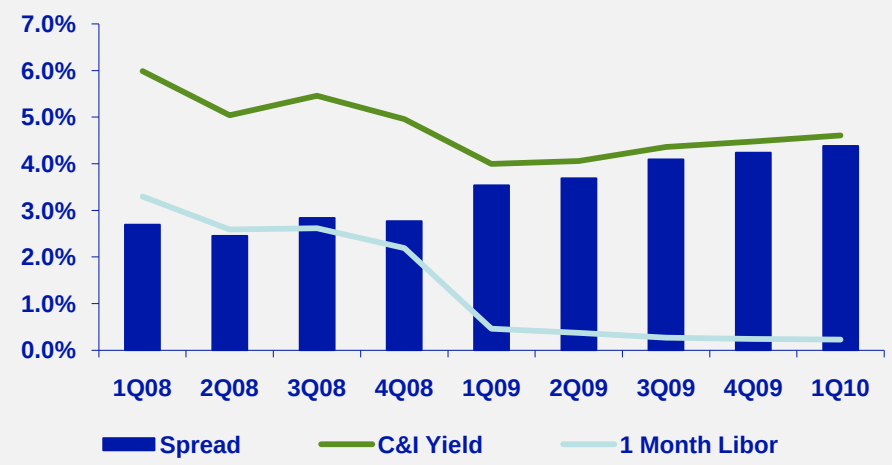
Avg. Transaction Deposits / Avg. Liabilities



1Q10 Cost of Funds Peer Comparison



C&I Spread to 1-month LIBOR



- **Strong, deposit rich core funding mix supports relatively low cost of funds**
  - **Low reliance on wholesale funding**
- **Continued pricing discipline on commercial loans, consistent with market trends toward better risk-adjusted spreads**
  - **C&I spreads over 1-month LIBOR have increased more than 150 bps in the past two years**

Source: SNL and company reports. Cost of Funds defined as interest incurred on interest-bearing liabilities as a percentage of average noninterest-bearing deposits and interest-bearing liabilities; Transaction deposits defined as DDA, NOW and Savings/MMDA accounts.

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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 and our most recent quarterly report 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 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.

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