Exhibit 99.1

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Goldman Sachs
U.S. Financial Services Conference

Kevin T. Kabat
President & Chief Executive Officer

December 7, 2010

Please refer to earnings release dated October 21, 2010 and 10-K dated November 8, 2010 for further information

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3Q10 in review

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Continued strong operating results

- Net income available to common shareholders of $175mm, or $0.22 per diluted share
  - Includes $127mm pre-tax net impact of BOLI settlement and 3Q10 credit actions described below
- Return on average assets of 0.84%; return on average common equity of 6.8%
- Pre-provision net revenue (PPNR)* of $760mm: $633mm excluding BOLI, driven by strong NII growth and higher fees reflecting mortgage results
- Strong capital ratios: Tier 1 common 7.3%, Tier 1 ratio 13.9%, Total capital ratio 18.3%

3Q10 credit actions driving further improvement in credit trends

- Sale or transfer to held-for-sale of $1.2B in loans: $228mm of consumer loans and $961mm of commercial loans
- Net charge-offs $956mm: $510mm on credit actions, $446mm otherwise
- Compared with 2Q10, nonperforming assets (NPAs) declined 30% (flat before the effect of 3Q credit actions) and nonperforming loans (NPLs) declined 38% (down 2% before the effect of 3Q credit actions)
  - Total delinquencies down 10% sequentially (lowest level since 1Q07)
- Provision expense of $457mm
  - ~$337mm reserve reductions related to credit actions, ~$162mm reserve reductions related to remainder of portfolio
- Loan loss allowance of 4.20%; coverage 153% of NPAs and 202% of NPLs

Actions driving progress

- Focusing on credit quality, portfolio management and loss mitigation strategies
- Executing on customer satisfaction initiatives and improving customer loyalty
- Enhancing breadth and profitability of offerings and relationships
- Becoming an employer of choice in the industry by continuing to enhance employee engagement

** Pre-provision net revenue: net interest income plus noninterest income minus noninterest expense*

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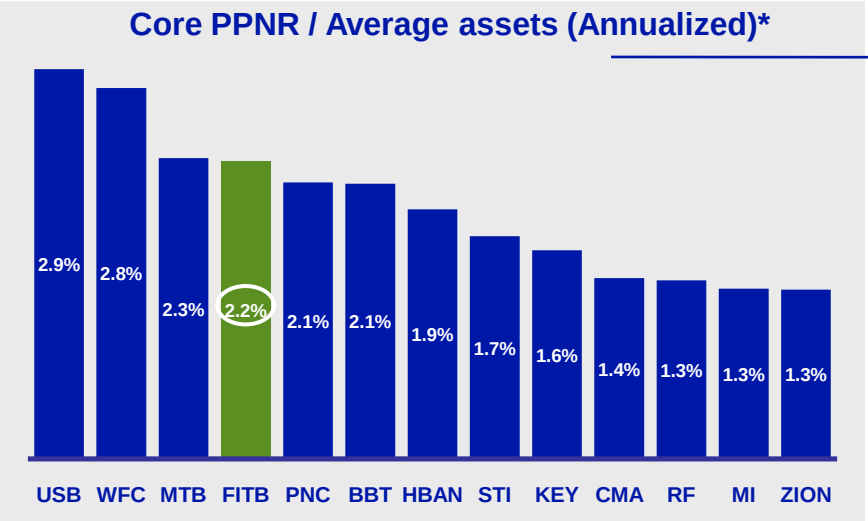
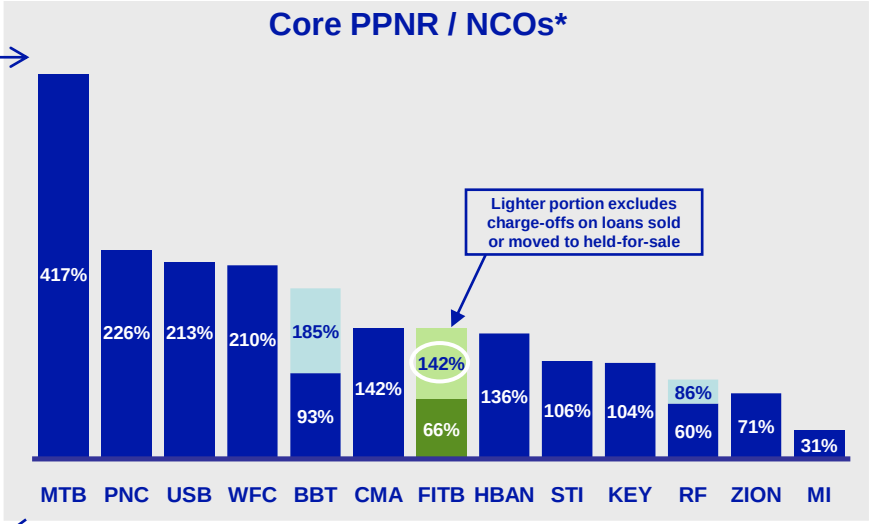
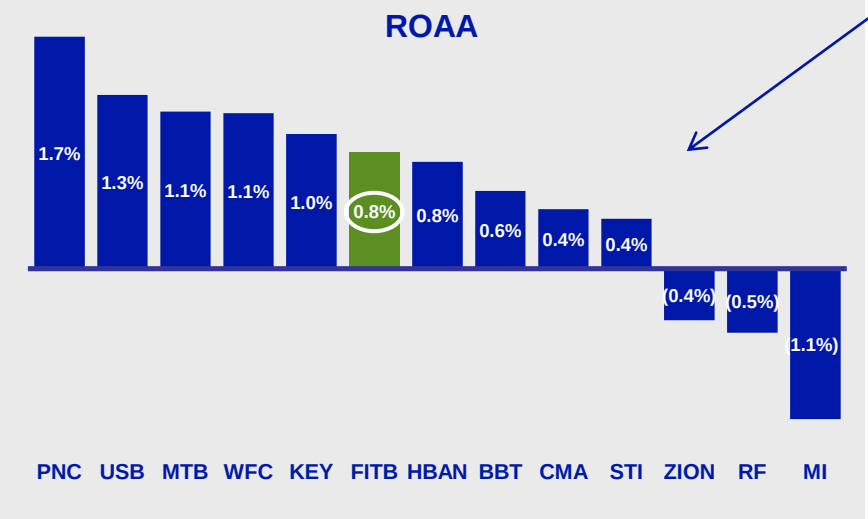
Strong profitability results







- **Strong PPNR profitability creates higher than average loss absorption capacity**
- **Profitability not dependent on reserve releases**
- **Return on assets higher than peer average**
- **Fourth quarter trends remain on track**
  - **Expect 4Q10 ROA >1%; ROE ~10%**

Source: SNL Financial and company reports. Data as of 3Q10.

* *Core pre-tax pre-provision earnings excludes the following items: securities gains/losses, gains/losses from debt extinguishments, leveraged lease gains/losses, gains from asset sales, and other non-recurring items. Net charge-offs include and exclude net charge-offs related to loans sold or moved to held-for-sale during 3Q10 for FITB ($510mm), RF ($233mm), and BBT ($432mm)*

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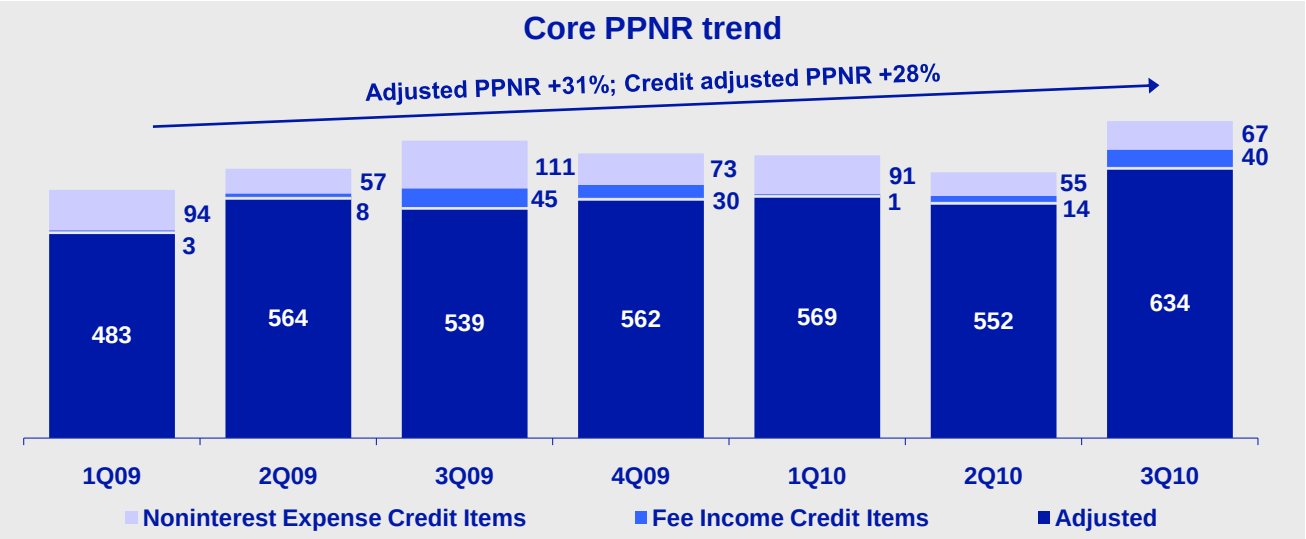
Pre-tax pre-provision earnings



	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10
Reported PPNR	$511	$2,393	$844	$562	$568	$567	$760
Adjustments:							
BOLI	54	-	-	-	-	-	(127)
Gain on sale of Visa shares	-	-	(244)	-	9	-	-
Gain from sale of processing interest	-	(1,764)	6	-	-	-	-
Divested merchant and EFT revenue	(155)	(169)	2	-	-	-	-
Class B Visa swap fair value adjustment	-	-	-	-	-	-	-
Securities gains/losses	24	(5)	(8)	(2)	(14)	(8)	(4)
Visa litigation reserve expense	-	-	(73)	-	-	-	-
Other litigation reserve expense	-	-	-	22	4	3	-
FTPS warrants + puts	-	-	-	(20)	2	(10)	5
Seasonal pension expense	-	-	10	-	-	-	-
FDIC special assessment	-	55	-	-	-	-	-
Divested merchant and EFT expense (est.)	49	54	2	-	-	-	-
Core PPNR	$483	$564	$539	$562	$569	$552	$634
Credit Related Items:							
OREO write-downs, FV adjs, & G/L on loan sales	3	8	45	30	1	14	40
Problem asset work-out expenses	94	57	111	73	91	55	67
Credit adjusted PPNR	$580	$630	$695	$665	$661	$621	$741

- **Reported PPNR of $760 million up 34% from strong 2Q10 levels driven by strong net interest income growth, higher fees reflecting mortgage results and litigation settlement**
- **Adjusted PPNR of $634 million, due to adjustments totaling ($126) million, resulting in adjusted sequential and year-over-year increases of 15% and 18%, respectively**
- **Excluding the impact of credit-related adjustments ($107mm in 3Q10), PPNR up 19% versus 2Q10; up 7% versus 3Q09**
- **4Q10 PPNR ~$580mm range +/-**

** Pre-provision net revenue (PPNR): net interest income plus noninterest income minus noninterest expense*

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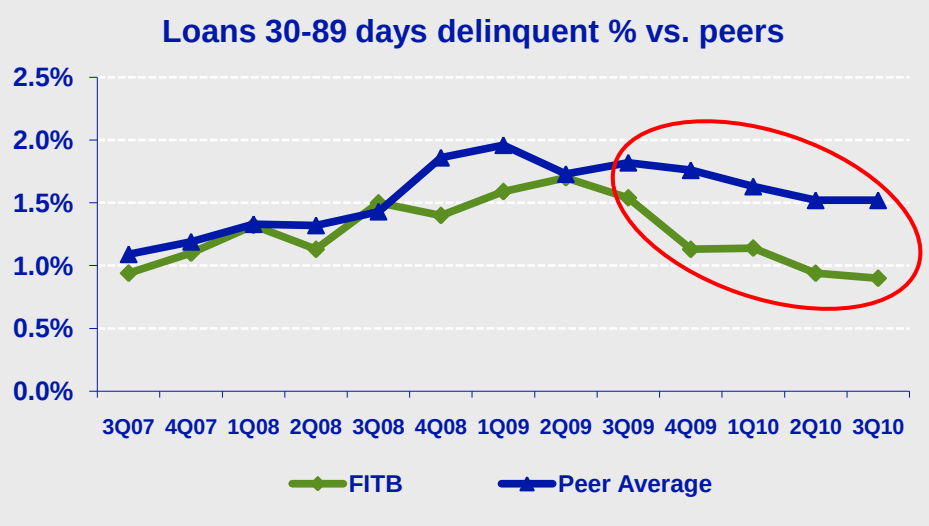
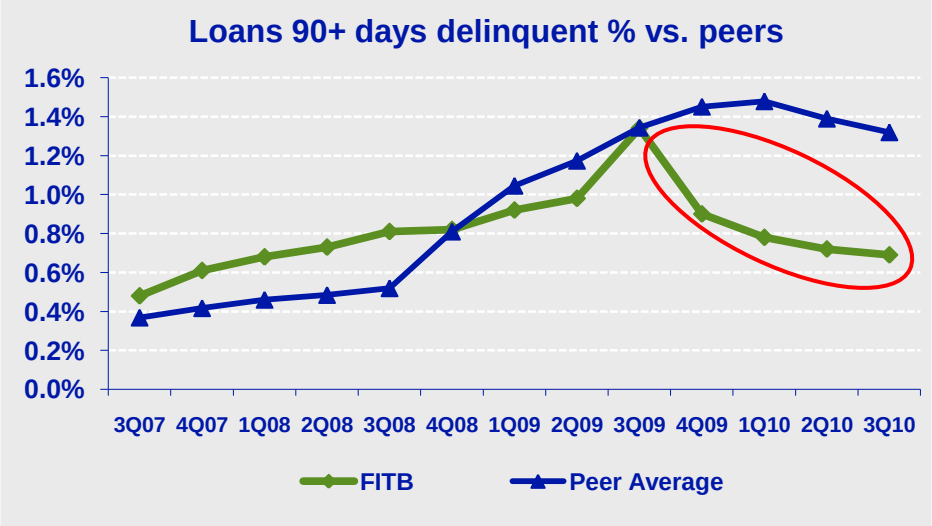
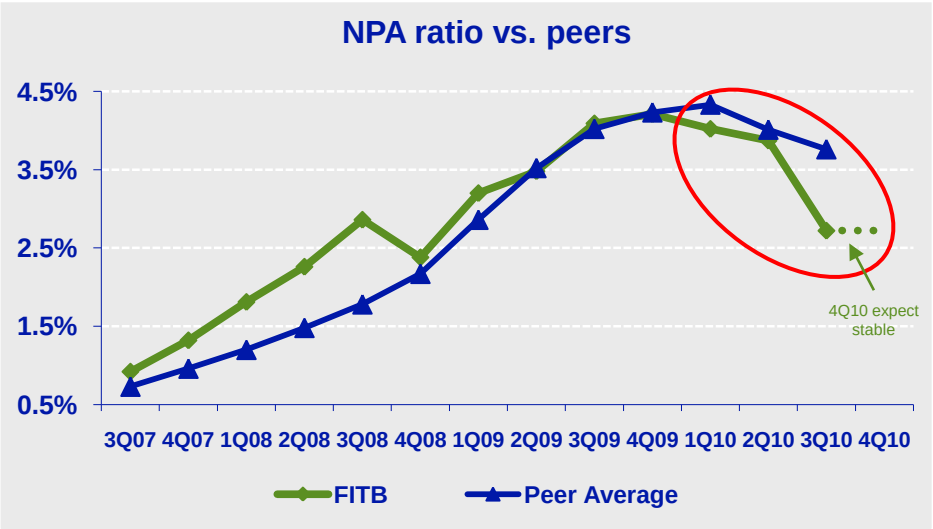
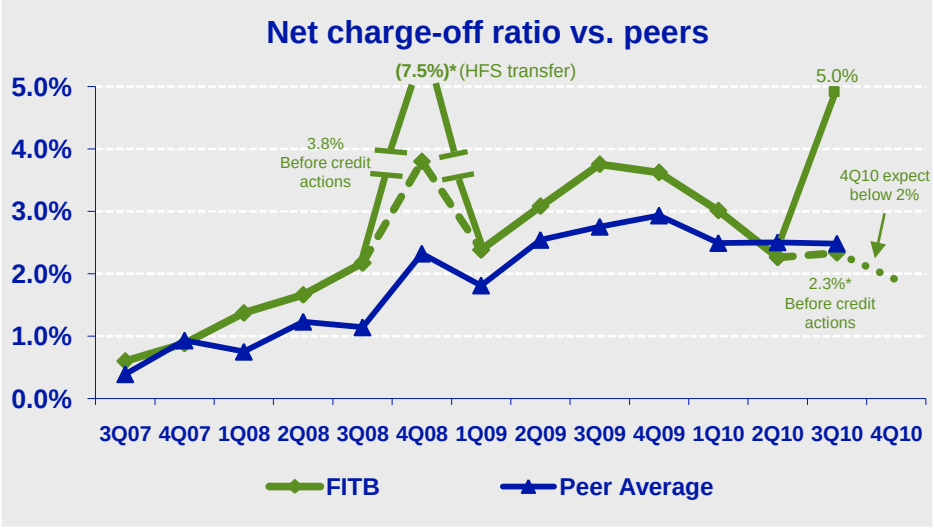
Strong relative credit trends









FITB credit metrics were higher than peers but are now generally better than peers

Source: SNL and company reports. NPA and NCO ratios exclude loans held-for-sale and covered assets for peers where appropriate.

* *4Q08 net charge-offs included $800mm in NCOs related to commercial loans moved to held-for-sale; 3Q10 net charge-offs included $510mm in NCOs related to loans sold or moved to held-for-sale.*

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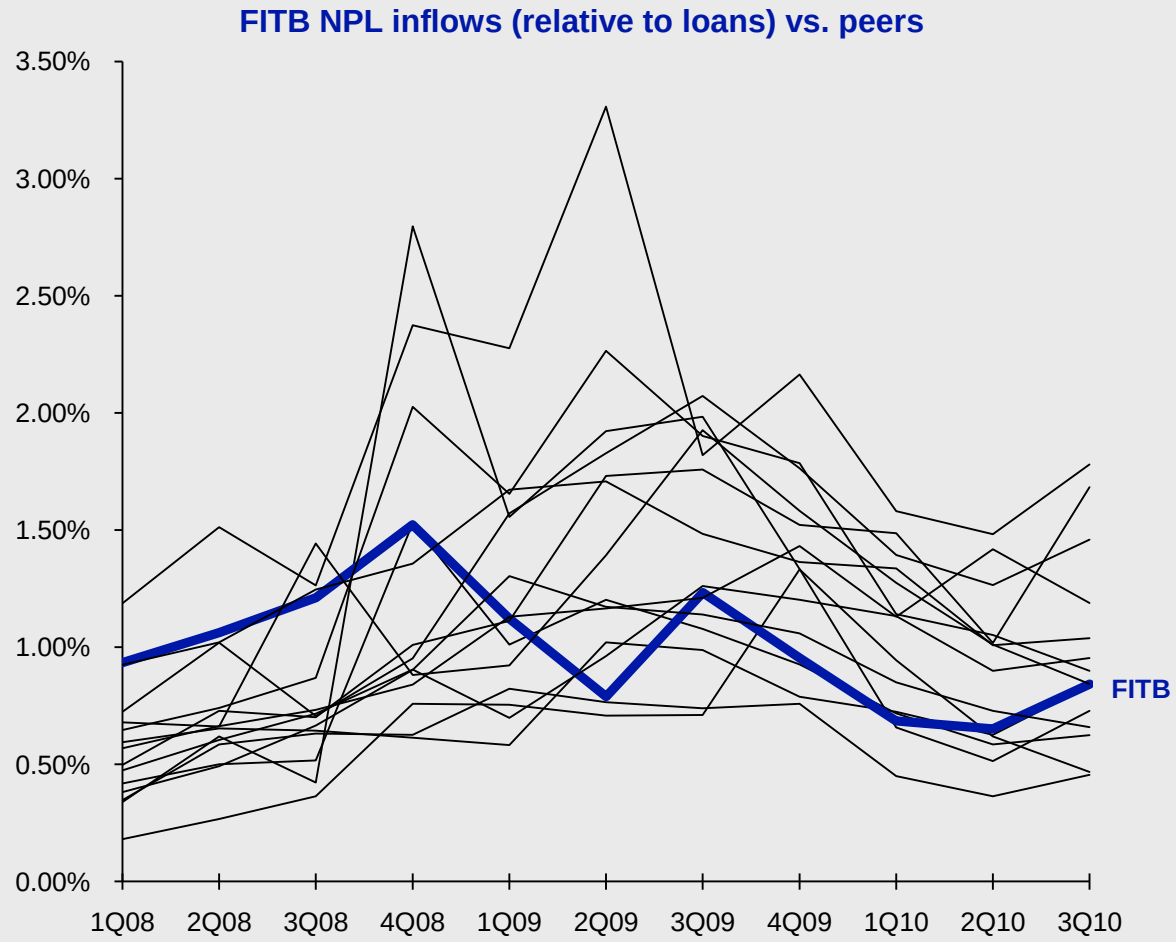
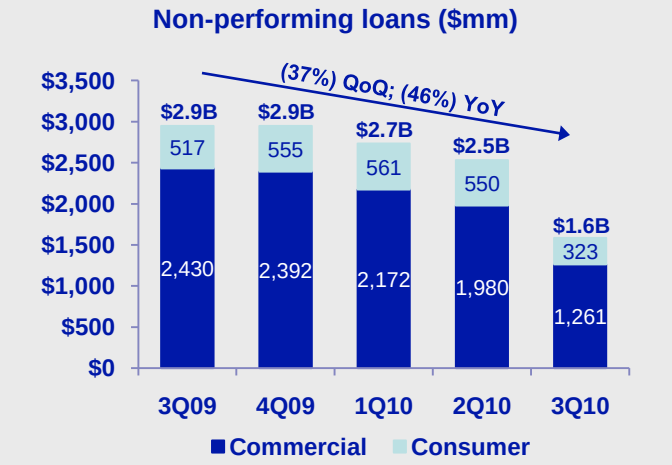
Non-performing loans

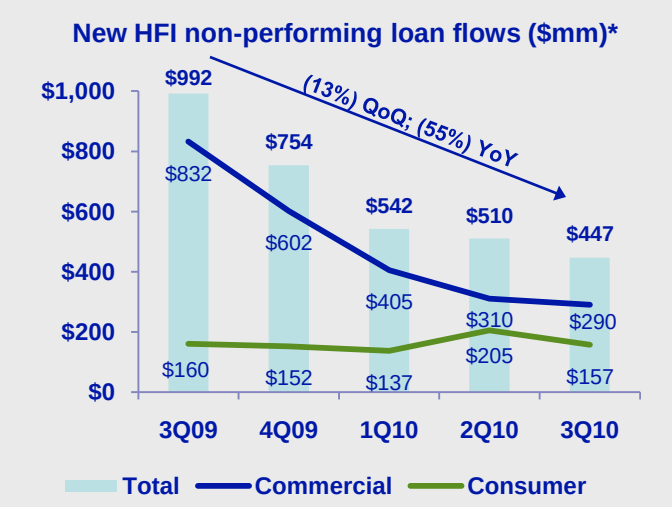


Fifth Third's non-performing loan inflows (relative to loans) were higher than peers throughout 2008. More recently, FITB inflows have been lower than peers and generally in the top quartile.

Peers include: BAC, BBT, C, CMA, HBAN, JPM, KEY, MI, MTB, PNC, RF, STI, USB, and WFC



Non-performing loans improving with lower severity mix; benefit of sale/transfer



NPL flows have declined significantly

** Inflows into NPAs HFS were $237mm, reflecting performing loans moved to held-for-sale in 3Q10 that were deemed impaired as a result of the decision to sell these loans*

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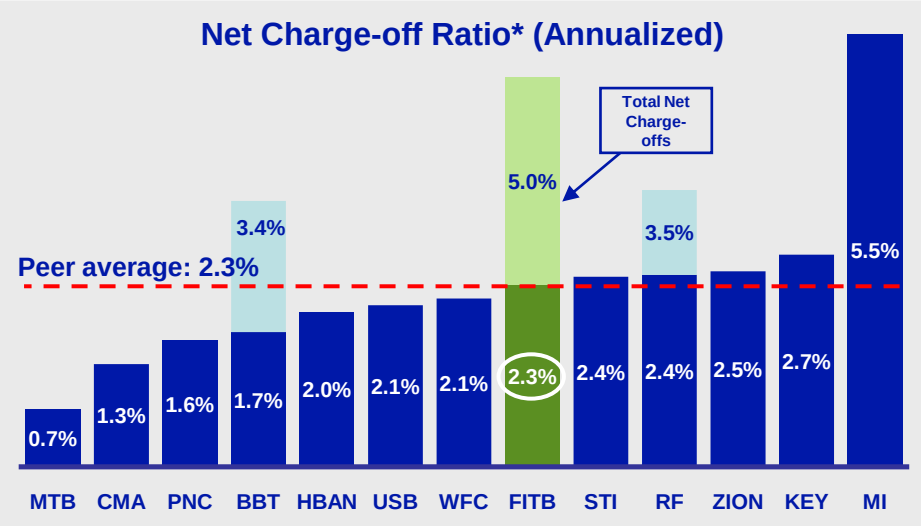
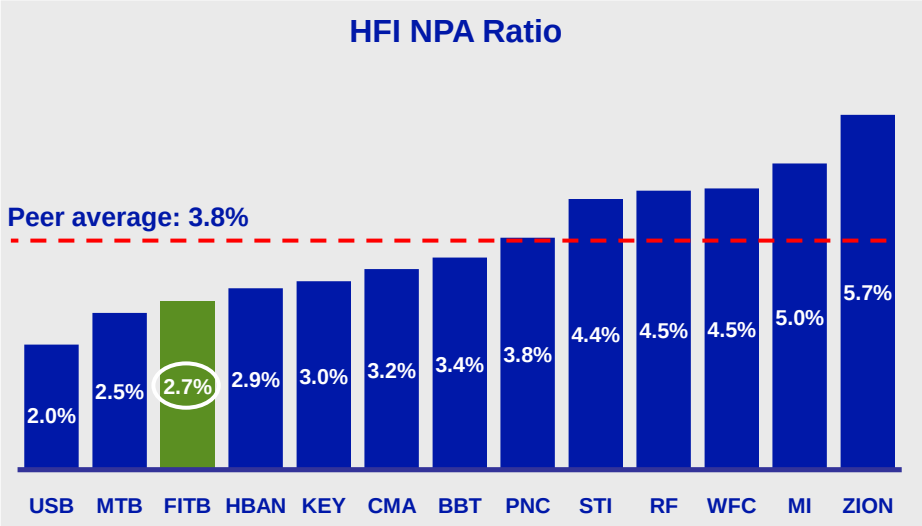
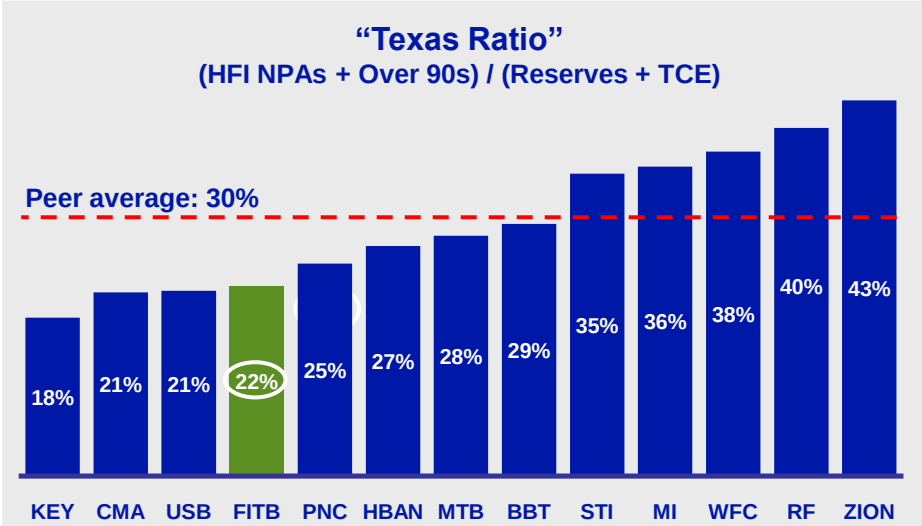
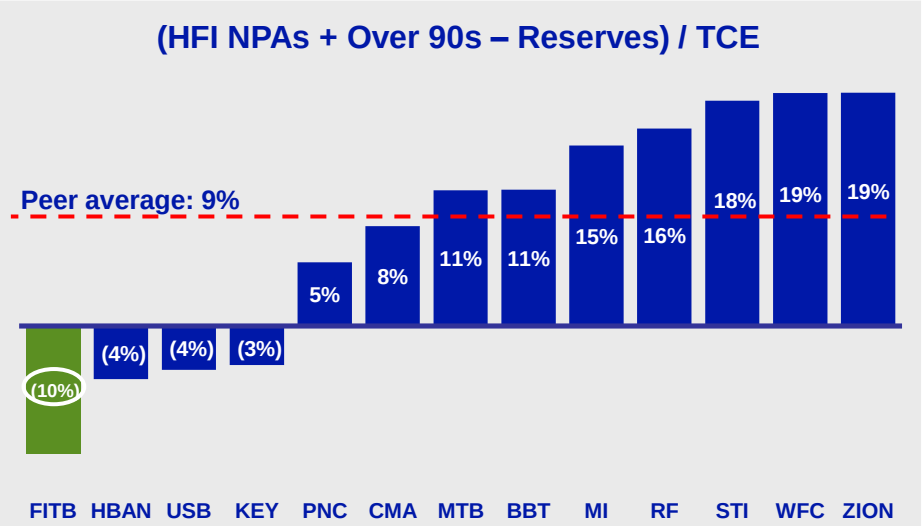
Strong credit metrics compared with peers









FITB credit metrics lower than peer average and represent position of relative strength

Source: SNL Financial and company reports.

** Includes and excludes net charge-offs related to loans sold or moved to held-for-sale during 3Q10 for FITB ($510mm), RF ($233mm), and BBT ($432mm).*

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Industry leading reserve levels

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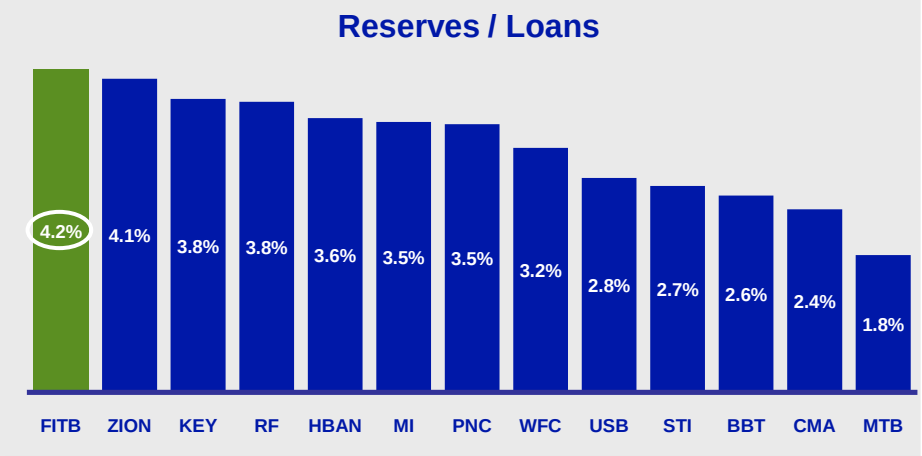
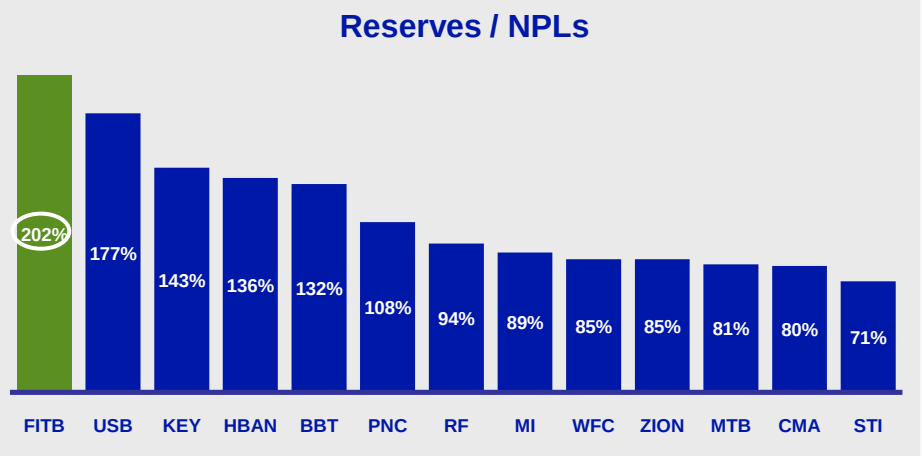
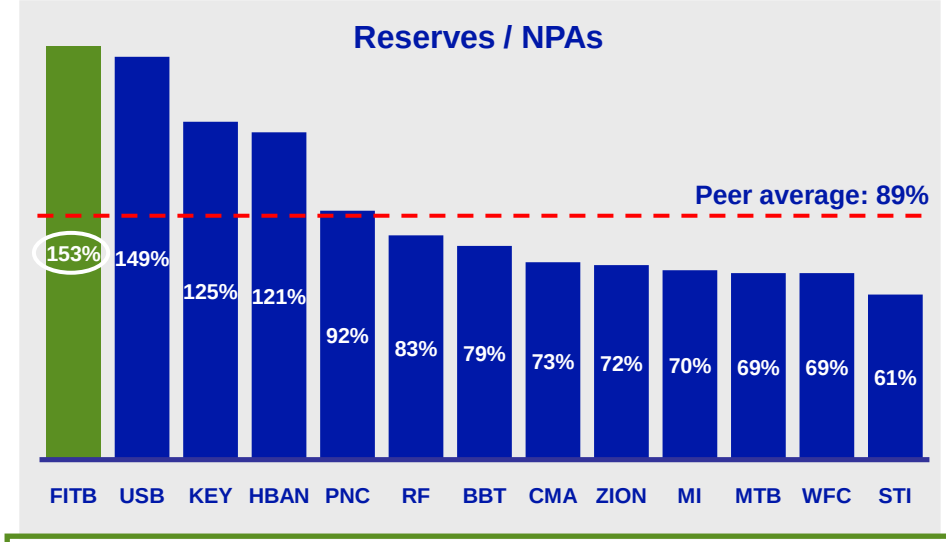
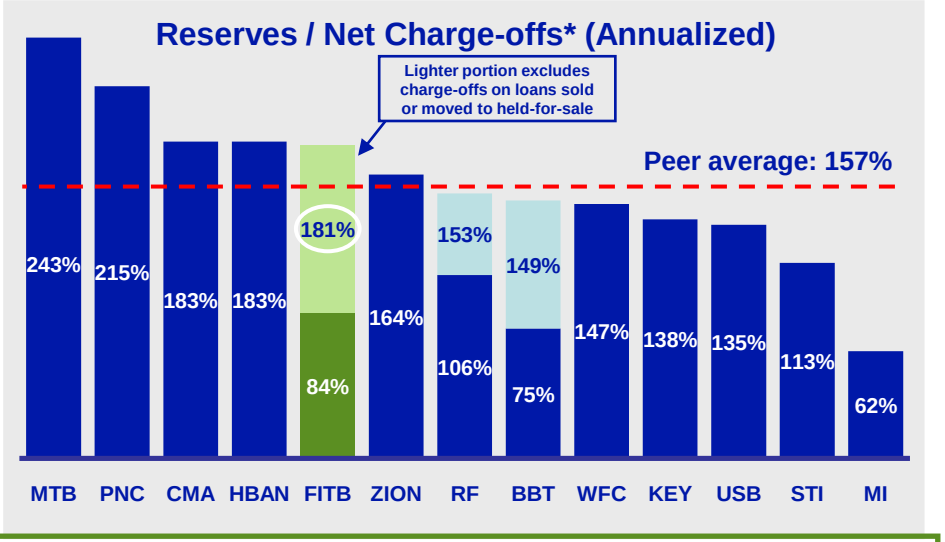


Loan loss allowance provides significant additional loss absorption capacity to strong capital position



Industry-leading reserve coverage of problem loans





Reserve coverage strong relative to problem assets and losses

Source: SNL Financial and company reports. Data as of 3Q10. NPLs and NPAs exclude loans held-for-sale.

** Includes and excludes net charge-offs related to loans sold or moved to held-for-sale during 3Q10 for FITB ($510mm), RF ($233mm), and BBT ($432mm)*

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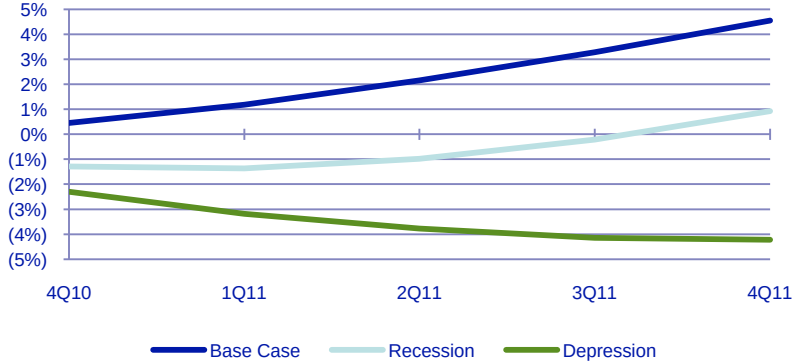
Updated internally-specified stress analysis: Macroeconomic assumptions

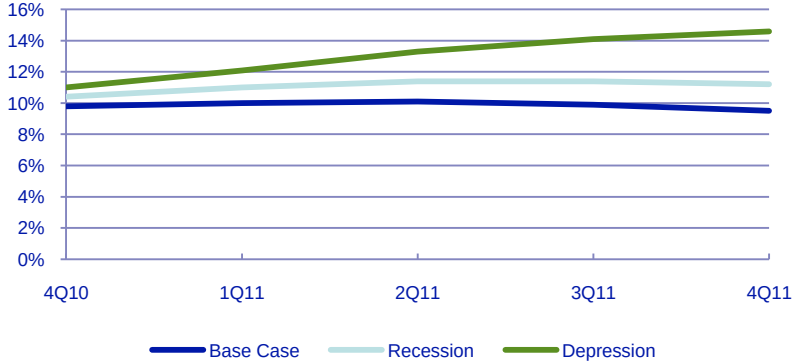
*Economic Assumptions**	Current 3Q2010	Base Case 2011	Recession 2011	Depression 2011
Average Unemployment	9.6%	9.9%	11.3%	13.5%
YoY GDP Growth	3.1%	4.1%	2.2%	(2.0%)
YoY Change in Housing Prices	(1.6%)	(2.4%)	(9.6%)	(13.9%)
Avg Effective Fed Funds	0.19%	0.22%	0.22%	0.13%
Avg Capacity Utilization	74.7%	74.8%	72.0%	67.2%
Avg Consumer Confidence	50.9	62.9	68.2	51.6
Avg YoY S&P 500 Index Growth	10.1%	11.2%	13.5%	(9.5%)

Note: These internally-specified scenarios are from Moody's Economy.com and do not reflect the supervisory-specified stress scenarios provided to 19 U.S. banks in November

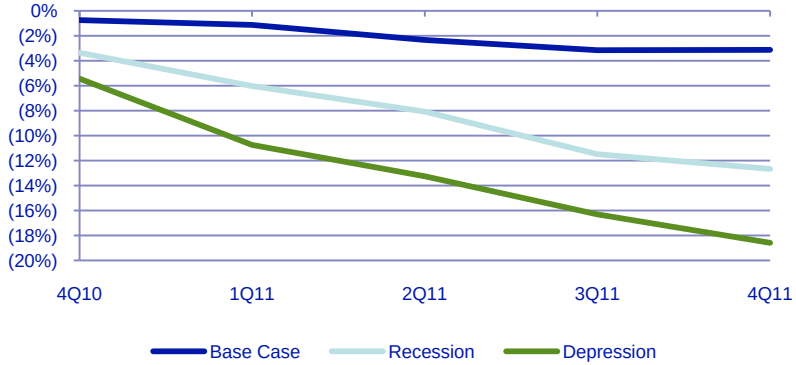
Cumulative GDP Growth



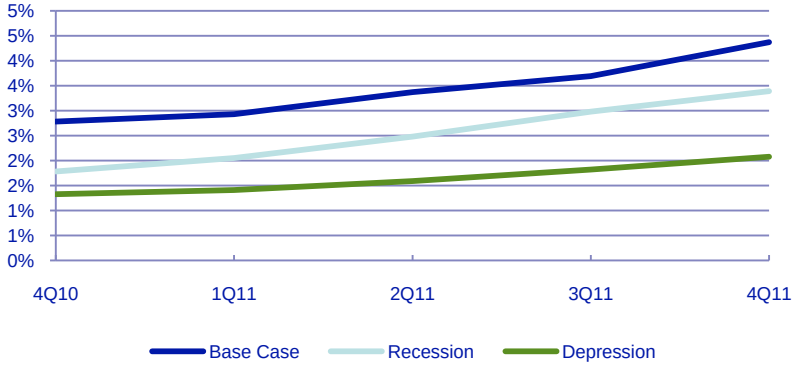
Unemployment



Cumulative HPI Growth (OFHEO)



10 Year Treasury



** Moody's Economy.com as of November, 2010*

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Updated internal stress analysis vs. SCAP scenarios

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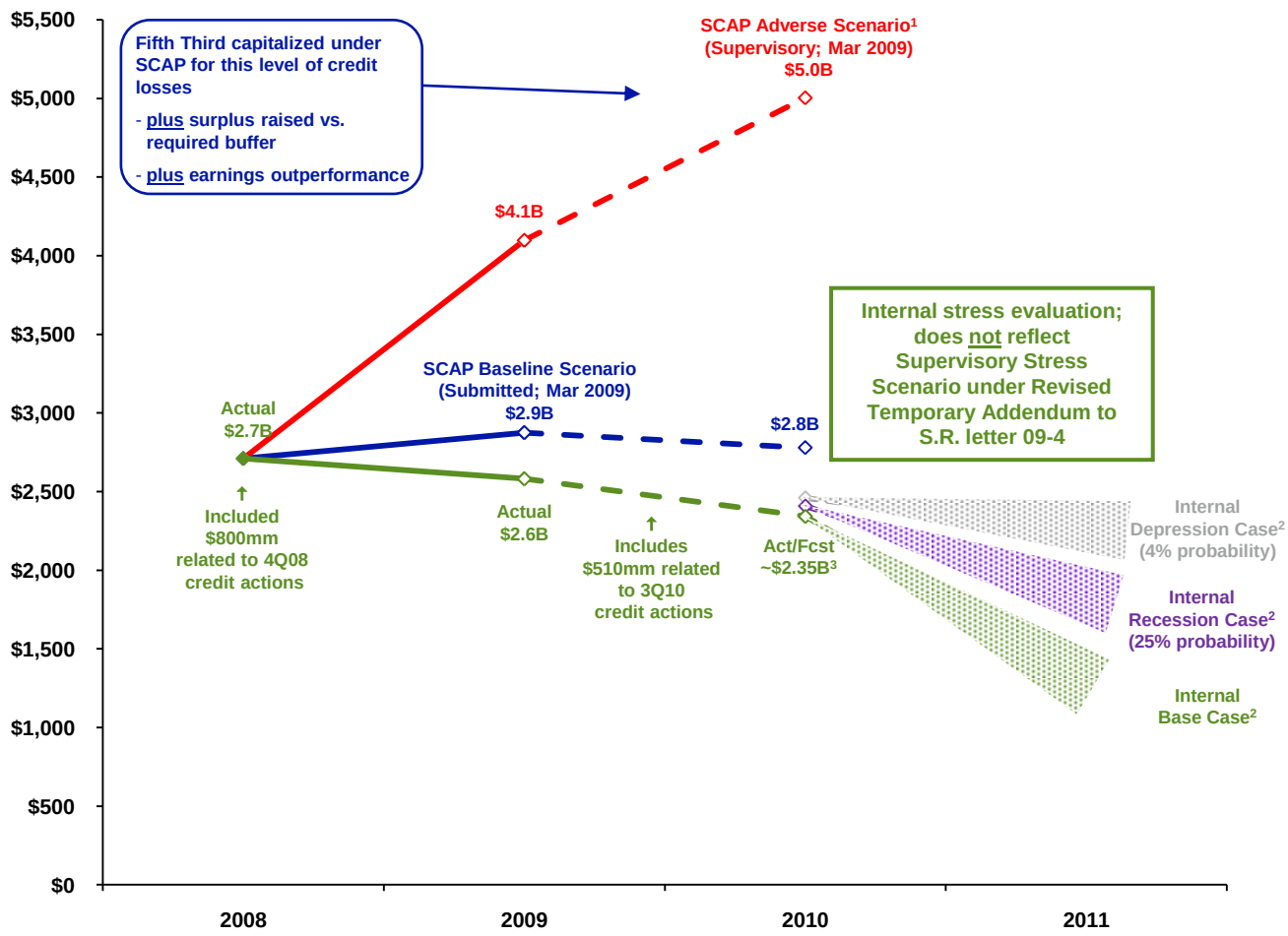
2009 SCAP scenarios vs. current loss expectations under internally-specified scenarios



- **Fifth Third's realized credit losses have been significantly below its SCAP submitted baseline and more adverse scenarios**
- **We expect 2010 losses to be lower than our original baseline scenario submission despite our 3Q10 actions that resulted in immediate charge-off recognition of $510mm**
- **Stress scenarios as of November, 2010 from Moody's Economy.com; incorporate further deterioration in credit market conditions, which is not currently expected**

Realized credit losses have been significantly below SCAP submissions; expect further improvement reflecting anticipated likely economic conditions and previous credit actions

[1] 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..

[2] Moody's Economy.com scenarios; macroeconomic scenarios and estimates as of November 2010 (probabilities assigned by Moody's).

[3] Including current 4Q10 outlook.

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Fifth Third capital position and goals

- **Current capital position strong relative to peers, U.S. regulatory standards, and proposed "Basel III" standards**
  - **Currently expect no material adjustments to Tier 1 common ratio under new rules**
  - **Tier 1 common capital could increase under Basel proposed definitions (not assumed for capital planning)**
- **Basel III standards have begun to provide clarity on "future state" capital requirements**
  - **U.S. regulators have expressed support for those standards (final U.S. rules are dependent on rule-making)**
- **On the basis of these standards, we have established a near-term Tier 1 common equity ratio target in the 8% range (3Q10 actual: 7.34%)**
  - **Would provide 100 basis points cushion over the 7% fully phased-in Basel III buffered minimum for Tier 1 common that is to apply globally by 2019[1] (minimum of 4.5% and capital conservation buffer of 2.5%)**
  - **We would expect internal capital generation (i.e., earnings less dividends) to cause Tier 1 common equity to continue to increase in the intermediate term, due to current limitations on the industry's ability to manage capital levels (e.g., lower than normal dividend payout ratios, share repurchases, etc.)**
- **Federal Reserve has recently established a 5% Tier 1 common minimum (post-stress) under supervisory-specified stress scenario[2]**
  - **For our own evaluation of results under internally-specified severe stress scenarios outlined on pp. 10-11, we target the maintenance of a Tier 1 common ratio well above the supervisory reference minimum**
- **TARP repayment: TARP capital is not needed by Fifth Third; improved economic environment, establishment of new Basel III capital standards, and strong results provide foundation for discussions with Federal Reserve**
  - **We have significant excess capital relative to prevailing U.S. capital standards, excluding TARP**
  - **Post-TARP repayment, we would intend for all capital ratios to immediately meet or exceed both fully phased-in Basel III buffered minimum capital ratios as well as our own internal targets**
  - **Repayment of TARP including terms subject to Federal Reserve approval**

[1] Basel III minimum capital ratios are to be phased-in over a number of years. "Buffered minimums" include capital conservation buffers that are also to be phased in following phase-in of minimum ratios. A 3% leverage ratio has been proposed under Basel III but not adopted. The denominator of this ratio adopted by U.S. regulators may not be the same as that used for the calculation of the current leverage ratio. See http://www.bis.org/press/p100912.pdf for more information.

[2] There is no current Tier 1 common well-capitalized minimum ratio under current U.S. capital standards. Supervisory reference minimum of 5.0% Tier 1 common capital is to be utilized for evaluation of forward-looking results under supervisory stress scenario. Tier 1 common ratio reflects current U.S. capital definitions. See http://www.federalreserve.gov/newsevents/press/bcreg/bcreg20101117b1.pdf for more .

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Strong liquidity profile

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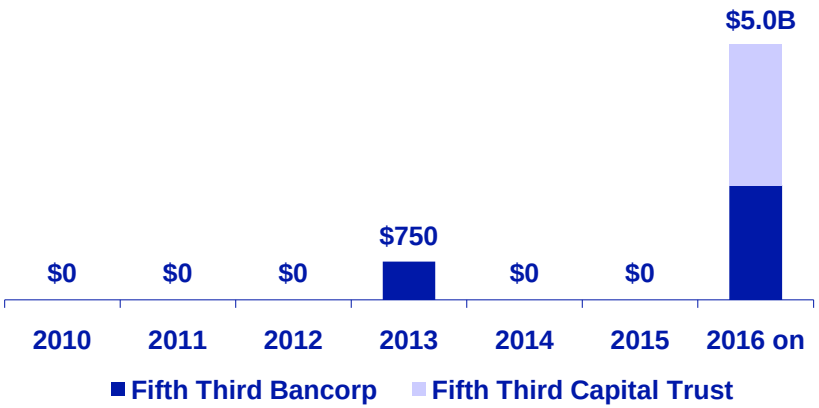
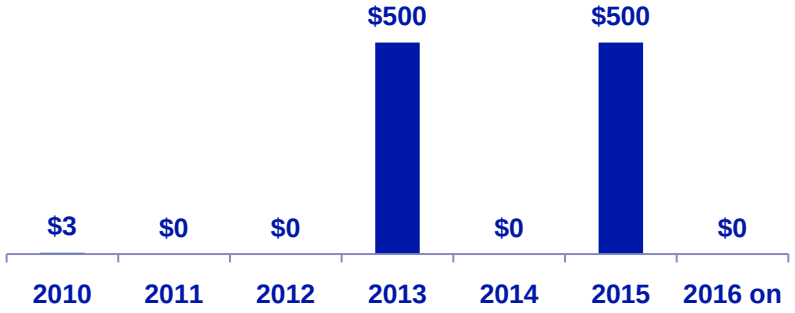
Holding company unsecured debt maturities ($mm)



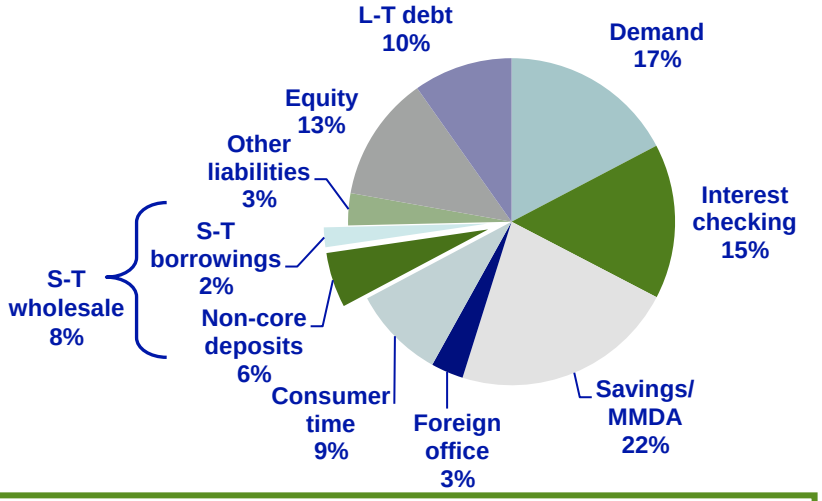
- Holding Company cash at 9/30/10: $1.2B
  - Total Fed deposits ~$2.9B
- Expected cash obligations over the next 12 months (assuming no TARP repayment)
  - $0 debt maturities
  - ~$32mm common dividends
  - ~$205mm preferred dividends (~$35mm Series G, ~$170mm TARP)
  - ~$365mm interest and other expenses
- Cash currently sufficient to satisfy all fixed obligations* for more than 2.5 years without accessing capital markets/subsidiary dividends/asset sales

Bank unsecured debt maturities ($mm – excl. Brokered CDs)



- Retail Brokered CD maturities: $254mm in 2010; $31mm in 2011
- FHLB borrowings $2.6B
- 9/30 unused avail. capacity $25B ($18.7B in Fed and $5.8B in FHLB)

Heavily core funded



No debt maturities until 2013; no TLGP debt.

** Debt maturities, common and preferred dividends, interest and other expenses*

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Continuing to invest for the future

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Achieve market share leadership in a majority of our markets

- Higher deposits / branch
- Better and deeper customer relationships

Focus on expanding underpenetrated high-potential service areas

- Small business
- Private banking
- Treasury management

Ongoing initiatives

- Customer satisfaction
- Employee engagement
- Business line sales integration strategy

Opportunistic hiring

- Market disruption has given us the opportunity to hire strong talent from former competitors

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Well-positioned for changed financial landscape

- Fifth Third's business model is driven by traditional banking activities
  - Making loans, taking deposits, treasury management
  - Largest bank headquartered within core Midwest footprint
- No significant business at Fifth Third impaired during crisis; core business activities not generally limited by financial reform
  - Didn't/don't originate/sell CDOs or securitize loans on behalf of others; no mortgage securitizations outstanding (except <$150 million HELOC from 2003)
  - Didn't/don't originate/sell subprime mortgages or Option ARMs
  - De minimis market making in derivatives
  - De minimis proprietary trading
  - Small private equity portfolio <$100 million (holding company subsidiary)
  - Low level of financial system "interconnectedness" (e.g., Fifth Third loss in Lehman bankruptcy should be less than $2 million)
  - Daily VaR less than $500 thousand
- While financial reform will be costly, expect financial reform to create new opportunities for banking industry through re-intermediation

Fifth Third's businesses have performed well through the crisis, and we expect to continue capitalizing on our strong competitive position as the landscape evolves further toward our traditional strengths

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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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Appendix

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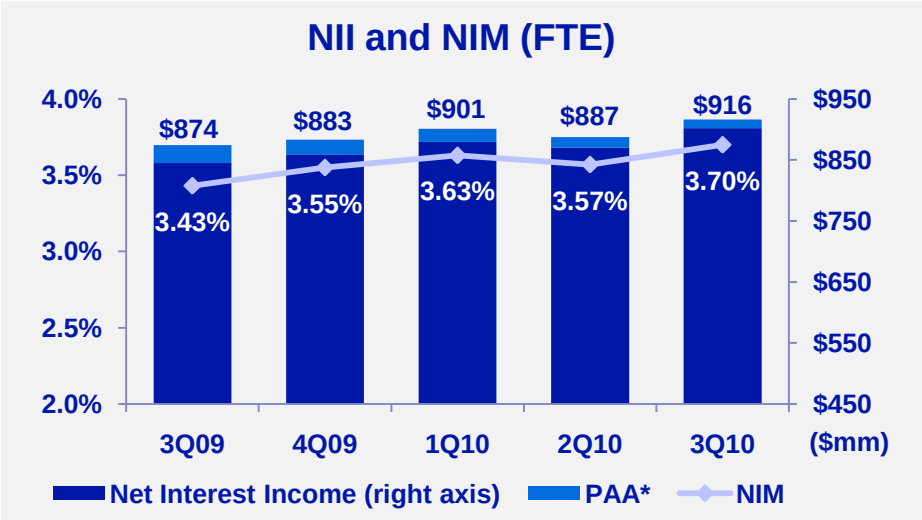
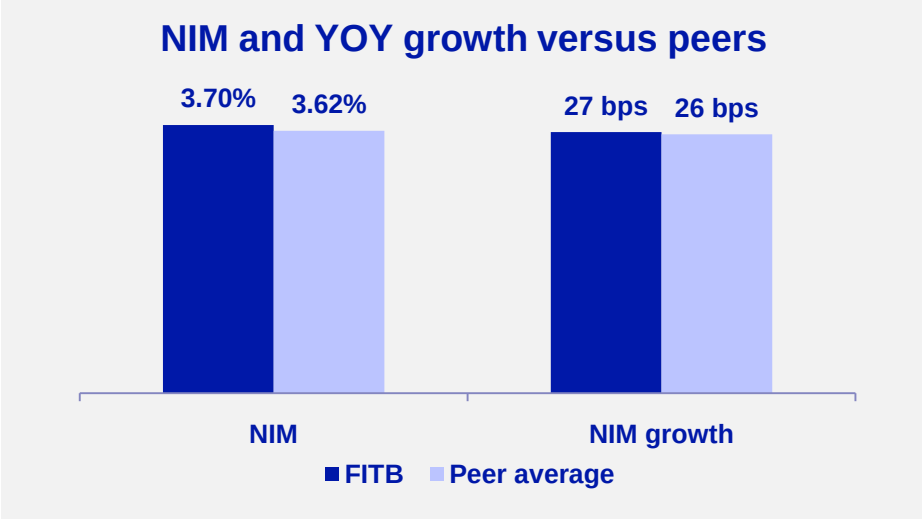
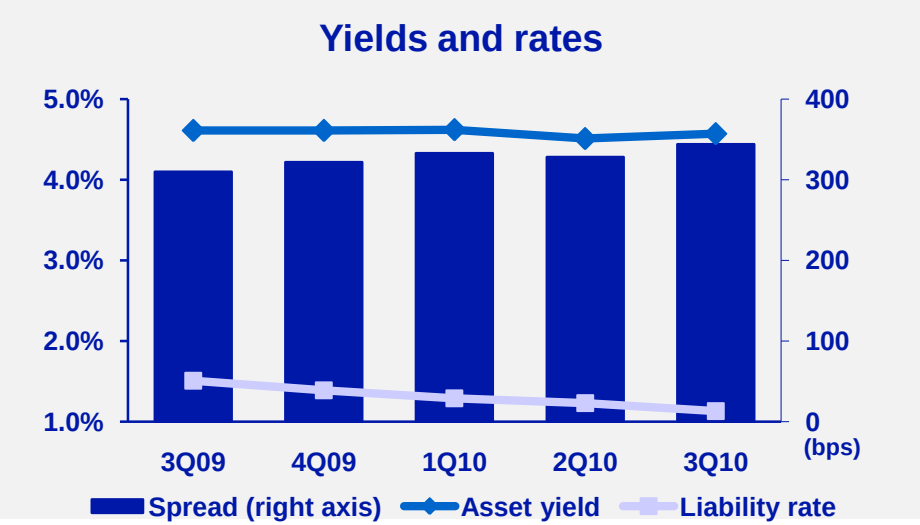
Stable net interest income trends



- **Sequential trends in net interest income and net interest margin (FTE) reflect CD runoff and repricing, lower securities premium amortization, and a mix shift towards higher-yielding loans**
  - **NII up $29 million, or 3%, sequentially and up $42 million, or 5%, year-over-year**
  - **NIM up 13 bps sequentially and 27 bps year-over-year**





Peers include: BBT, CMA, HBAN, KEY, MI, MTB, PNC, RF, STI, USB, WFC, ZION
Source: SNL Financial and company reports

* *Reflects purchase accounting adjustments from the First Charter acquisition of $29mm, $24mm, $21mm, $17mm, and $14mm in 3Q09, 4Q09, 1Q10, 2Q10, and 3Q10, respectively.*

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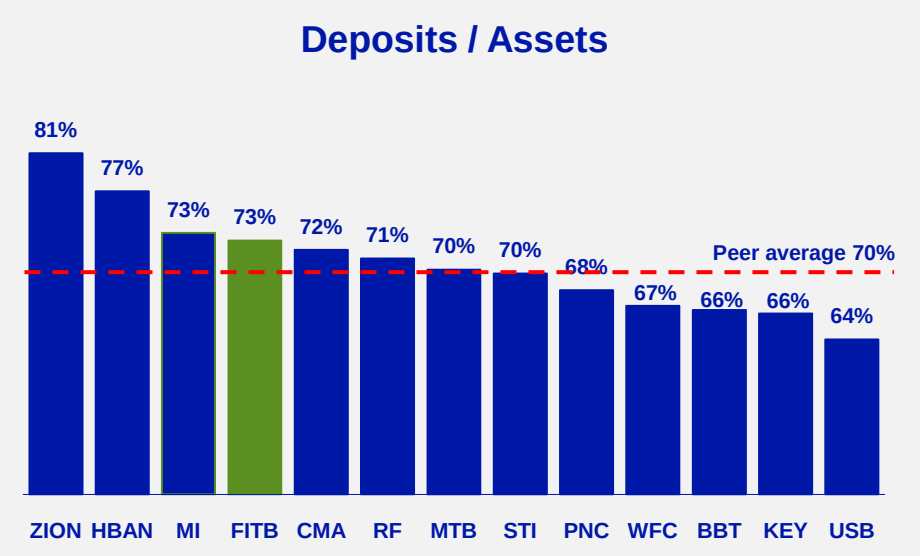
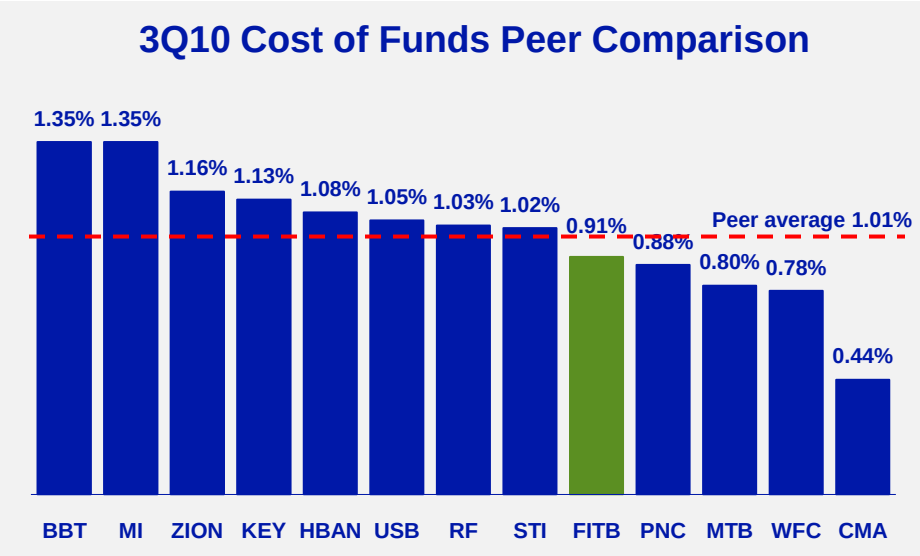
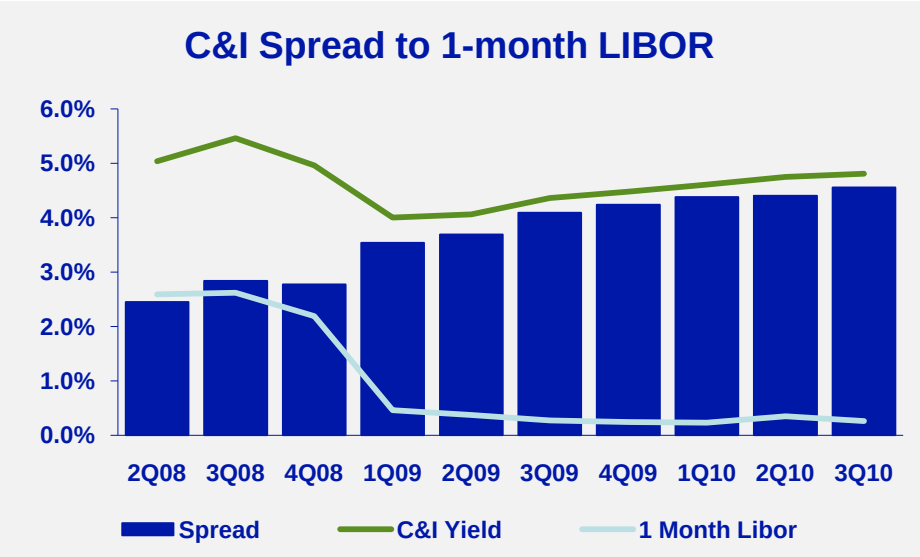
Liability mix and pricing discipline drive strong net interest income/NIM results







- **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 Financial and company reports as of 3Q10.

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Stable loan trends and strong core funding

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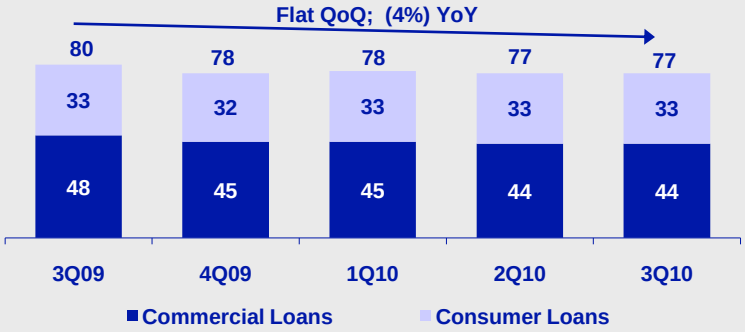
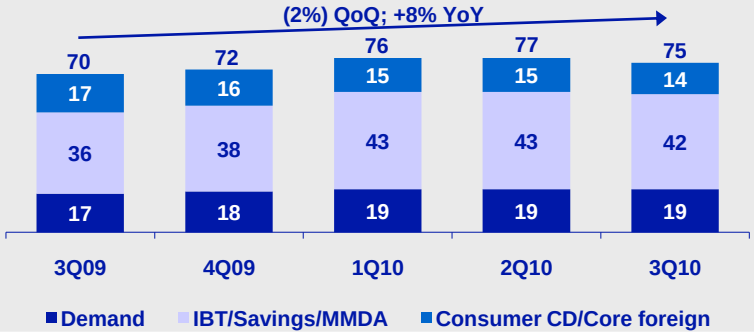
Average loan growth ($B)^



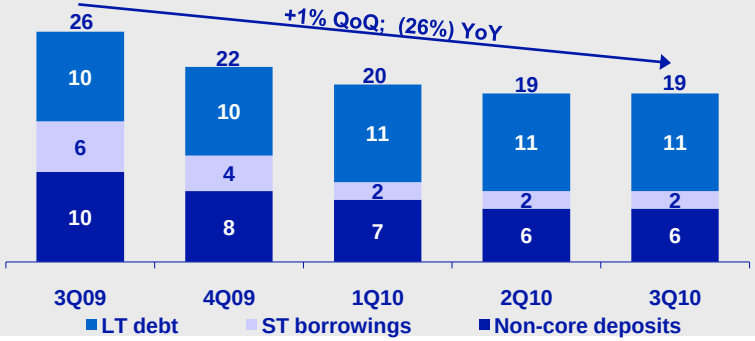
- Extended $22 billion of new and renewed credit in 3Q10
- C&I loans up 1% sequentially largely due to higher originations of ~$1.1 billion per month during the quarter
- CRE loans down 4% sequentially and 14% from the previous year
- Consumer loans flat sequentially and up 1% from the previous year
- Warehoused residential mortgage loans held-for-sale were $2.1 billion at quarter end

Average core deposit growth ($B)



- Core deposit to loan ratio of 98%, up from 87% in 3Q09
- DDAs flat sequentially and up 14% year-over-year
- Retail average transaction deposits up 1% sequentially and 13% from the previous year, driven by growth in savings, demand deposit, and money market account balances
- Commercial average transaction deposits down 4% sequentially, driven by $1.2B decline in public funds balances

Average wholesale funding ($B)



- Reduced wholesale funding by $6.7 billion from the third quarter of 2009
  - Non-core deposits down 4% sequentially and 40% from the previous year
  - Short term borrowings up 25% sequentially, although still very low levels, and down 62% from the previous year
  - Long-term debt up 1% sequentially and 8% from the previous year

^ Excludes loans held-for-sale
Note: Numbers may not sum due to rounding

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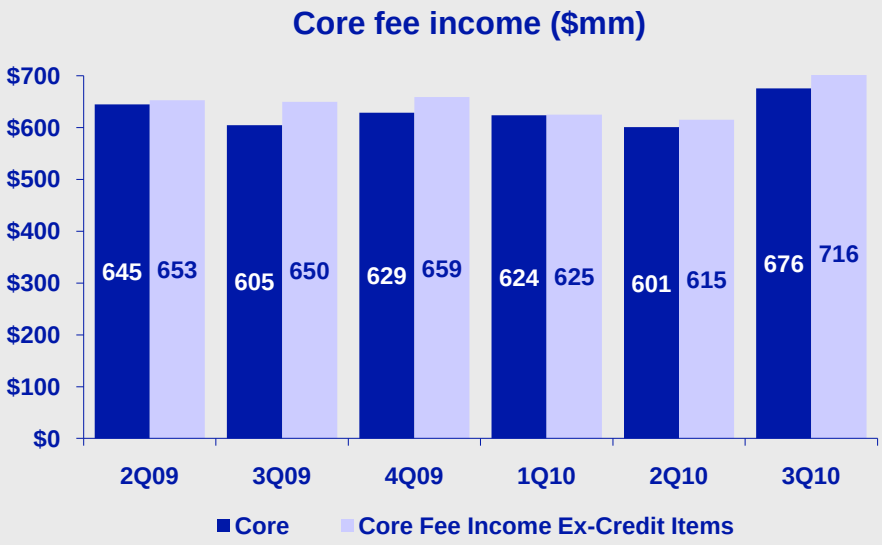
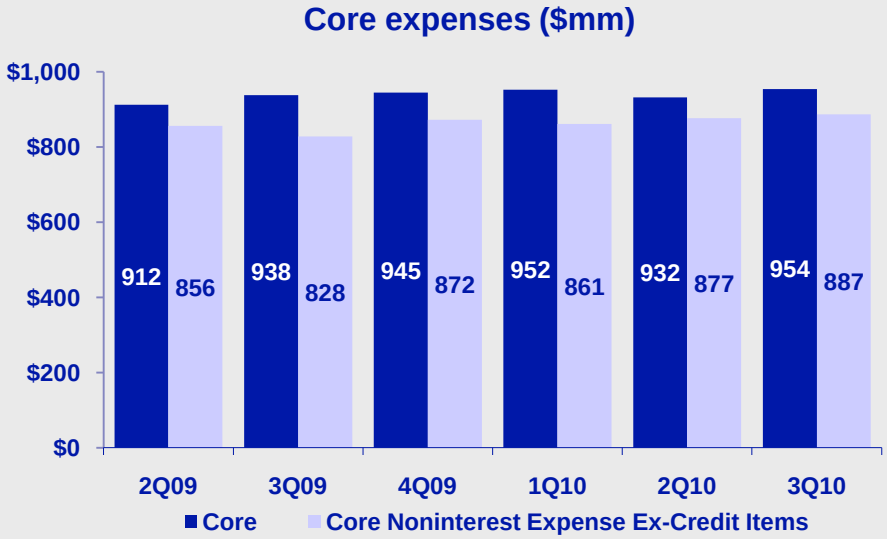
Core fee income growth and stable core expenses



- Core noninterest income of $676mm increased $74mm, or 13%, compared with prior quarter, primarily due to increased mortgage banking net revenue
- Sequential strength in mortgage banking revenue (+104%) and investment advisory revenue (+4%)
- 3Q10 mortgage revenue results reflected continued strong originations and refinancing activity ~$5.6B in originations in 3Q10
- Deposit service charges down just 4% sequentially despite impact from Reg E (impact from Reg E expected to be ~$15-20mm/qtr before mitigation)
- Credit-related costs affected fee income by $40mm in 3Q10 compared with $14mm in 2Q10 and $45mm in 3Q09



- Expense trends continue to reflect elevated credit costs
- Core efficiency ratio of 59.9% in 3Q10, compared with 62.6% in 2Q10 and 64.4% in 3Q09
- Credit-related costs affected noninterest expenses by $67mm in 3Q10 ($55mm in 2Q10 and $111mm in 3Q09)
- Noninterest expense related to mortgage repurchases ~$45mm in 3Q10 compared with $18mm in 2Q10 and $11mm in 3Q09
  - Increased claims, file requests and losses resulted in higher 3Q10 mortgage repurchase expense and increase in reserve (mortgage repurchase reserve increased ~$18mm in 3Q10)

** Refer to slide 4 for itemized effects of non-core fees and expenses*

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Impact of 3Q10 portfolio actions

- **Residential mortgage loan sale**
  - **$228 million of balances sold**
    - **$205 million of balances were nonaccrual**
  - **$123 million of NCO realized**
- **Commercial HFS transfer**
  - **$961 million of balances transferred**
    - **$694 million of balances were nonaccrual**
  - **$387 million of NCO realized**
- **$267 million of performing loans ($237 million of transferred loans into held-for-sale)**
- **Reserve reduction**
  - **Approximately $337 million related to sale or transfer of loans to held-for-sale**

Residential mortgages sold	Balances	NCO
Florida	$141	$72
Ohio	25	15
Illinois	15	9
Michigan	15	8
Indiana	10	6
Other	23	13
Total	**$228**	**$123**

Commercial HFS transfers - O/S	Florida	Michigan	Other	Total
Commercial mortgage	$174	$45	$267	$486
Commercial construction	32	12	123	167
C&I	51	38	219	308
Total	**$257**	**$95**	**$609**	**$961**

Commercial HFS transfers - nonaccruals	Florida	Michigan	Other	Total
Commercial mortgage	$106	$38	$183	$327
Commercial construction	32	11	86	129
C&I	49	35	154	238
Total	$187	$84	$423	$694

Net charge-off composition	Credit Actions	Remaining Portfolio	Total
Consumer	$123	$206	$329
Commercial	387	240	627
Total	**$510**	**$446**	**$956**

Commercial HFS transfers - NCO	Florida	Michigan	Other	Total
Commercial mortgage	$75	$20	$107	$202
Commercial construction	20	6	51	77
C&I	26	10	72	108
Total	**$121**	**$36**	**$230**	**$387**

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NPL Rollforward – HFI

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NPL HFI Rollforward

Commercial

	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10
Beginning NPL Amount	1,406	1,937	2,110	2,430	2,392	2,172	1,980
New nonaccrual loans	799	544	832	602	405	310	290
Paydowns, payoffs, sales and net other activity	(157)	(190)	(246)	(332)	(425)	(401)	(631)
Charge-offs	(111)	(181)	(266)	(308)	(200)	(100)	(379)
Ending Commercial NPL	1,937	2,110	2,430	2,392	2,172	1,980	1,261

Consumer

	1Q09	2Q09	3Q09	4Q09	1Q10	2Q10	3Q10
Beginning NPL Amount	457	459	477	517	555	561	550
New nonaccrual loans	157	125	160	152	137	205	157
Net other activity	(155)	(107)	(120)	(114)	(131)	(216)	(384)
Ending Consumer NPL	459	477	517	555	561	550	323
Total NPL	**2,396**	**2,587**	**2,947**	**2,947**	**2,733**	**2,530**	**1,584**
Total new nonaccrual loans - HFI	**956**	**669**	**992**	**754**	**542**	**515**	**447**

Continued significant reduction in inflows of nonperforming loans

** Inflows into NPAs HFS were $267mm, reflecting loans moved to held-for-sale in 3Q10 that were deemed impaired as a result of the decision to sell these loans*

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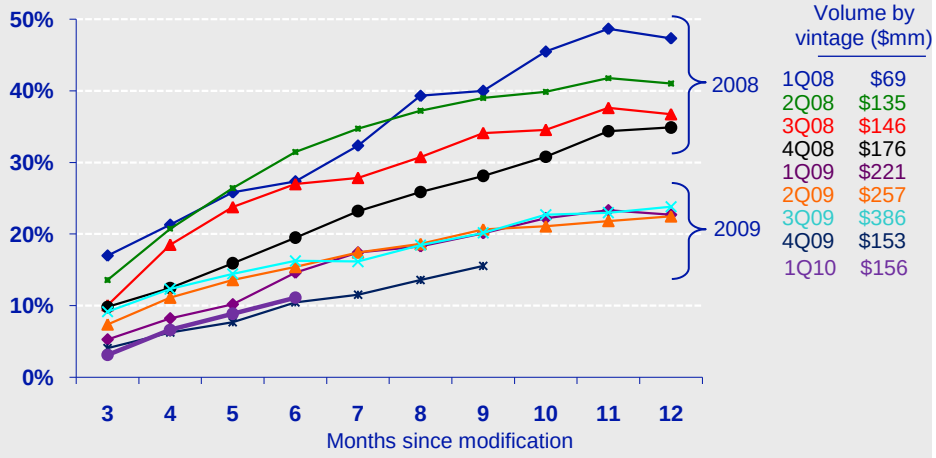
Troubled debt restructurings (TDR) overview

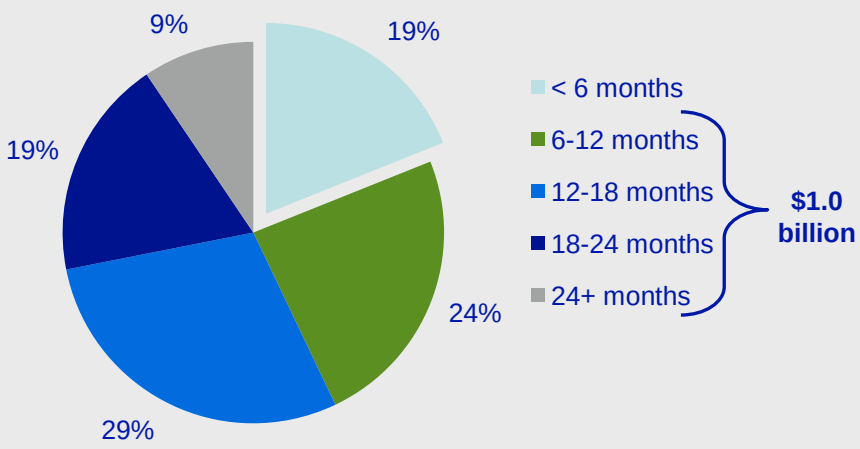
- **Successive improvement in vintage performance during 2008 and 2009, even as volume of modification increased**
- **Fifth Third's mortgage portfolio TDRs have redefaulted at a lower rate than other bank held portfolio modifications**
  - **Fifth Third's TDRs are about a third less likely to redefault than modifications on GSE mortgages**
- **Of $1.8B in consumer TDRs, $1.59B were on accrual status and $175mm were nonaccruals**
  - **$1.0 billion of TDRs are current and have been on the books 6 or more months; within that, over $700 million of TDRs are current and have been on the books for 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**

TDR performance has improved in newer vintages

Mortgage TDR 60+ redefault trend by vintage

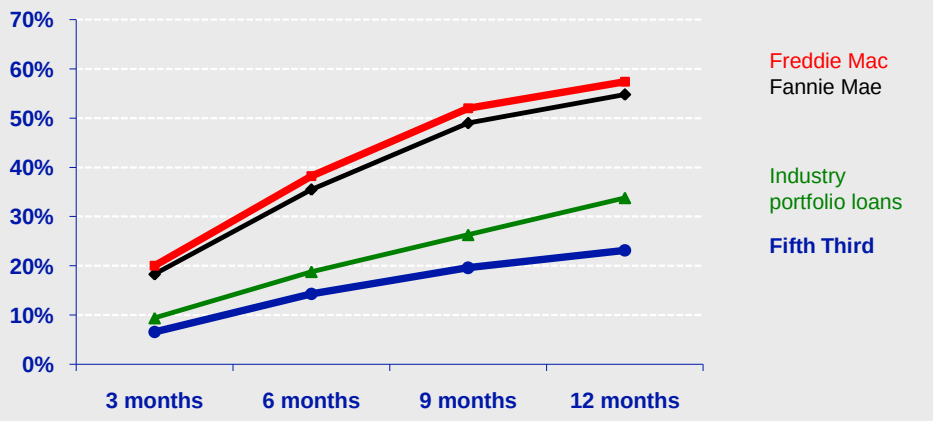


Current consumer TDRs (%)



Outperforming redefault benchmarks

Mortgage TDR 60+ redefault rate: Fifth Third comparison
(January 1, 2009 through March 2010)



Source: Fifth Third and OCC/OTS data; data through 1Q10 industry data cumulative through 1Q10 (starting point altered to conform with current OCC reporting)

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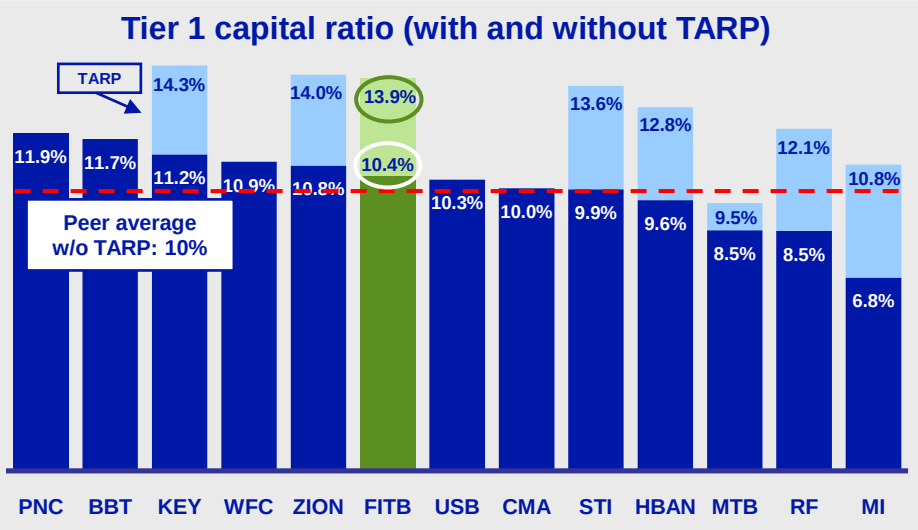
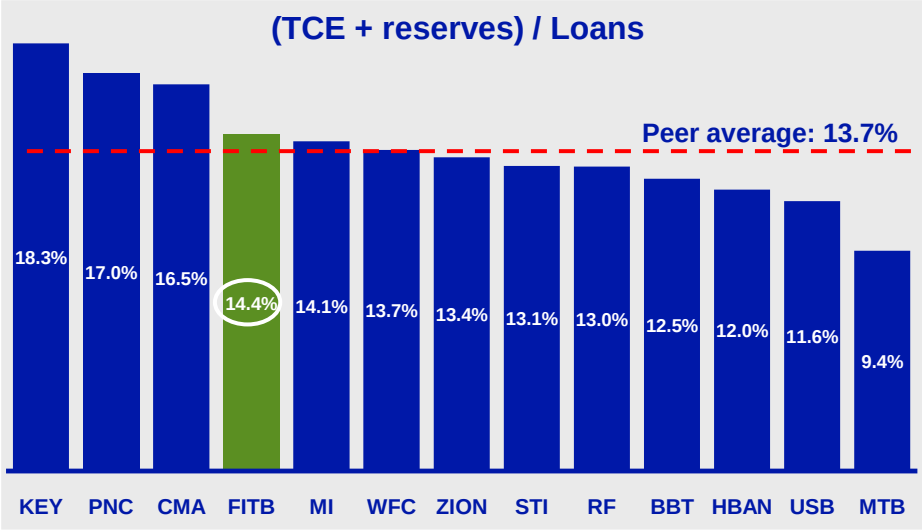
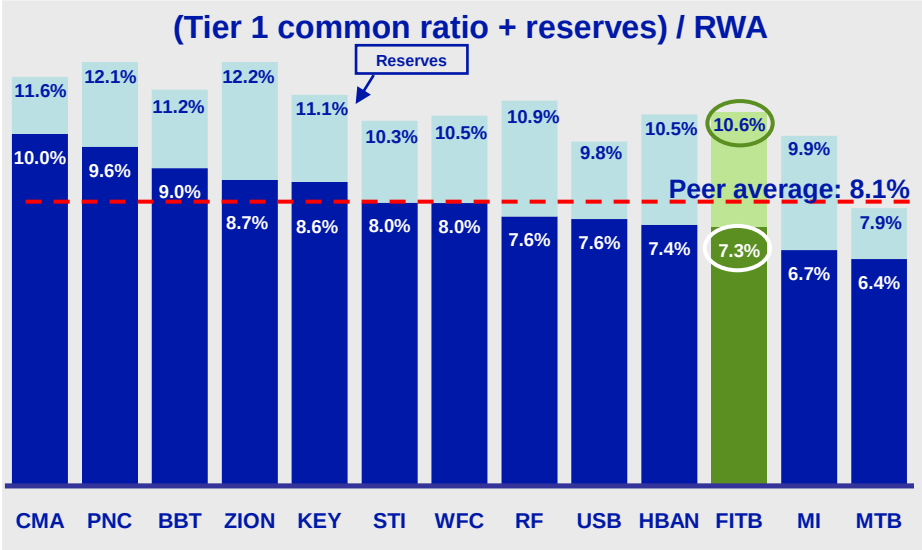
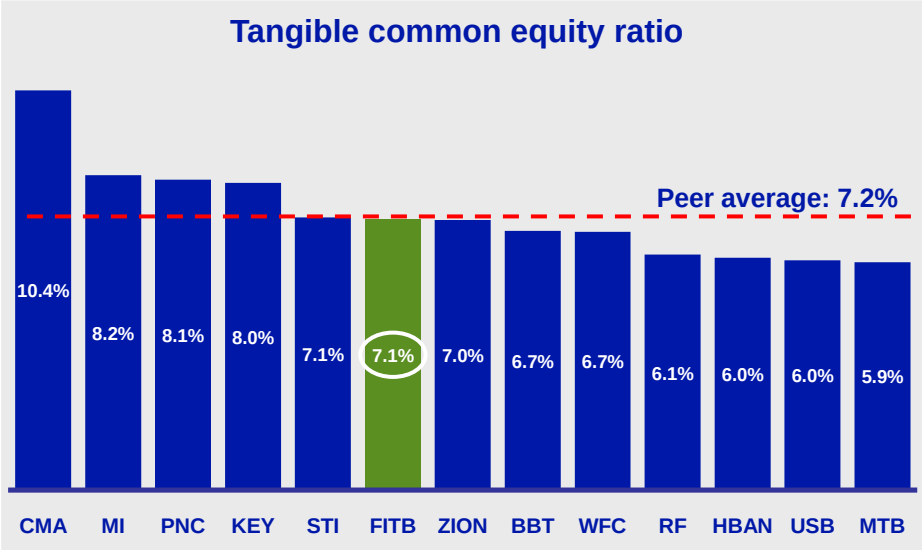
Strong capital position









Strong capital ratios relative to peers, particularly considering reserve levels

Source: SNL Financial and company reports. Data as of 3Q10.

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Potential impact of key elements of Dodd-Frank Act and other recent financial legislation*

	Scope of activity	Potential impact**
Debit Interchange (Durbin Amendment)	• LTM^ debit interchange revenue of $197mm • LTM debit interchange $ volume: $15.3B – Signature $11.9B, PIN $3.4B • LTM debit interchange transaction volume: 422mm – Signature 337mm, PIN 85mm	• Will not know what "reasonable" and "proportional" mean until after Fed study • Each 10 bps reduction in overall interchange rates would represent ~$15mm revenue impact annually, before effect of mitigation • Additional follow-on effects on industry debit card payments business could result from changes
TRUPs exclusion (Collins Amendment)	• ~280 bps of non-common Tier 1 capital in capital structure	• >300 bps of non-common Tier 1 currently – Likely more than needed post-Basel III • 3-year transition period begins 2013 • Will manage capital structure to desired composition
Volcker Rule / Derivatives	• Vast majority of derivatives activities are exempted (FITB generally not a market maker) • Any proprietary trading de minimis • "P/E" fund investments <$100mm (<1% of Tier 1 capital)	• Expect minimal financial impact from loss of existing revenue • Potentially higher compliance costs despite small levels of non-exempt activities
Deposit Insurance	• Current assessed base (Deposits): ~$80B • Proposed assessed base (Assets-TE): ~$95.8B • FITB rate under new industry assessment, based upon large bank scorecard, less then rate under old assessment	• Lower due to reduced share of assessed base
Reg. E	• Requires customers to "opt-in" to allow non-recurring electronic overdrafts (e.g. debit, ATM) from accounts	• Estimated $15-20mm per quarter ($60-80mm annualized) reduction to deposit service charges, before effect of mitigation

Potential impact of these and other elements of financial regulatory reform, such as CFPA activities and many other aspects, are unknown at this time

** Based on current understanding of legislation. ** Potential impact, as noted above, is not intended to be inclusive of all potential impacts that may result from implementation of legislation. Please refer also to cautionary statement.*

^ LTM = last twelve months as of September 30, 2010

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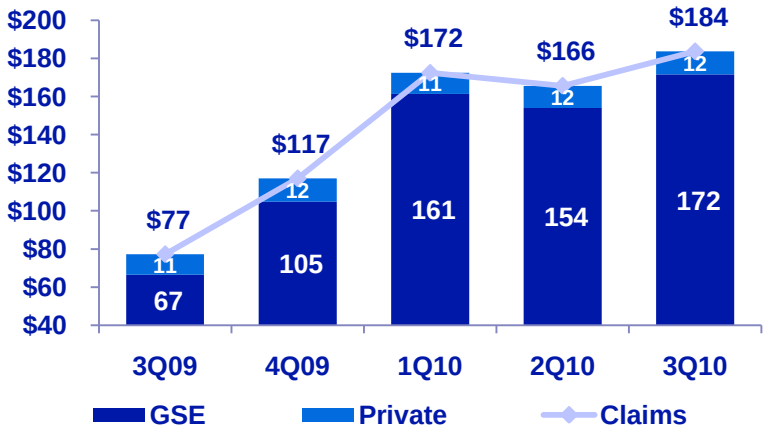
Mortgage repurchase overview

- **Demand requests and repurchase losses remain volatile and near-term repurchase losses are expected to remain elevated**
  - **Number of outstanding demand requests (units) down 10% from Q2 2010, outstanding demand requests ($) up 11%**
- **Virtually all sold loans and new claims relate to GSEs or GNMA**
  - **96% of outstanding balance of loans sold**
  - **93% of outstanding claims**
- **Majority of new claims and repurchase losses relate to 2006 through 2008 vintages**
  - **82% of new claims for 2010 YTD**
- **Majority of outstanding balances of the serviced for others portfolio relates to origination activity in 2009 and later**
- **Claims and exposure related to whole loan sales (no outstanding first mortgage securitizations)**

Repurchase Reserves* ($ in millions)

	Q3 2009	Q4 2009	Q1 2010	Q2 2010	Q3 2010
Beginning balance	$44	$48	$58	$84	$85
Net reserve additions	17	25	39	19	47
Repurchase losses	(13)	(15)	(13)	(18)	(29)
Ending balance	**$48**	**$58**	**$84**	**$85**	**$103**

Outstanding Counterparty Claims ($ in millions)



Outstanding Balance of Sold Loans ($ in millions)

	GSE	GNMA	Private	Total
2005 and prior	$10,519	$335	$806	$11,660
2006	2,395	74	360	2,829
2007	3,951	107	304	4,362
2008	4,327	915	-	5,242
2009 and later	21,856	6,484	-	28,340
Total	**$43,048**	**$7,915**	**$1,470**	**$52,433**

* *Includes reps and warranty reserve ($86mm) and reserve for loans sold with recourse ($17mm).*

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