Exhibit 99.1

FIFTH THIRD BANK

Barclays Capital
Global Financial Services Conference

Kevin T. Kabat
President & Chief Executive Officer

September 13, 2011

Please refer to earnings release dated July 21, 2011 and 10-Q dated August 5, 2011 for further information

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Key themes

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Strong levels of profitability in 2010 and throughout 2011, broad-based credit improvements, exceed fully phased-in Basel III capital standards <u>today</u>

Completely exited all crisis-era government support programs, one of the few large banks without TLGP-guaranteed debt

Continued investments in business throughout crisis to maintain and enhance revenue-generating capability while controlling expenses

No significant business at Fifth Third impaired during crisis; traditional banking focus consistent with direction of financial reform

Well-positioned for success and leadership in new banking landscape

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Environment characterized by low growth expectations and low interest rates

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Characteristics of current environment

- Potential lower growth and prolonged low-rate environment
- Lower securities reinvestment yields on portfolio cash flows
- Strong deposit flows
- Competitive dynamics
- Pick up in mortgage refinance activity
- Firms facing significant litigation related to:
  - Mortgage securitizations
  - GSE repurchases
  - Private label mortgage repurchases
- Concerns about European sovereign debt and banks / U.S. downgrade

Fifth Third's response / position

- Continued strong loan production
  - Rates on loan originations have remained relatively stable
- Careful management of liability costs
  - Disciplined pricing on deposits
  - Continued evaluation of term liabilities including CDs and TruPS
- Stronger mortgage banking results
- Mortgage risks manageable
  - Quarterly mortgage repurchase expense ~$25mm and declining
  - Total mortgage securitizations outstanding $35mm and performing well (2003 HELOC)
- Total non-U.S. sovereign debt exposure $3mm
  - No peripheral* Europe sovereign debt
  - ~$200mm in total exposure to companies in peripheral* Europe:
    - $30mm loans to foreign domiciled
    - $54mm trade finance
    - $115mm loans to US subs of above

Fifth Third is well-positioned to deal with current environmental challenges

** Greece, Ireland, Italy, Portugal, Spain*

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Diverse revenue stream

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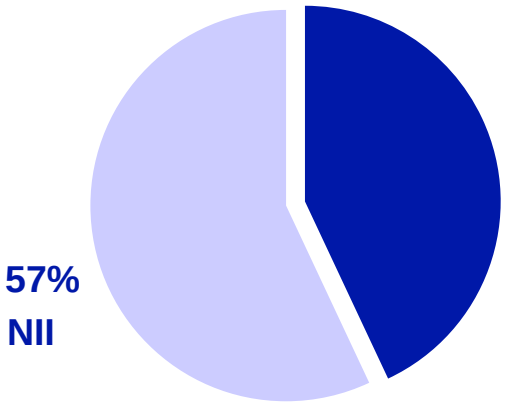
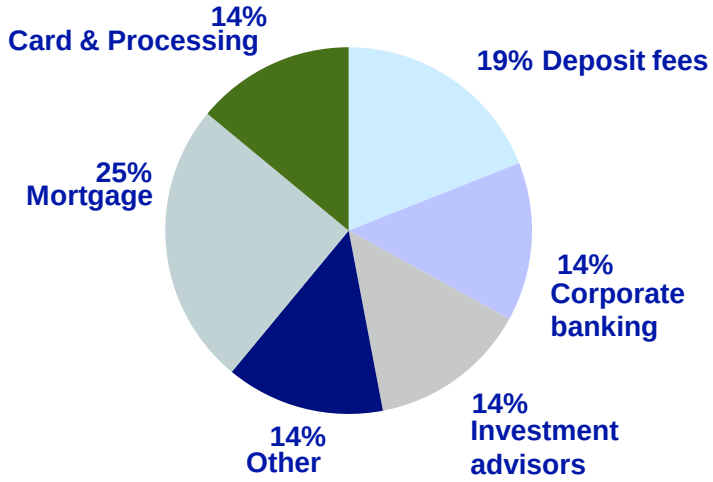
Fee income as % of 2Q11 revenue



43% Fee income

2Q11 Fee income distribution



- Business mix provides higher than average diversity among spread and fee revenues
  - Current NII lower than normalized levels due to impact of low rate environment (e.g. low cost deposits including DDAs providing no explainable NII benefit)
- Added clarity regarding effect of reform on deposit and interchange fees
  - Service charge impact (i.e. Reg E) already in run-rates
  - Initial $30 million per quarter impact of Durbin amendment expected to be mitigated over time (~1/3+ 4Q11; ~2/3 1H12; additional mitigation over time)

Revenue results remain solid, profitability strong despite sluggish economy

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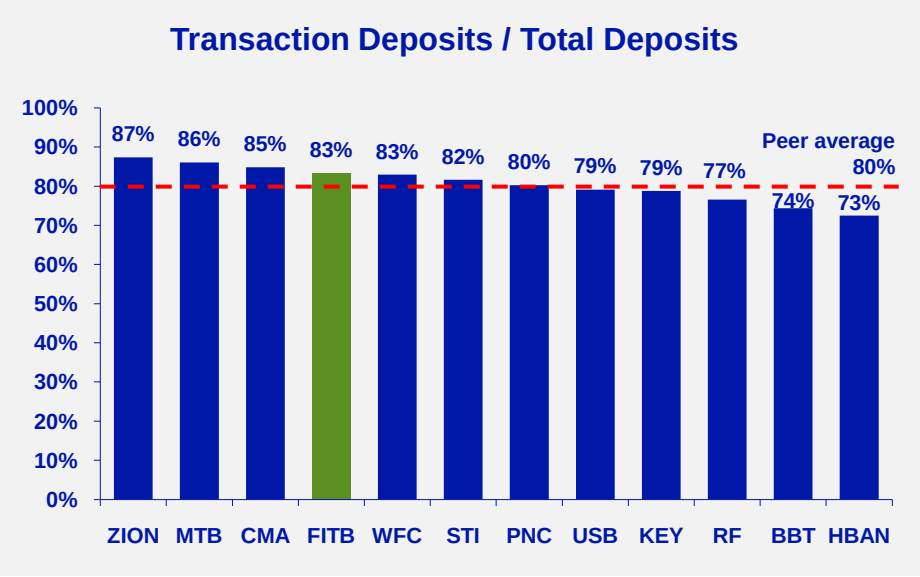
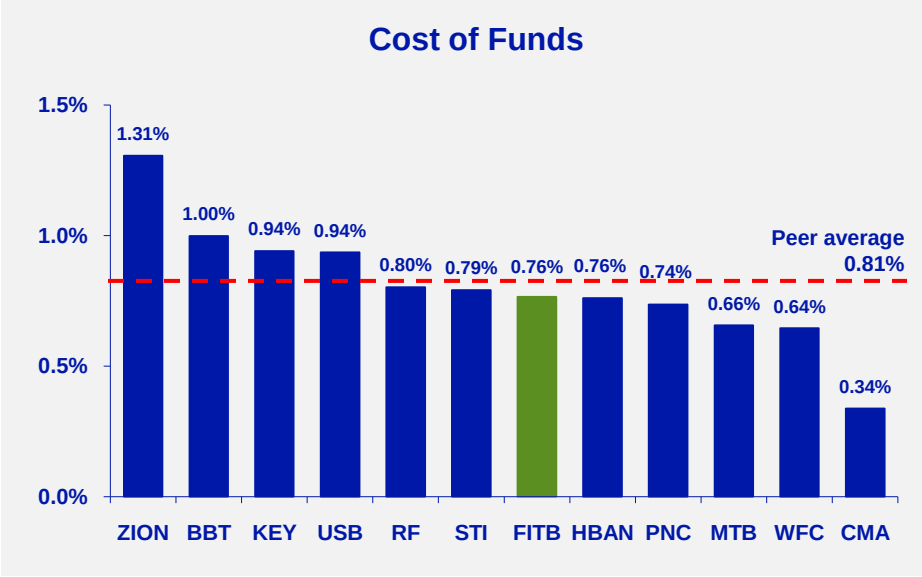
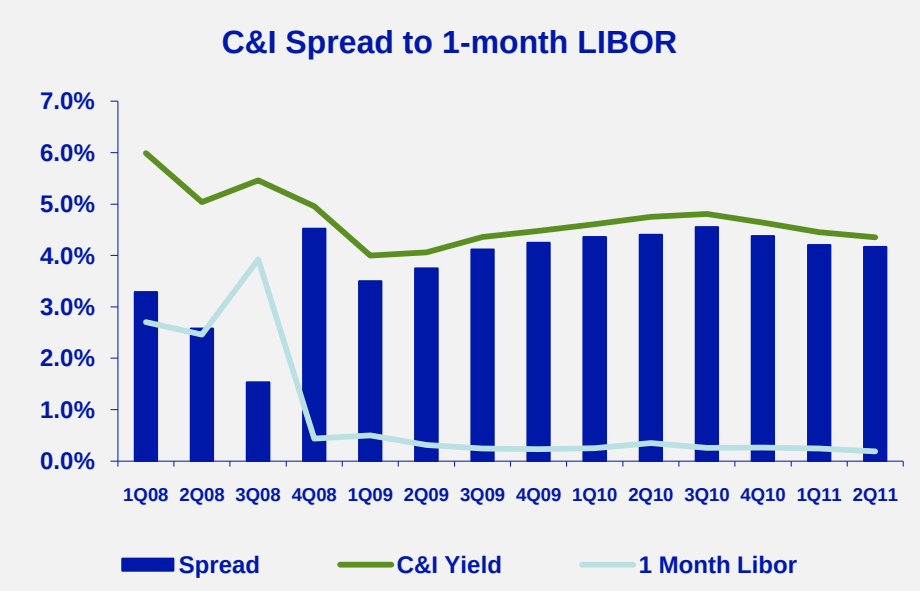
Core funded balance sheet and pricing discipline







- **Strong, deposit rich core funding mix supports relatively low cost of funds**
  - **Low reliance on wholesale funding**
- **Run-off of high cost CDs (particularly from 2H08) will benefit NII in 2H11**
  - **$8mm benefit expected in 3Q11 with incremental $15mm in 4Q11**
- **Pricing discipline on commercial loans**
  - **Spreads have narrowed from post-crisis levels but remain attractive**
  - **Loan rates have stabilized the past several months**

SOURCE: SNL Financial and company reports. Data as of 2Q11.
End of period transaction deposits defined as DDA, NOW and Savings/MMDA accounts; Cost of Funds defined as interest incurred on interest-bearing liabilities as a percentage of average noninterest-bearing deposits and interest-bearing liabilities

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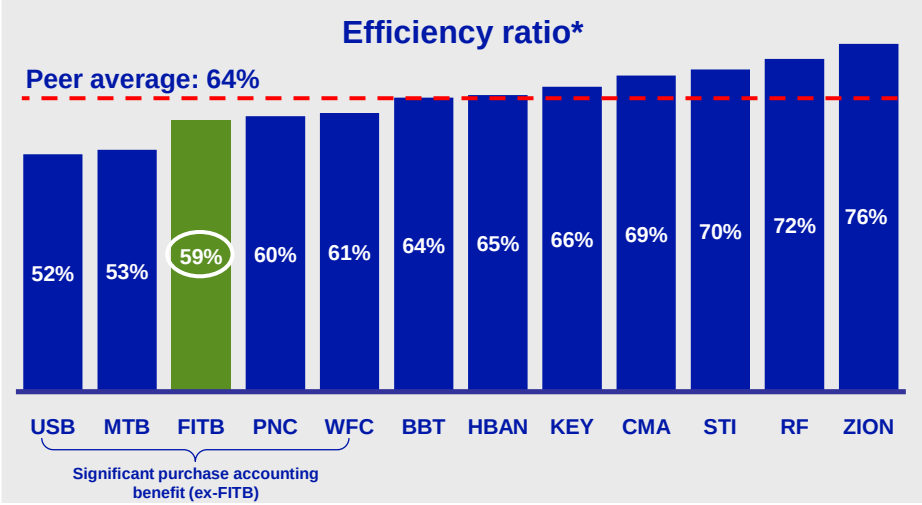
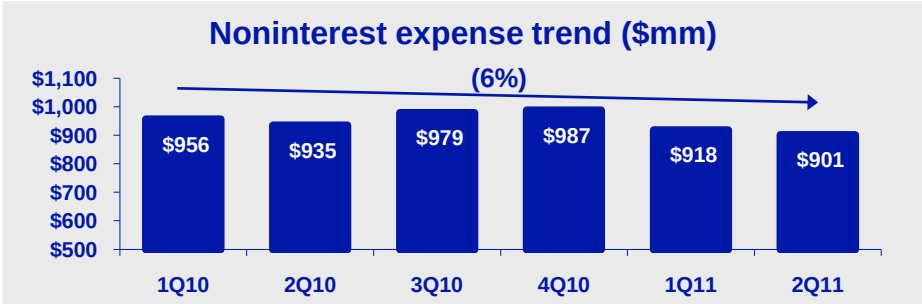
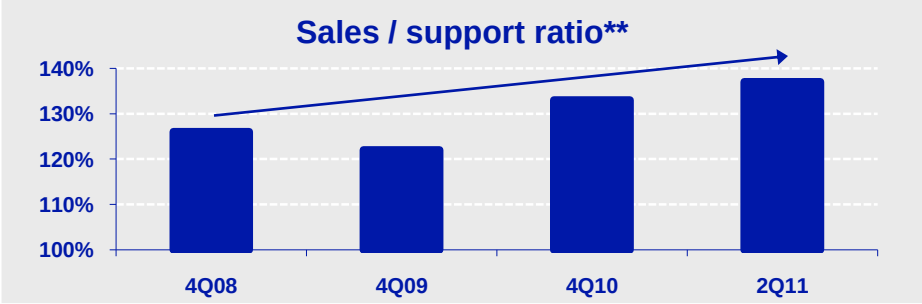
Expense discipline







Efficient business model:

- Efficiency ratio better than most peers through weak economic environment
  - Reflects below-capacity balance sheet and lower revenue than we expect and can support longer term
  - Current impact of credit costs on revenue and expenses

Disciplined expense management

- Expenses being managed carefully in response to revenue environment
  - Down 6% versus early 2010
  - Continuous process of expense evaluation at Fifth Third

Investment for the future:

- Sales to support ratio has increased through careful management of back office and front office staff

Managing expenses for current revenue environment and long-term franchise value

** Source: Company reports. Data as of 2Q11. Efficiency ratio calculated as reported noninterest expense / (net interest income (fully taxable equivalent)+ noninterest income)*

*** Sales / support ratio calculated as Sales Headcount (full-time equivalent) / Support Headcount (full-time equivalent)*

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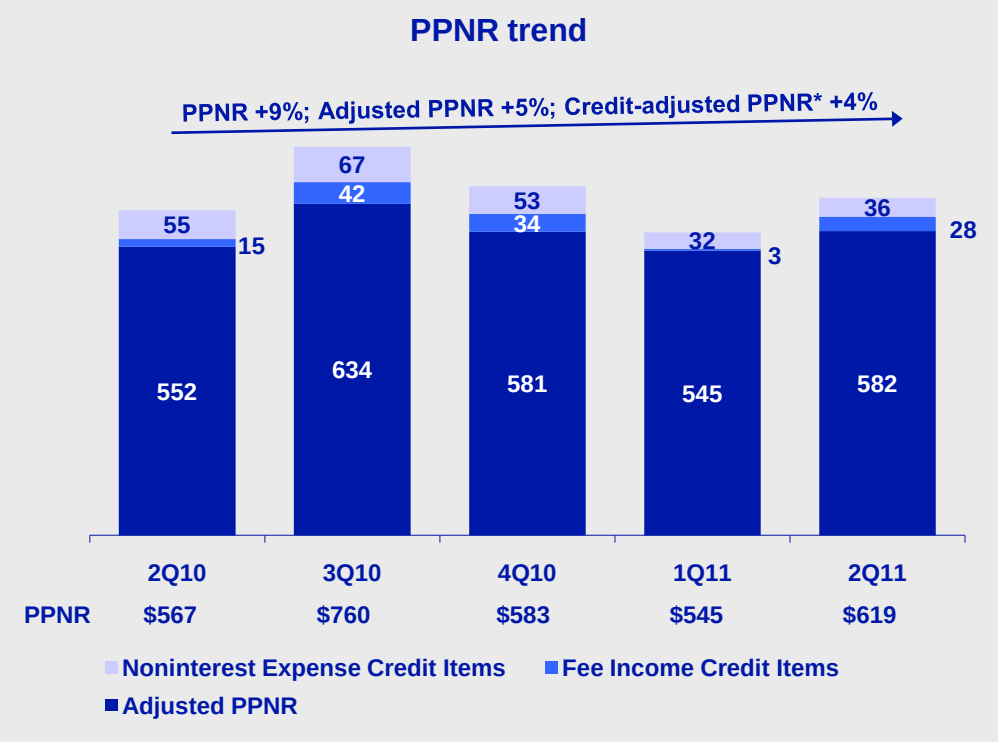
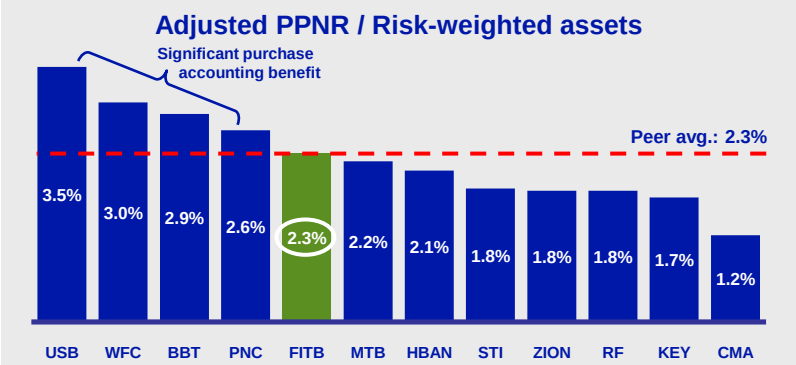
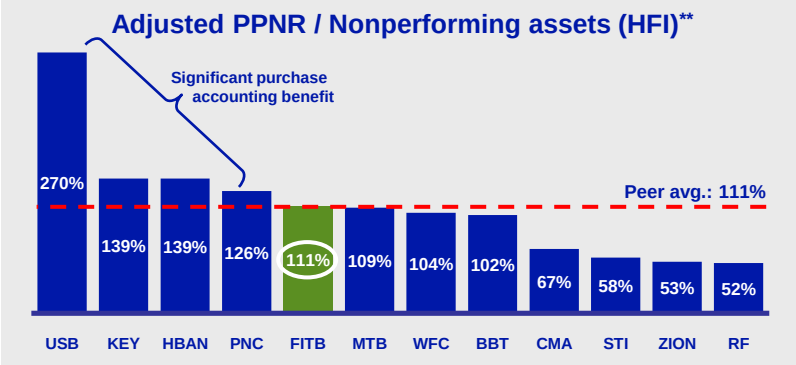
Strong pre-provision net revenue







- **2Q11 PPNR of $619mm up 14% from 1Q11 levels, and up 9% over prior year**
  - **Reflects improved noninterest income and noninterest expense, partially offset by a decrease in net interest income**
- **Adjusted PPNR of $582mm up 7% sequentially and 5% year-over-year**
  - **Includes negative adjustments totaling $37mm**
  - **Results also included $64mm in credit related costs**

Robust pre-provision profitability = capacity to absorb losses and strong bottom line

Pre-provision net revenue (PPNR): net interest income plus noninterest income minus noninterest expense. Adjusted PPNR excludes securities gains / losses, other than temporary impairment gains / losses, and other related one-time items. Refer to appendix for reconciliation and detailed breakout of credit-related adjustments.
Source: SNL Financial and company reports. Data as of 2Q11.

** There are limitations on the usefulness of credit-adjusted PPNR, including the significant degree to which changes in credit and fair value are integral, recurring components of the Bancorp's core operations as a financial institution. This measure has been included herein to facilitate a greater understanding of the Bancorp's financial condition.*
*** NPAs exclude covered assets for BBT, USB, ZION*

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Expect ROAA upside longer-term

- Second quarter ROA of 1.22% included
  - Provision expense / average loans of 58 bps
  - $64mm of credit-related costs in revenue and expense
- Elevated credit costs should decline as conditions normalize
  - Credit-related costs historically of ~$25mm (pre-credit crisis)
  - 1997-2006 Average Provision / Loans of ~50 bps (45 bps average net charge-off ratio)
  - 2Q11 results and historical average credit results would produce an ROAA of approximately 1.4%

Illustrative ROA calculation using historical NCO and credit-related costs*

	2Q11 Actual	2Q11 Illustrative
PPNR ex-credit costs**	$683	$683
Credit costs	(64)	(25)
PPNR	619	658
Provision***	(113)	(97)
Pre-tax income	506	561
Taxes****	(169)	(168)
Net Income	337	393
ROAA	1.22%	1.42%

Long-term target of 1.3 – 1.5% return on assets

Earning asset growth	Mid-50% efficiency ratio long-term
NIM of 3.5-4.0%	Provision of 40-60 bps
Fees / Revenue ~40%	Mitigation of financial reform

Upper end of ROA target range assumes balance sheet growth and normalized rate environment

** Not a projection*
*** PPNR before inclusion of credit costs*
**** Illustrative provision calculated using 50 bps historical average provision / loan ratio*
***** Illustrative taxes assumed effective tax rate of ~30%*

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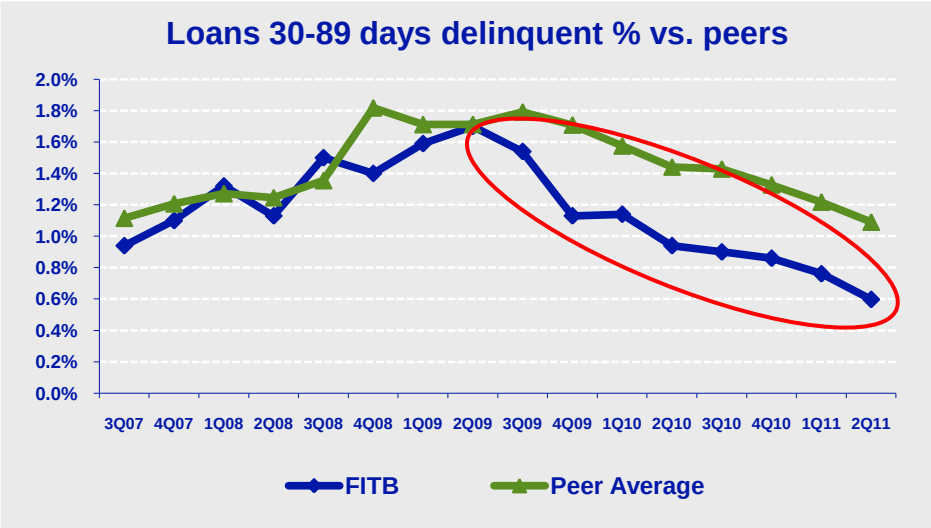
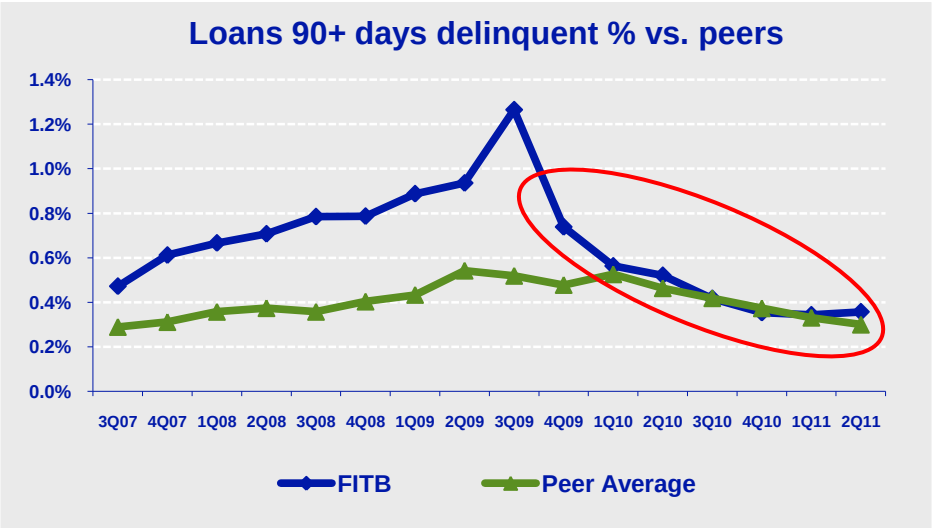
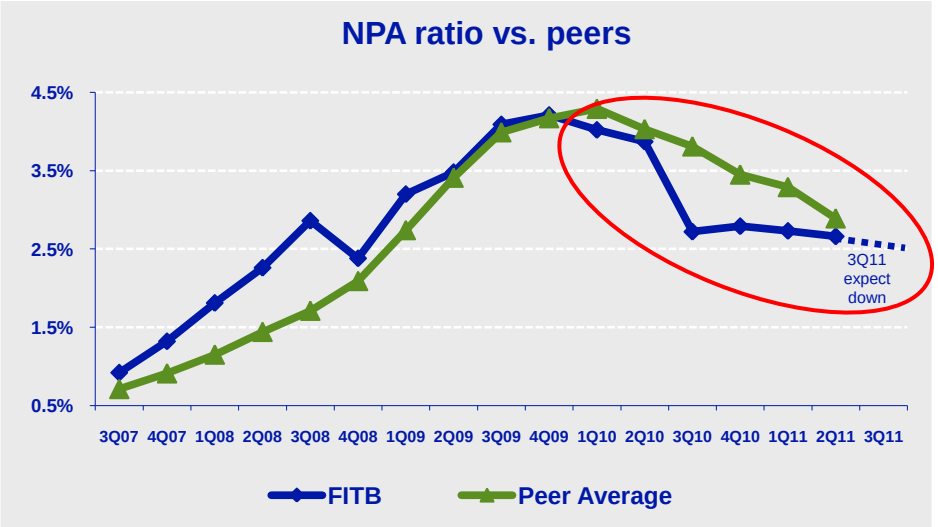
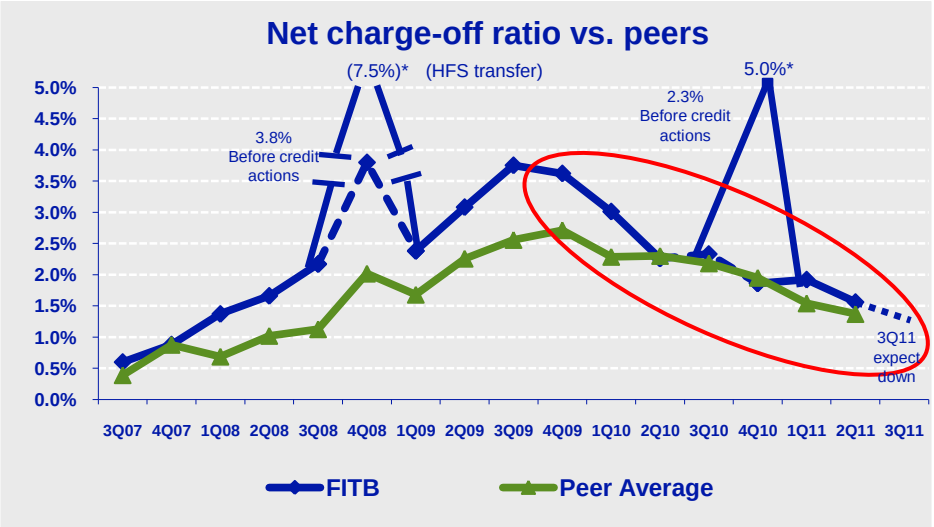
Strong relative credit trends









FITB credit metrics are in line with or better than peers

Peer average includes: BBT, CMA, HBAN, KEY, MTB, PNC, RF, STI, USB, WFC, and ZION
Source: SNL Financial and company filings. All ratios exclude loans held-for-sale and covered assets for peers where appropriate.
** 4Q08 NCOs included $800mm in NCOs related to commercial loans moved to held-for-sale; 3Q10 NCOs included $510mm in NCOs related to loans sold or moved to held-for-sale*

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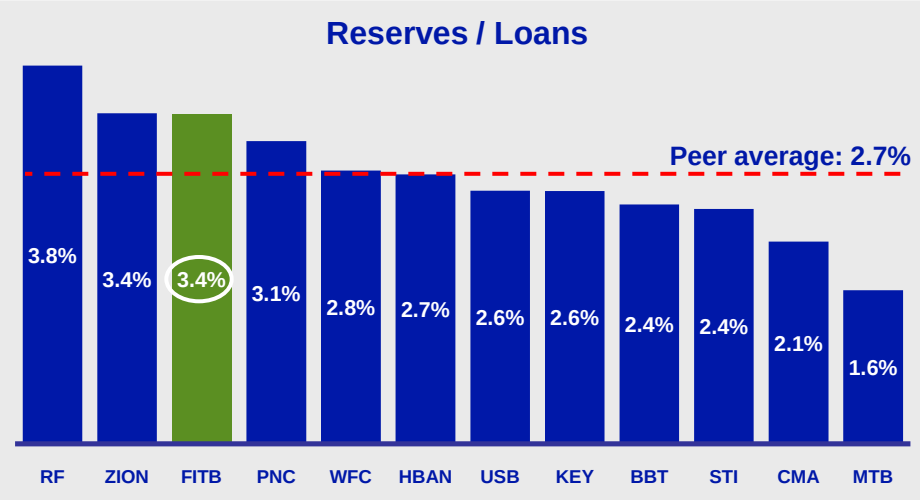
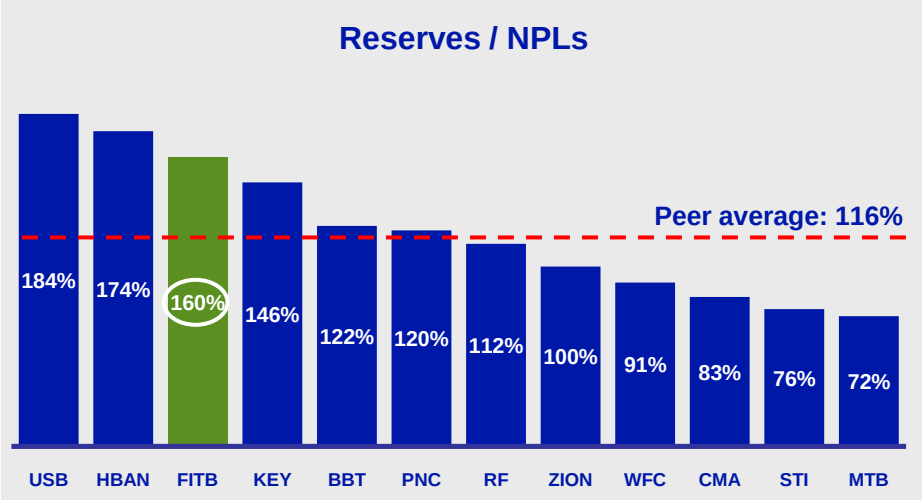
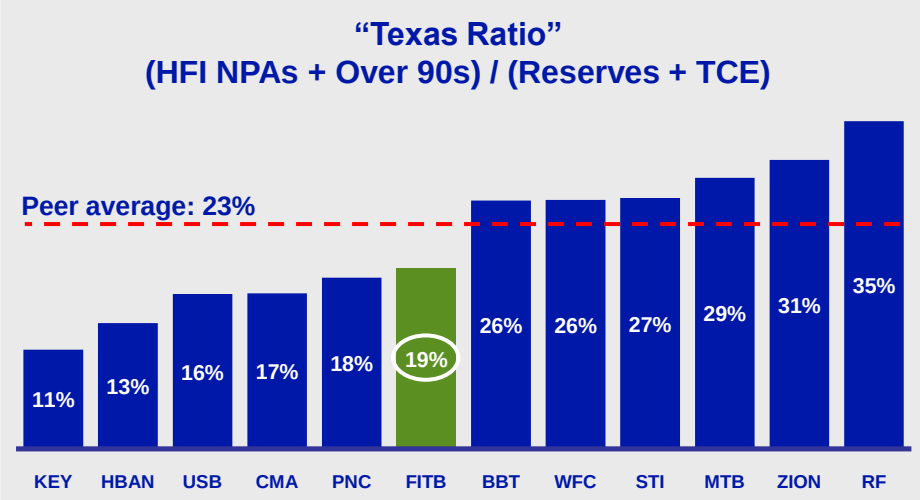
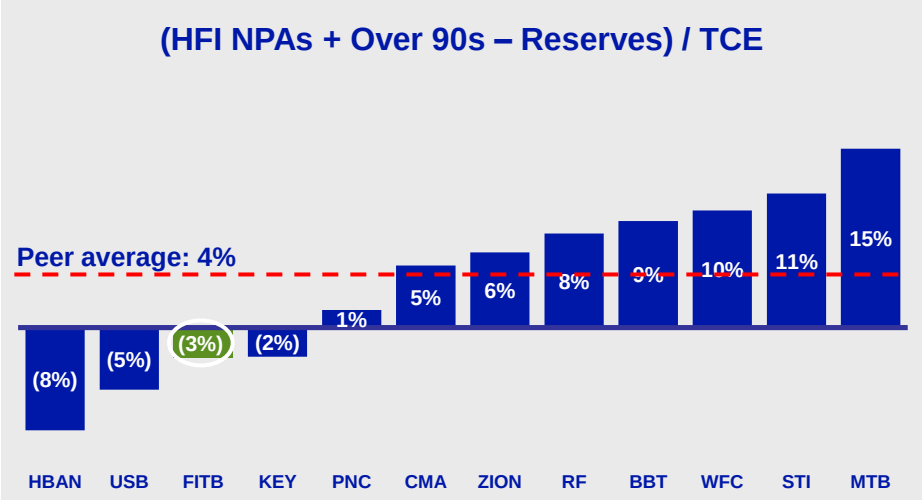
Strong credit coverage levels









Reserves and capital levels significant in relation to problem assets

Source: SNL Financial and company reports. Data as of 2Q11. HFI NPAs and NPLs exclude loans held-for-sale and also exclude covered assets for BBT, USB, and ZION

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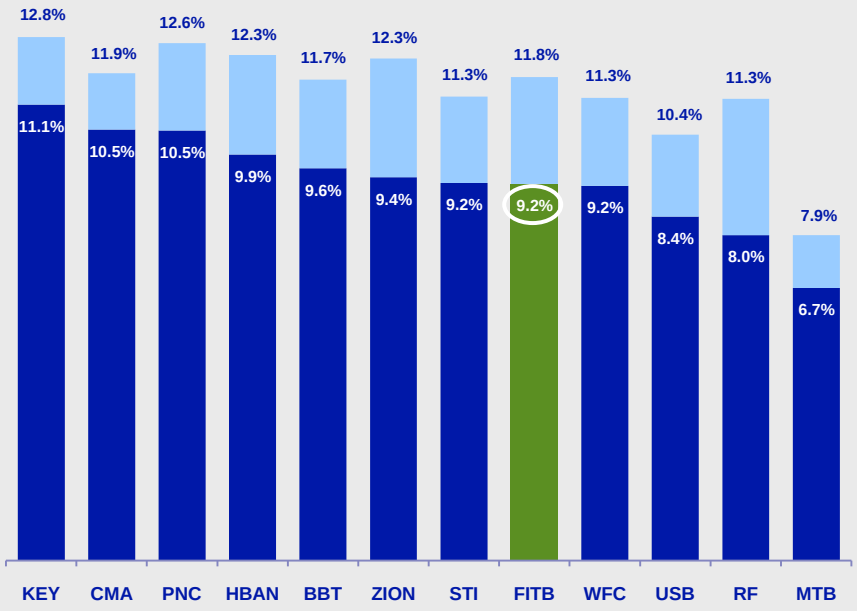
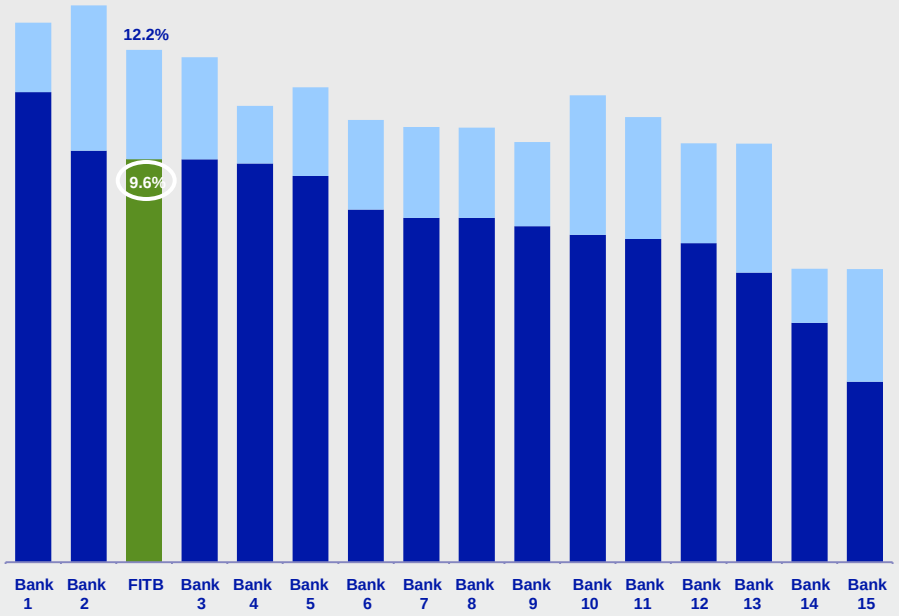
Strong capital position, Basel I and Basel III

(Tier 1 common + reserves) / RWA (not adjusted for Basel III)



(Tier 1 common + reserves) / RWA (adjusted for Basel III)



Peers* not in order of graph at left; estimated

Note: Estimates based on current Basel III rules released by the Basel Committee; actual rules subject to U.S. banking regulation. Assumes unrealized securities gains included in Tier 1 common. Not adjusted for potential mitigation efforts. Four large peers include estimated Basel III RWA impact based on BIS proposals.

Fifth Third's capital position already well in excess of established standards, likely standards, and most peers

Source: SNL Financial, company filings, and third-party estimates. Regulatory financial data as of 2Q11.
** Peers include BAC, BBT, C, CMA, COF, HBAN, JPM, KEY, MTB, PNC, RF, STI, USB, WFC, ZION*

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Capital management philosophy

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Organic growth opportunities

- Support growth of core banking franchise
- Continued loan growth despite sluggish economy

Return to more normal dividend policy*

- Strong levels of profitability would support significantly higher dividend than current level
- Incorporated higher dividends in 1Q11 CCAR** submission

Strategic opportunities*

- Prudently expand franchise or increase density in core markets via disciplined acquisitions or de novos
- Attain top 3 market position in 65% of markets or more longer term
- Expect future acquisition activity although less likely in near-term

Repurchases / Redemptions*

- Common shares:
  - Manage excess capital in light of regulatory environment, other deployment alternatives, maintenance of buffers over targeted / required capital levels, and stock price
  - Not included in 1Q11 CCAR** submission
- Trust preferred shares (TruPS):
  - Potential redemption of certain TruPS included in 1Q11 CCAR** submission
  - Have called $517mm due to regulatory capital treatment event or on normal call dates
  - Will evaluate remaining TruPS in context of regulatory developments and desired capital structure given continued changes in regulations

Strong internal capital generation; current long-term Tier 1 common equity target of ~8%

** Subject to Board of Directors and regulatory approval*
*** Comprehensive Capital Adequacy Review by Federal Reserve; proposed future capital actions confidentially submitted*

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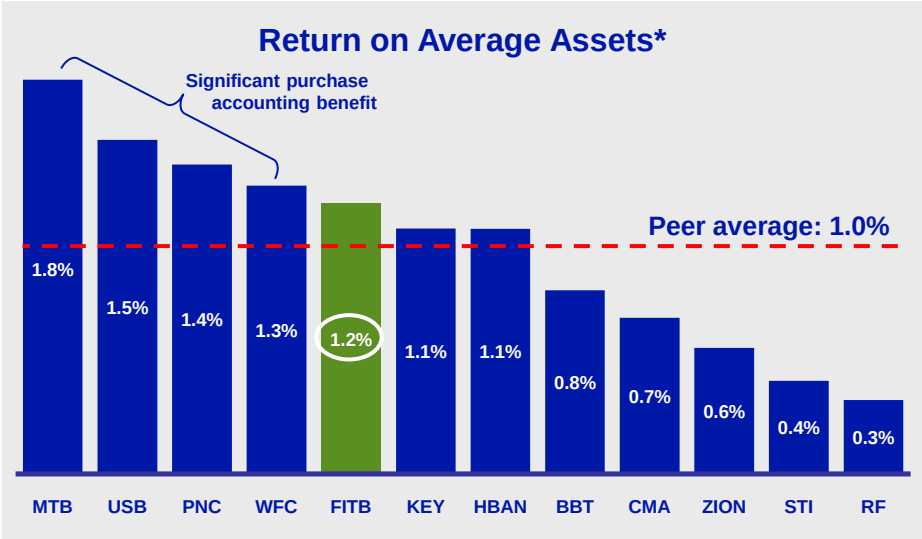
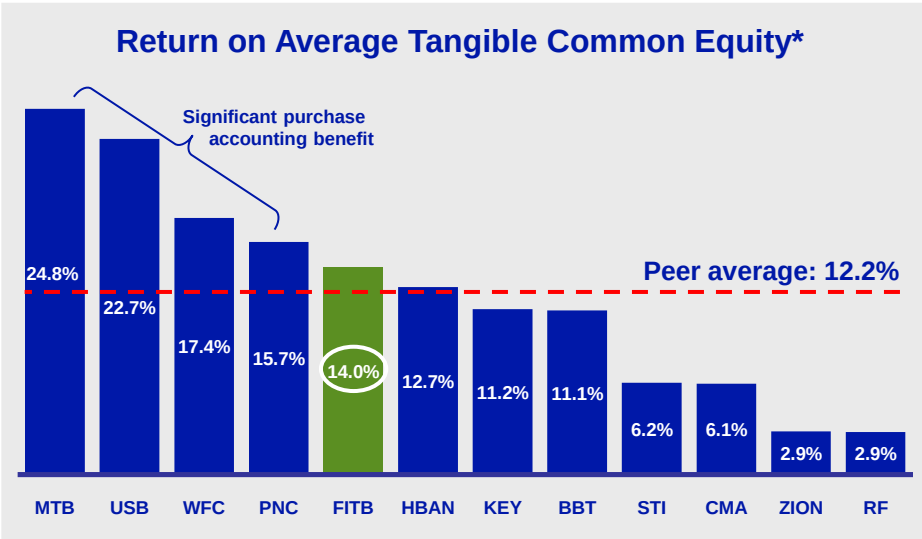
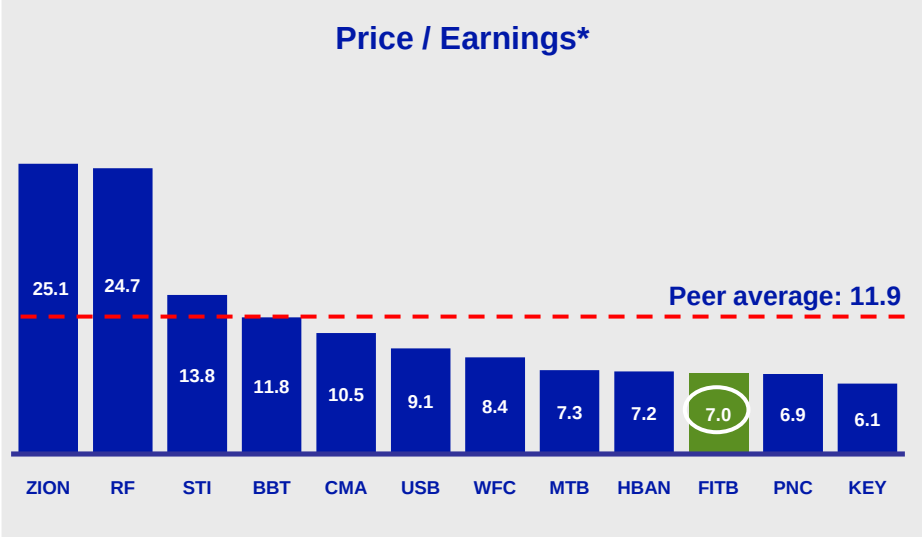
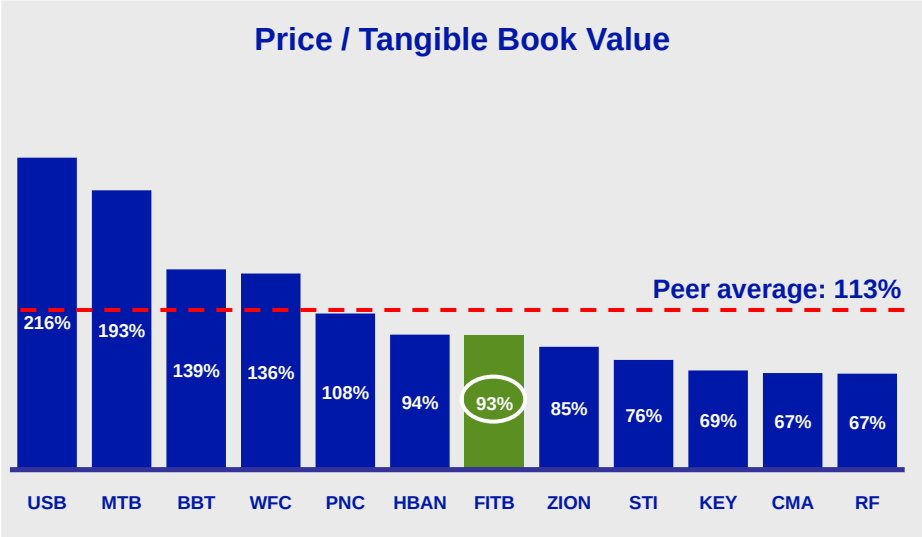
Strong returns drive capital generation









Well above average profitability and capital generation, well below average valuation

** 2Q11 annualized*
Price as of 9/9/11

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Customer-centric traditional banking model: well-positioned for changed financial landscape

- Fifth Third's business model is driven by traditional banking activities, consistent with direction of financial reform
  - Dodd-Frank / Basel III do not require substantial changes to Fifth Third's business model or asset mix with attendant execution risk
  - Low level of financial system "interconnectedness"
    - International activity primarily related to trade finance and lending to U.S. subsidiaries of foreign companies
    - (e.g.) Fifth Third loss in Lehman bankruptcy expected to be less than $2mm
  - Little to no impact from Volcker rule (de minimis market maker in derivatives, proprietary trading)
    - Daily VaR ~$1mm or less
    - Small private equity portfolio ~$100mm
- No significant business at Fifth Third impaired during crisis
  - No originations of CDOs, securitizations on behalf of others
  - Didn't originate or sell subprime mortgages or Option ARMs
  - No mortgage securitizations outstanding (except ~$35mm HELOC from 2003)

Business profile positions Fifth Third well – today and in the future

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Well-positioned for the future

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Diversified traditional banking platform

- Traditional commercial banking franchise built on customer-oriented localized operating model
- Strong market share in key markets with focus on further improving density
- Fee income ~40% of total revenues

Industry leader in earnings power

- PPNR has remained strong throughout the credit cycle
- PPNR substantially exceeds annual net charge-offs (204% PPNR / NCOs in 2Q11)
- 1.2% ROAA; 14% return on average tangible common equity

Proactive approach to risk management

- NCOs below 1.6%; 2.1x reserves / annualized NCOs
- $1.2B problem assets addressed through loan sales and transfer to HFS in 3Q10
- Substantial reduction in exposure to CRE since 1Q09; relatively low CRE exposure versus peers

Superior capital and liquidity position

- Holding company cash currently sufficient for nearly 2 years of obligations; no holding company or Bank debt maturities until 2013
- Fifth Third has completely exited all crisis-era government support programs
  - Fifth Third is one of the few large banks that have no TLGP-guaranteed debt to refinance in 2012

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Cautionary statement

This report contains 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, including the recently enacted Dodd-Frank Wall Street Reform and Consumer Protection Act; (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 Vantiv, LLC, formerly 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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Strong liquidity profile

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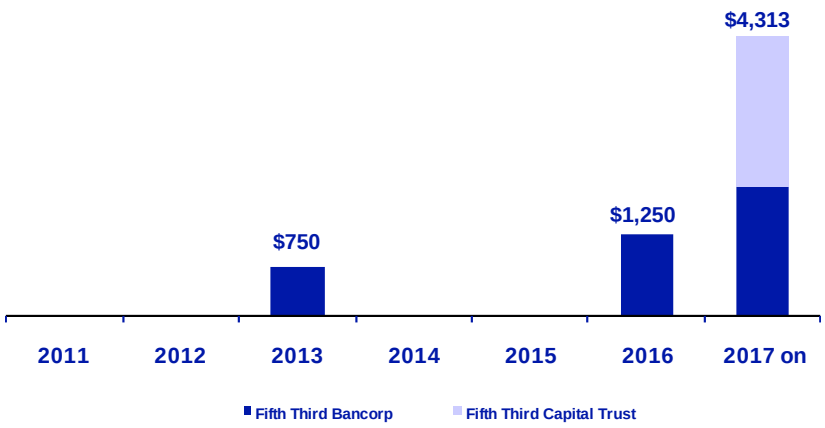
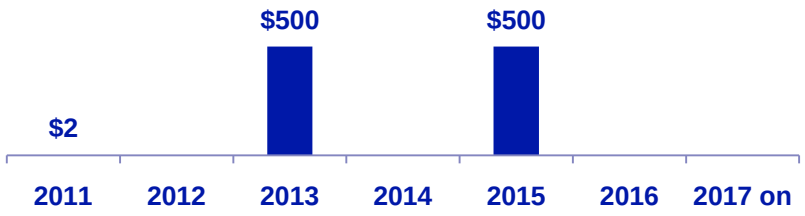
Holding company unsecured debt maturities ($mm)



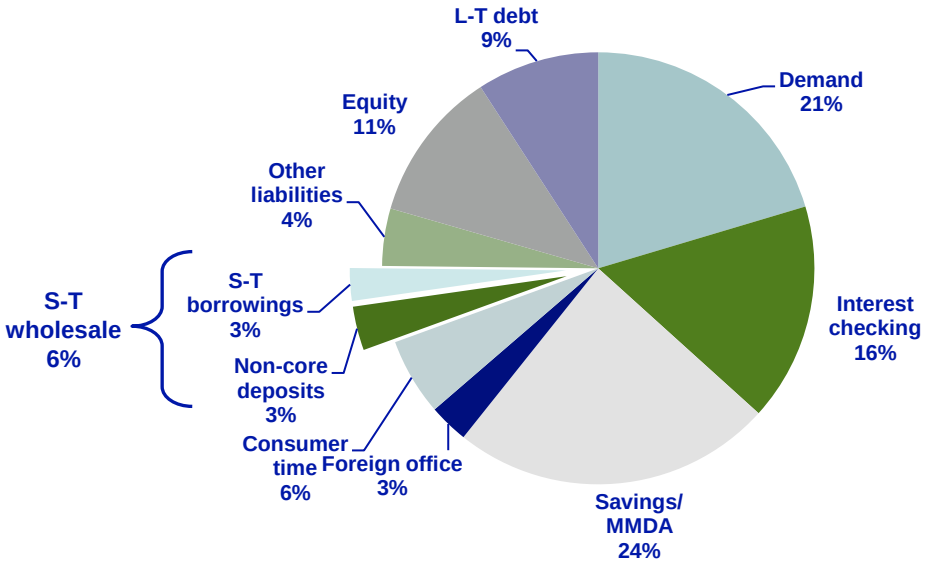
- Holding Company cash at 6/30/11: $1.3B
- Cash currently sufficient to satisfy all fixed obligations for nearly 2 years (debt maturities, common and preferred dividends, interest and other expenses) without accessing capital markets; relying on dividends from subsidiaries; proceeds from asset sales
- Expected cash obligations over the next 12 months
  - $0 debt maturities
  - ~$221mm common dividends (at $0.06 dividend)
  - ~$35mm Series G preferred dividends
  - ~$450mm interest and other expenses

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



- Liquidity levels elevated in 3Q11
- As of 2Q11, readily available borrowing capacity at FHLB: $6.1B; contingent borrowing capacity at the Fed: $20.8B
  - Executed $2.5B in three-month FHLB borrowings in July as a precaution to supplement liquidity through the discussion and resolution of the U.S. debt ceiling limit

Heavily core funded



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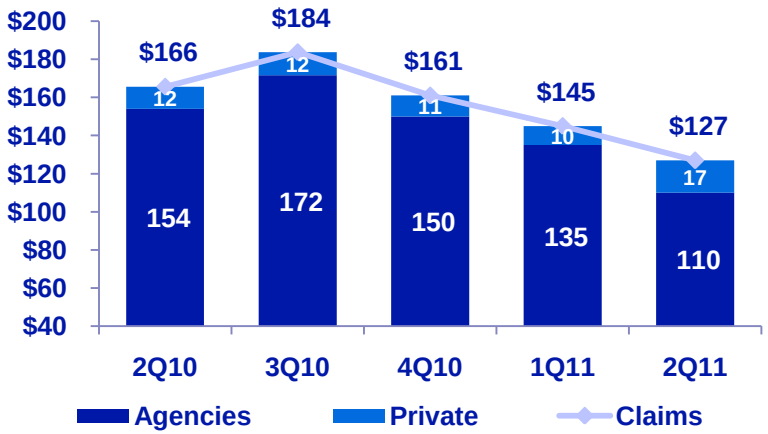
Mortgage repurchase overview

- **Demand requests and repurchase losses remain volatile; near-term repurchase losses are expected to remain somewhat elevated**
- **Virtually all sold loans and new claims relate to agencies**
  - **98% of outstanding balance of loans sold**
  - **87% of currently outstanding claims**
- **Majority of outstanding balances of the serviced for others portfolio relates to origination activity in 2009 and later**
- **Private claims and exposure relate to whole loan sales (no outstanding first mortgage securitizations)**
  - **Preponderance of private sales prior to 2006**

Repurchase Reserves* ($ in millions)

	2Q10	3Q10	4Q10	1Q11	2Q11
Beginning balance	$84	$85	$103	$101	$87
Net reserve additions	19	47	21	10	15
Repurchase losses	(18)	(29)	(23)	(23)	(22)
Ending balance	**$85**	**$103**	**$101**	**$87**	**$80**

Outstanding Counterparty Claims ($ in millions)



Outstanding Balance of Sold Loans ($ in millions)

	GSE	GNMA	Private	Total
2005 and prior	$8,388	$318	$613	$9,319
2006	1,915	67	289	2,271
2007	3,119	99	252	3,470
2008	3,248	774	3	4,024
2009 and later	28,677	8,264	1	36,942
Total	**$45,348**	**$9,522**	**$1,155**	**$56,025**

* *Includes reps and warranty reserve ($60mm) and reserve for loans sold with recourse ($20mm)*

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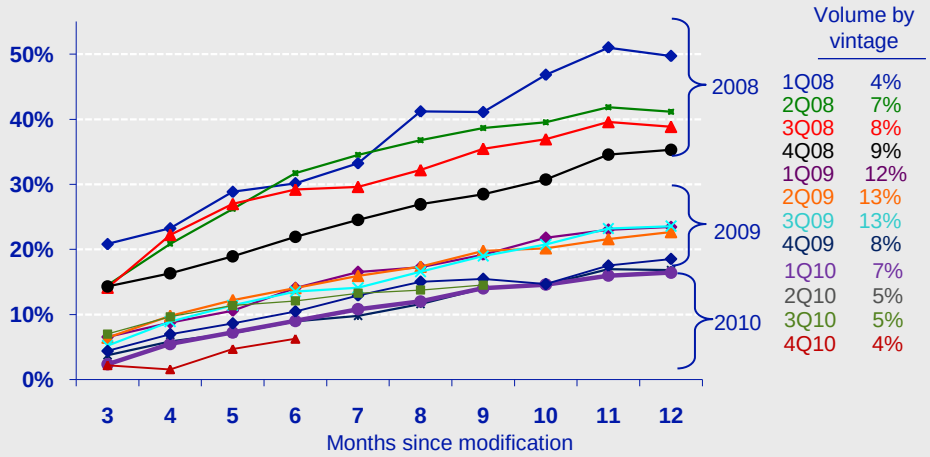
Troubled debt restructurings overview

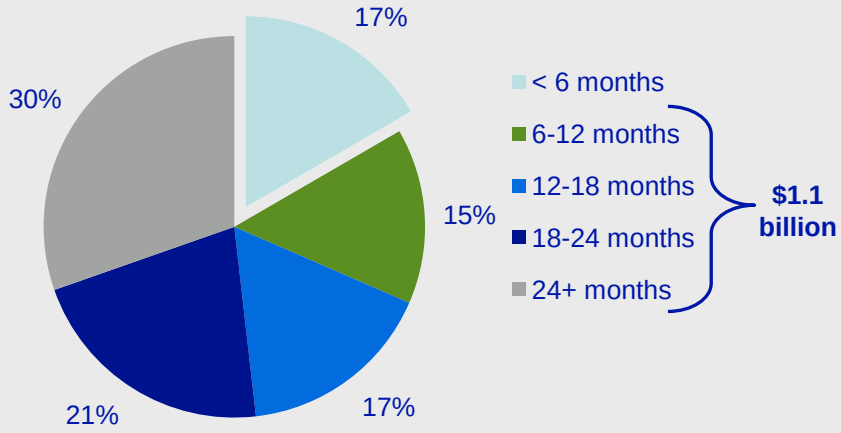
- **Successive improvement in vintage performance during 2008 and 2009 as volume of modification increased**
- **Fifth Third's mortgage portfolio TDRs have redefaulted at a lower rate than GSE composites**
- **Of $1.8B in consumer TDRs, $1.6B were on accrual status and $211mm were nonaccruals**
  - **$1.1B of TDRs are current and have been on the books 6 or more months; within that, nearly $920mm 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 see much lower defaults on current loans after a vintage approaches 12 months since modification**

TDR performance has improved in newer vintages

Mortgage TDR 60+ redefault trend by vintage*

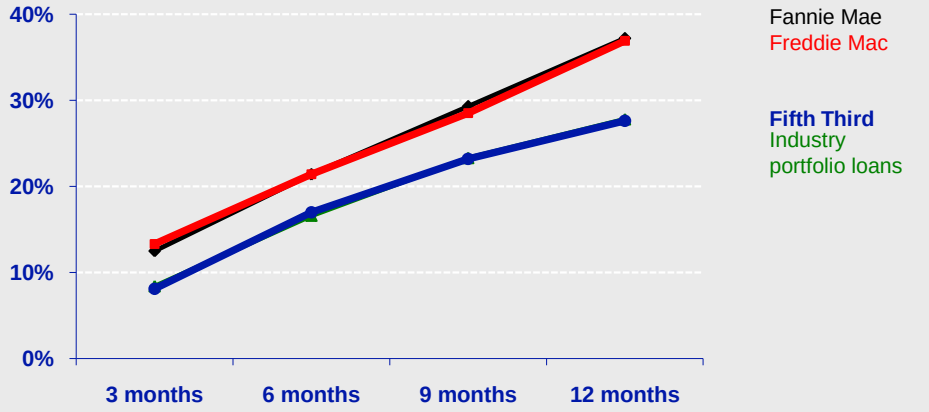


$1.3B current consumer TDRs (%)



Outperforming redefault benchmarks

Mortgage TDR 60+ redefault rate: Fifth Third comparison (January 1, 2008 through March 2011)*



Source: Fifth Third and OCC/OTS data through 4Q10

** Fifth Third data includes changes made to align with OCC/OTS methodology (i.e. excludes government loans, closed loans and OREO from calculations)*

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NPL rollforward

NPL HFI Rollforward									
Commercial									
	2Q09	**3Q09**	**4Q09**	**1Q10**	**2Q10**	**3Q10**	**4Q10**	**1Q11**	**2Q11**
Beginning NPL Amount	1,937	2,110	2,430	2,392	2,172	1,980	1,261	1,214	1,211
New nonaccrual loans	544	832	602	405	310	290	224	299	309
Paydowns, payoffs, sales and net other activity	(190)	(246)	(332)	(425)	(402)	(630)	(168)	(199)	(177)
Charge-offs	(181)	(266)	(308)	(200)	(100)	(379)	(103)	(103)	(90)
Ending Commercial NPL	2,110	2,430	2,392	2,172	1,980	1,261	1,214	1,211	1,253
Consumer									
	2Q09	**3Q09**	**4Q09**	**1Q10**	**2Q10**	**3Q10**	**4Q10**	**1Q11**	**2Q11**
Beginning NPL Amount	459	477	517	555	561	550	323	466	434
New nonaccrual loans	157	166	193	170	238	182	283	153	140
Net other activity	(139)	(126)	(155)	(164)	(249)	(409)	(140)	(185)	(188)
Ending Consumer NPL	477	517	555	561	550	323	466	434	386
Total NPL	**2,587**	**2,947**	**2,947**	**2,733**	**2,530**	**1,584**	**1,680**	**1,645**	**1,639**
Total new nonaccrual loans - HFI	**701**	**998**	**795**	**575**	**548**	**472**	**507**	**452**	**449**

Significant improvement in NPL inflows over past two years

Consumer NPL inflows restated to conform with call report guidelines

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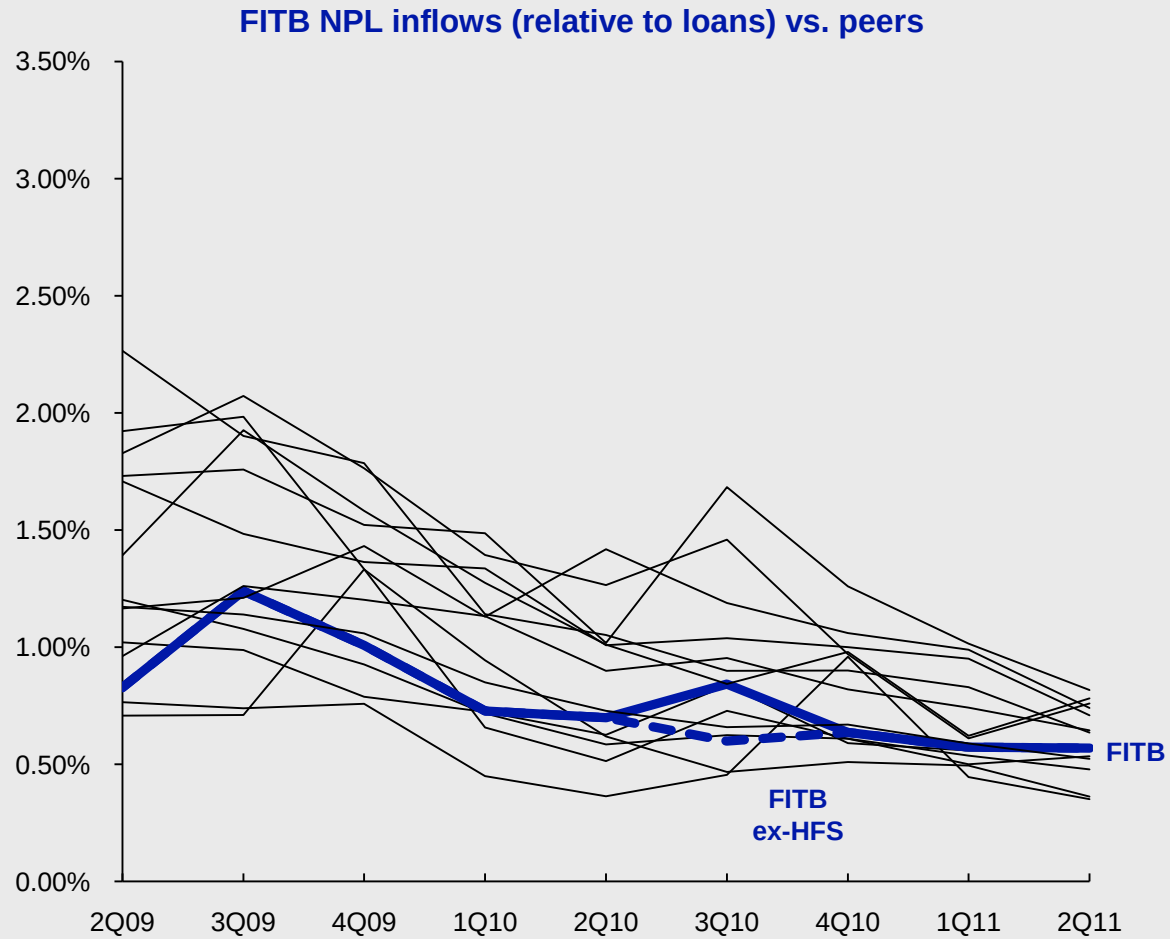
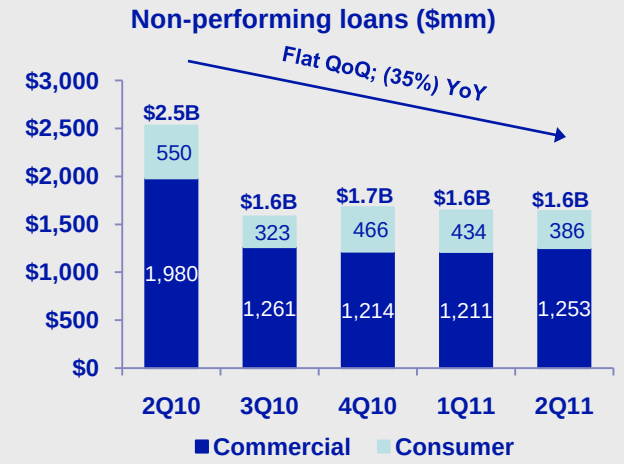
Non-performing loans

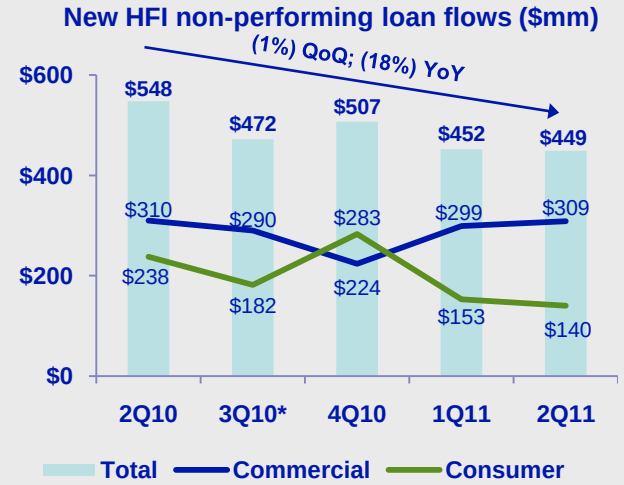


Fifth Third's non-performing loan inflows (relative to loans) have been proportionally lower than peers

Source: SNL Financial and company filings. Peers include: BAC, BBT, C, CMA, HBAN, JPM, KEY, MTB, PNC, RF, STI, USB, and WFC



Non-performing loans improving with lower severity mix; benefit of sales/transfers



NPL inflows down significantly

** 3Q10 inflows into NPLs HFS were $217mm, reflecting performing loans moved to held-for-sale in 3Q10 that were deemed impaired as a result of the decision to sell these loans*
See slide 20 for more information
Consumer NPL inflows restated to conform with call report guidelines

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Regulation G Non-GAAP reconciliation

FIFTH THIRD BANK

$ in millions (unaudited)	For the Three Months Ended				
	June 2011	March 2011	December 2010	September 2010	June 2010
Pre-tax Pre-provision Net Revenue:					
Income before income taxes (a)	$ 506	$ 377	$ 417	$ 303	$ 242
Provision expense (b)	113	168	166	457	325
Pre-tax, pre-provision net revenue (PPNR) (a) + (b)	619	545	583	760	567
Annualized PPNR (c)	2,483	2,210	2,313	3,015	2,274
Adjustments remove (benefit) / detriment					
Securities (gains) / losses	(6)	(8)	(21)	(4)	(8)
Gain on BOLI settlement	-	-	-	(127)	-
Valuation of 2009 Visa total return swap	4	9	5	-	-
Vantiv, LLC warrants & puts	(29)	2	(3)	5	(10)
Other litigation reserve expense	-	-	-	-	3
Extinguishment (gains) / losses	(6)	(3)	17	-	-
Adjusted PPNR	582	545	581	634	552
Annualized Adjusted PPNR (d)	2,328	2,180	2,324	2,536	2,208
Credit-related items in noninterest income					
Gain / (loss) on sale of loans	8	17	21	(1)	6
Commercial loans HFS FV adjustment	(9)	(16)	(35)	(9)	(7)
Gain / (loss) on sale of OREO properties	(26)	(2)	(19)	(29)	(13)
Mortgage repurchase costs	(0)	(2)	(1)	(2)	(1)
Total credit-related revenue impact	28	3	34	42	15
Credit-related items in noninterest expense					
Mortgage repurchase expense	14	8	20	45	18
Provision for unfunded commitments	(14)	(16)	(4)	(23)	(6)
Derivative valuation adjustments	1	(0)	(1)	8	9
OREO expense	6	13	11	9	7
Other problem asset related expenses	30	28	27	28	26
Total credit-related operating expenses	36	32	53	67	55
Credit-adjusted PPNR	646	580	668	743	622
Financial & Asset Quality Metrics:					
Risk-weighted assets (e)	$ 100,319	$ 99,392	$ 100,561	$ 98,904	$ 98,604
Net charge-offs	304	367	356	956	434
Annualized net charge-offs (f)	1,219	1,488	1,412	3,793	1,741
HFI Nonperforming assets (g)	2,088	2,126	2,174	2,082	2,969
Ratios:					
PPNR / RWA (c) / (e)	2.5%	2.2%	2.3%	3.0%	2.3%
PPNR / NCO (c) / (f)	204%	149%	164%	79%	131%
PPNR / HFI NPA (c) / (g)	119%	104%	106%	145%	77%
Adjusted PPNR / RWA (d) / (e)	2.3%	2.2%	2.3%	2.6%	2.2%
Adjusted PPNR / NCO (d) / (f)	191%	146%	165%	67%	127%
Adjusted PPNR / HFI NPA (d) / (g)	111%	103%	107%	122%	74%

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