Exhibit 99.1

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Bank of America Merrill Lynch Banking & Financials Conference

Daniel T. Poston
Executive Vice President & Chief Financial Officer

November 16, 2011

Please refer to earnings release dated October 20, 2011 and 10-Q dated November 9, 2011 for further information

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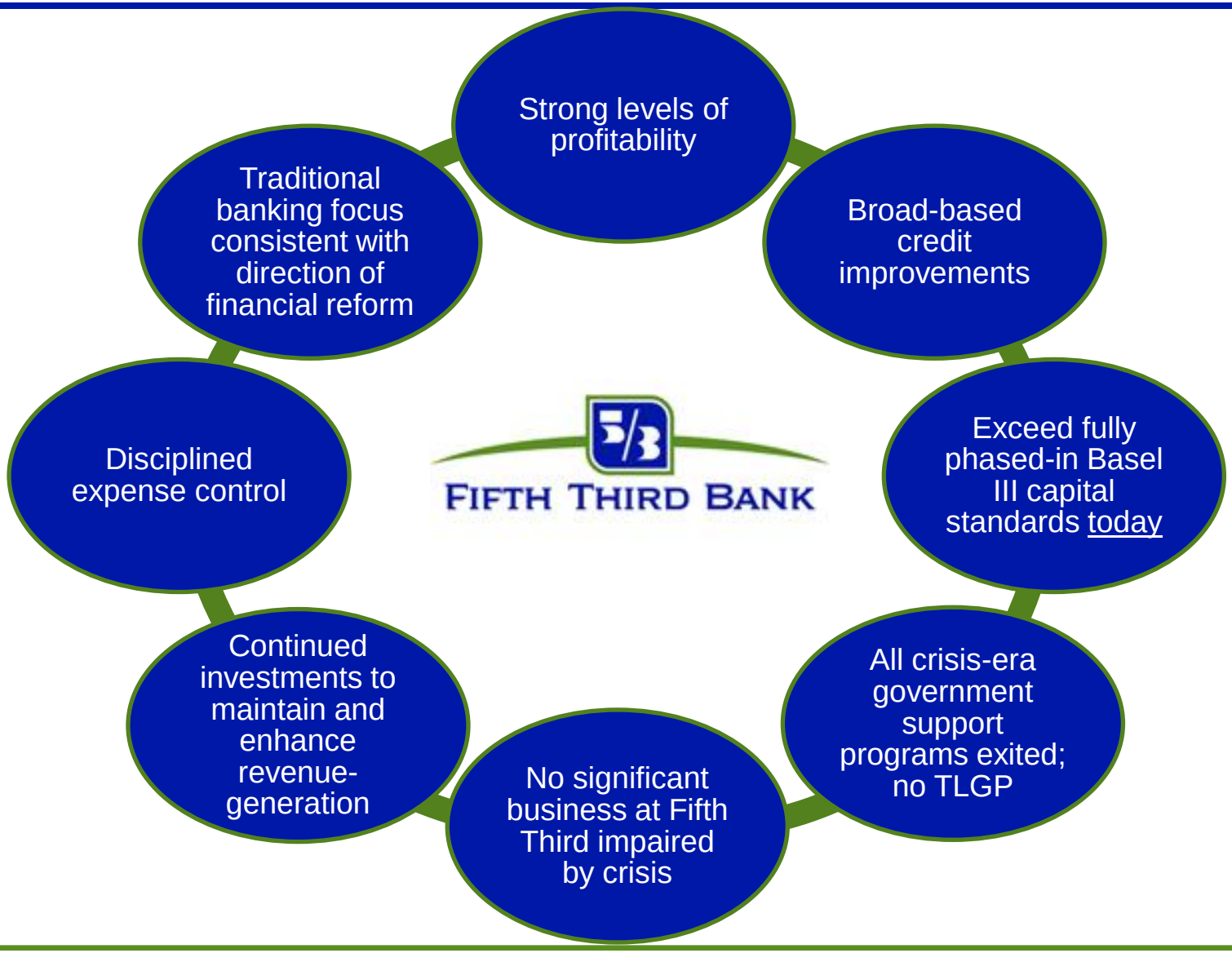
Key themes



Well-positioned for success and leadership in new banking landscape

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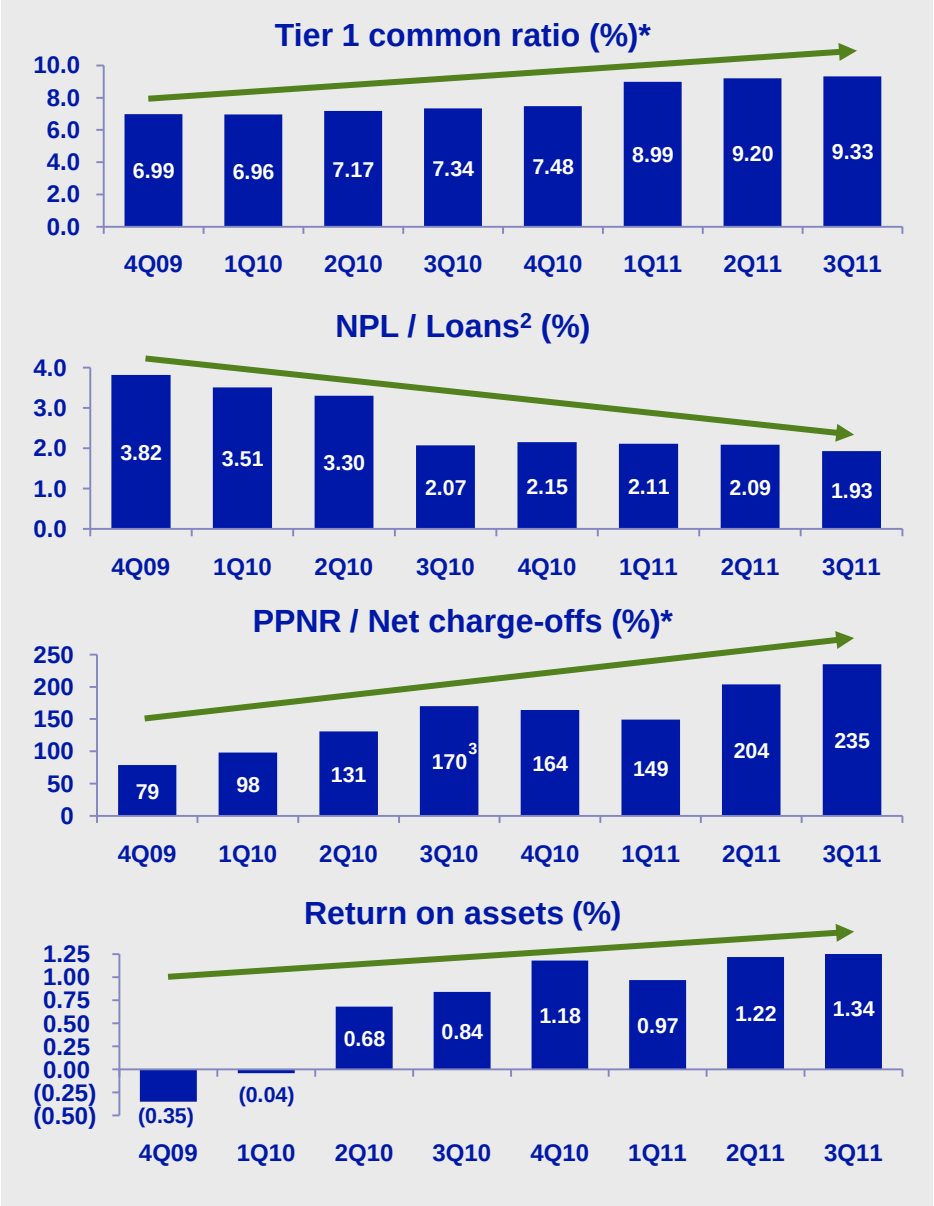
A foundation of continued robust results

- **Capital – exceeds required and targeted levels**
  - Tier 1 common* capital up ~500bps or $4.6bn from 4Q08
  - Capital base transformed through series of capital actions
    - ~9.8% pro forma[1] Tier 1 common ratio* on a fully-phased in Basel III-adjusted basis
  - Capital levels supplemented by strong reserve levels
    - Loan loss reserves 3.08% of loans and 158% of NPLs
- **Credit – ongoing steady improvement**
  - Broad-based improvements in problem loans
    - 72% reduction in 90+ day delinquent loans since 3Q09
    - NCO ratio of 1.32%, lowest level since 1Q08
    - 235% PPNR / NCOs*
  - Balance sheet risk lowered through asset sales, resolutions
    - $1.4bn (48%) decline in NPLs since 4Q09
- **Profitability – strong relative and absolute results**
  - PPNR* remained stable throughout cycle
  - 6 consecutive profitable quarters
  - Return on assets 1.3%
  - Return on average tangible common equity* 15%



** Non-GAAP measure; see Reg. G reconciliation on pages 25-27.*

[1] Current estimate (non-GAAP), subject to final rule-making and clarification by U.S. banking regulators; currently assumes unrealized securities gains are included in common equity for purposes of this calculation

[2] Nonperforming loans and leases as a percent of portfolio loans, leases and other assets, including other real estate owned (does not include nonaccrual loans held-for-sale)

[3] Excluding $510mm net charge-offs attributable to credit actions

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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
- Elevated mortgage refinance activity
- Firms facing significant litigation related to:
  - Mortgage securitizations
  - GSE repurchases
  - Private label mortgage repurchases
- Concerns about European banks and sovereign debt
- Higher capital standards and limitations on distributions

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
- Strong mortgage banking results
- Mortgage risks manageable
  - Quarterly mortgage repurchase costs ~$20-25mm and claims inventory declining
  - Total mortgage securitizations outstanding $28mm (2003 HELOC) and performing well
- No direct European sovereign exposure
  - Total exposure to European peripheral* borrowers less than $0.2 billion
  - Gross exposure to European banks less than $0.3 billion
- Strong profitability and capital in excess of fully phased-in Basel III standards today

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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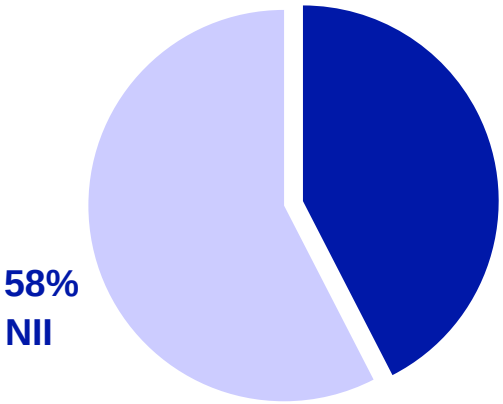
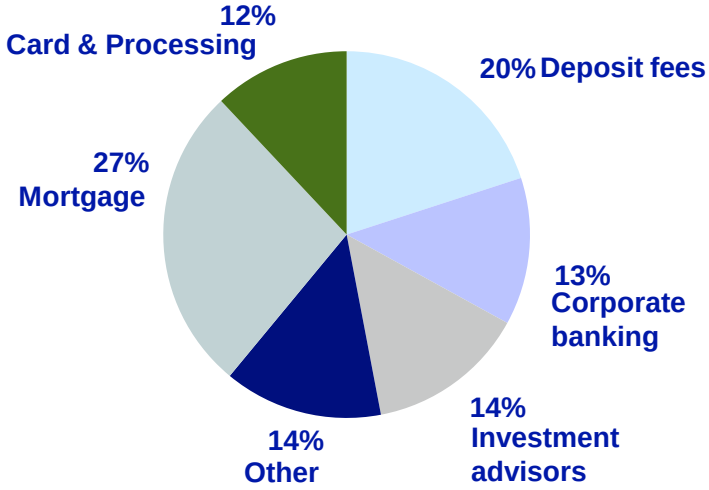
Fee income as % of 3Q11 revenue



42% Fee income

3Q11 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 little NII benefit)
- Added clarity regarding effect of reform on deposit and interchange fees
  - Service charge impact from Reg E in run-rates
  - Initial $30 million per quarter impact of Durbin amendment expected to be mitigated over time (~2/3 by mid-2012); will implement carefully and deliberately

Revenue results remain solid, profitability strong despite sluggish economy

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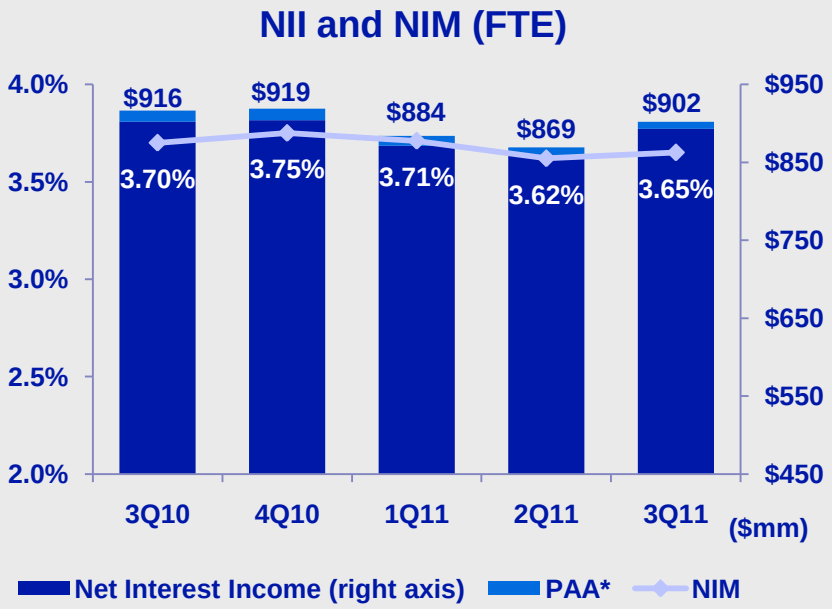
Net interest income



Selected Yield Analysis	3Q10	2Q11	3Q11	Seq. Δ (bps)	YoY Δ (bps)
Commercial and industrial loans	4.81%	4.35%	4.29%	(6)	(52)
Commercial mortgage loans	3.97%	4.00%	3.94%	(6)	(3)
Commercial construction loans	3.06%	3.01%	3.02%	1	(4)
Residential mortgage loans	4.81%	4.54%	4.47%	(7)	(34)
Home equity	3.99%	3.91%	3.89%	(2)	(10)
Automobile loans	5.71%	4.81%	4.52%	(29)	(119)
Credit card	10.70%	9.91%	9.49%	(42)	(121)
Total loans and leases	**4.85%**	**4.54%**	**4.48%**	**(6)**	**(37)**
Taxable securities	4.06%	3.97%	3.88%	(9)	(18)
Tax exempt securities	4.05%	6.41%	5.84%	(57)	179
Other short-term investments	0.36%	0.25%	0.25%	-	(11)
Total interest-earning assets	**4.57%**	**4.37%**	**4.28%**	**(9)**	**(29)**
Total interest-bearing liabilities	**1.13%**	**1.00%**	**0.86%**	**(14)**	**(27)**
Net interest rate spread (FTE)	**3.44%**	**3.37%**	**3.42%**	**5**	**(2)**

- **Sequential net interest income trends reflect:**
  - **Growth in C&I, residential mortgage, auto, and bankcard loan balances**
  - **Higher securities balances**
  - **Partially offset by lower yields on loans and securities**
- **NII up $33mm from 2Q11, down $14mm from 3Q10; NIM +3 bps from 2Q11, -5 bps from 3Q10**
- **Yield on interest-earning assets declined 9 bps sequentially and 29 bps year-over-year**
  - **Effect offset by lower liability costs, down 14 bps from 2Q11 and down 27 bps from 3Q10**
  - **Expect less asset yield compression and less liability rate improvement over next year**

** Represents purchase accounting adjustments included in net interest income.*

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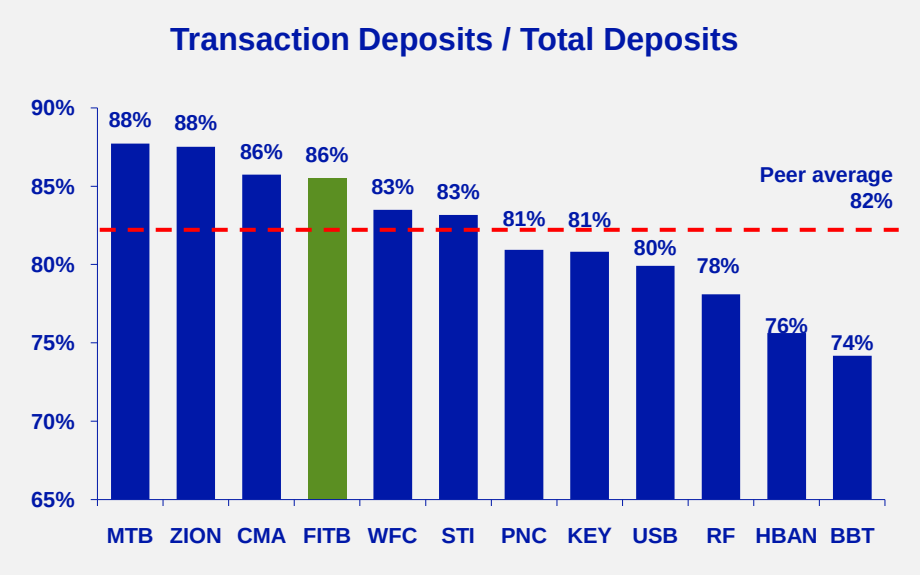
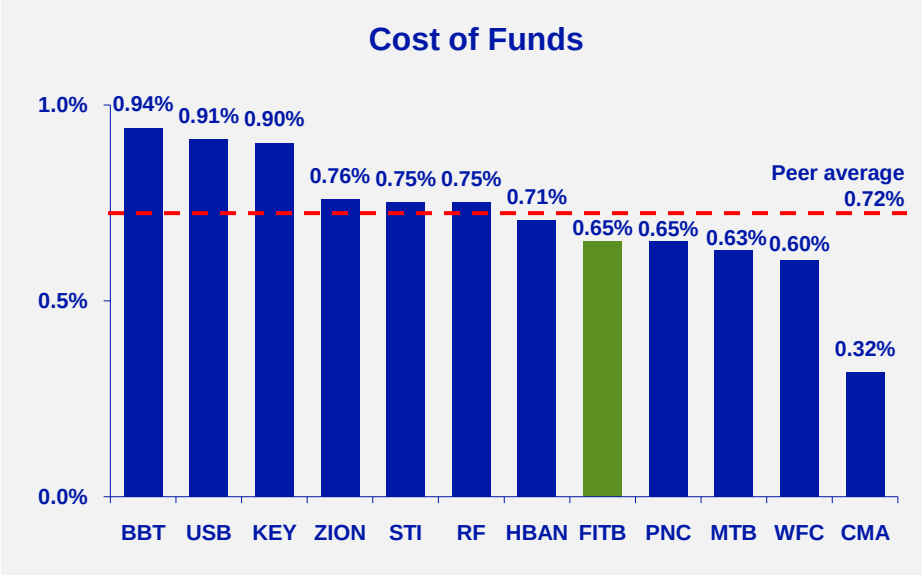
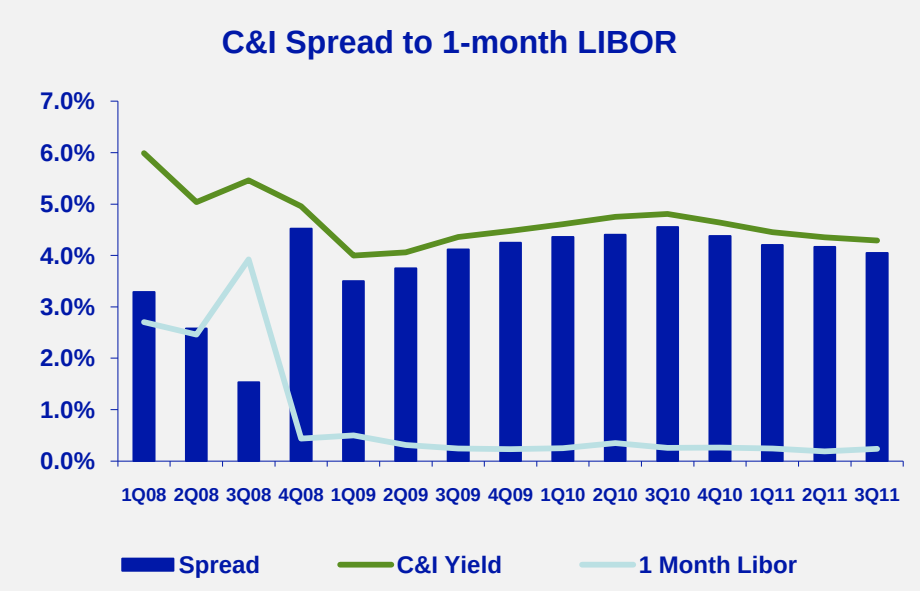
Core funded balance sheet and pricing discipline







- **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 4Q11**
  - **Incremental $15mm in 4Q11 versus 3Q11**
- **Pricing discipline on commercial loans**
  - **Spreads have narrowed from post-crisis levels but remain attractive**
  - **Loan origination rates have stabilized the past several months**

SOURCE: SNL Financial and company reports. Data as of 3Q11
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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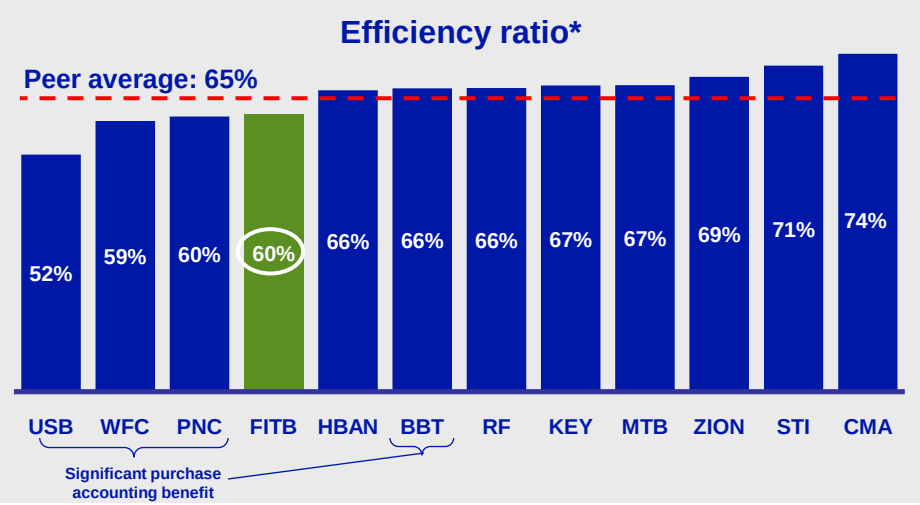
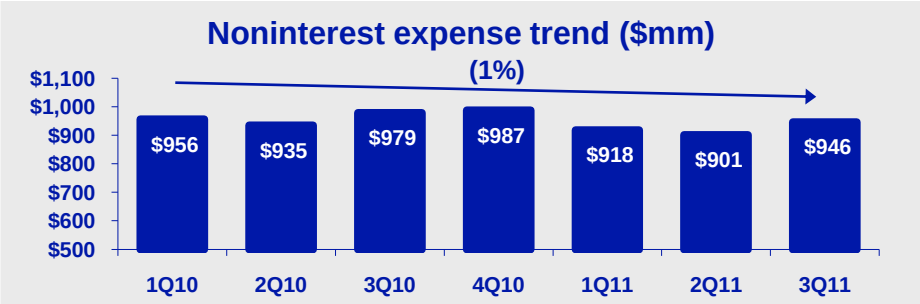
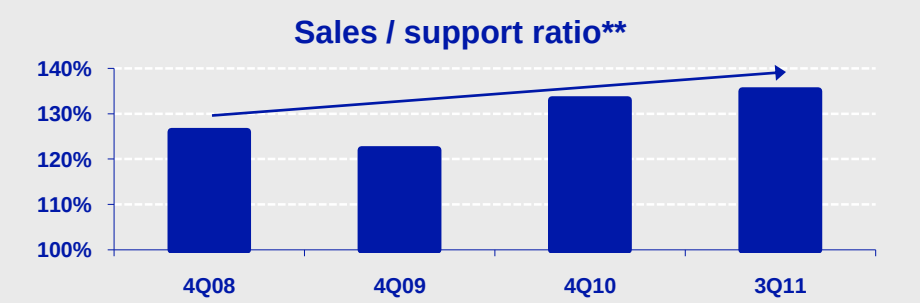
Expense discipline







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
  - No net growth over past few years
  - 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 3Q11. 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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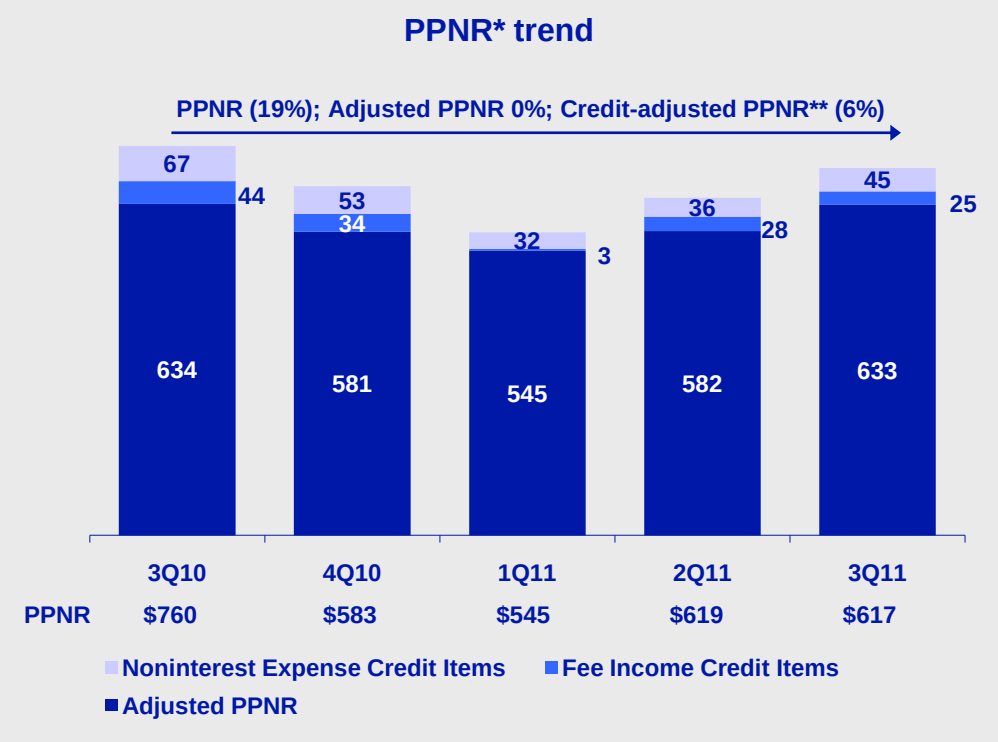
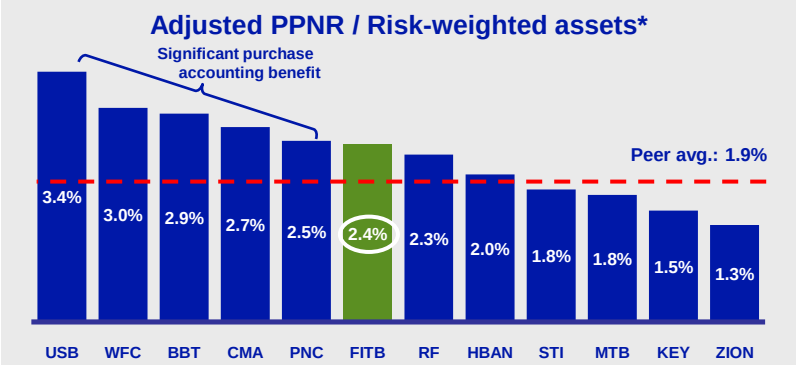
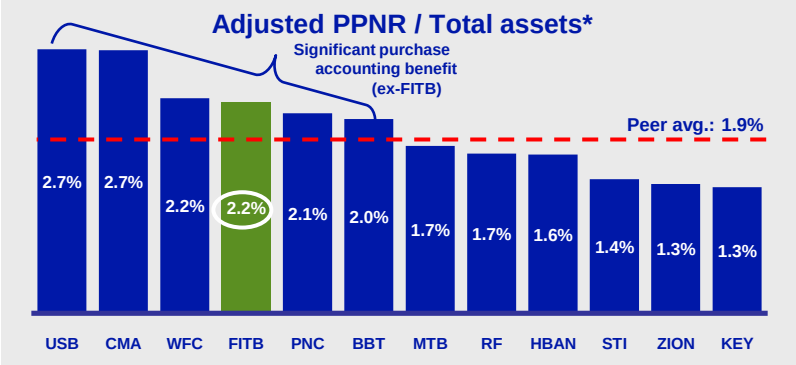
Strong pre-provision net revenue*







- **PPNR* of $617mm flat from 2Q11 reflecting strong mortgage banking results**
- **PPNR* down 19% from 3Q10 driven by lower mortgage banking revenue, the 3Q10 net benefit from the settlement of BOLI-related litigation, and improved credit costs**
- **Adjusted PPNR* of $633mm, including positive adjustments totaling $16mm, up 9% sequentially and flat year-over-year**

Robust pre-provision profitability = strong capacity to absorb losses and generate capital

Source: SNL Financial and company reports. Data as of 3Q11.
** Non-GAAP measure. See Reg. G reconciliation on pages 25-27.*
*** 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.*

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Expect ROAA upside longer-term

- Third quarter ROA of 1.34% included
  - Provision expense / average loans of 44 bps
  - $70mm 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)
  - 3Q11 results and historical average credit results would produce an ROAA of approximately 1.4%

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

	3Q11 Actual	3Q11 Illustrative*
PPNR ex-credit costs**^	$687	$687
Credit costs	(70)	(25)
PPNR**	617	662
Provision***	(87)	(99)
Pre-tax income	530	563
Taxes***	(149)	(169)
Net Income	381	394
ROAA	1.34%	1.38%

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*
*** Non-GAAP measure. See Reg. G reconciliation on pages 25-27.*
**** Illustrative provision calculated using 50 bps historical average provision / loan ratio; Illustrative taxes assumed effective tax rate of ~30%*
^There are limitations on the usefulness of PPNR excluding credit costs, 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

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Strong relative credit trends

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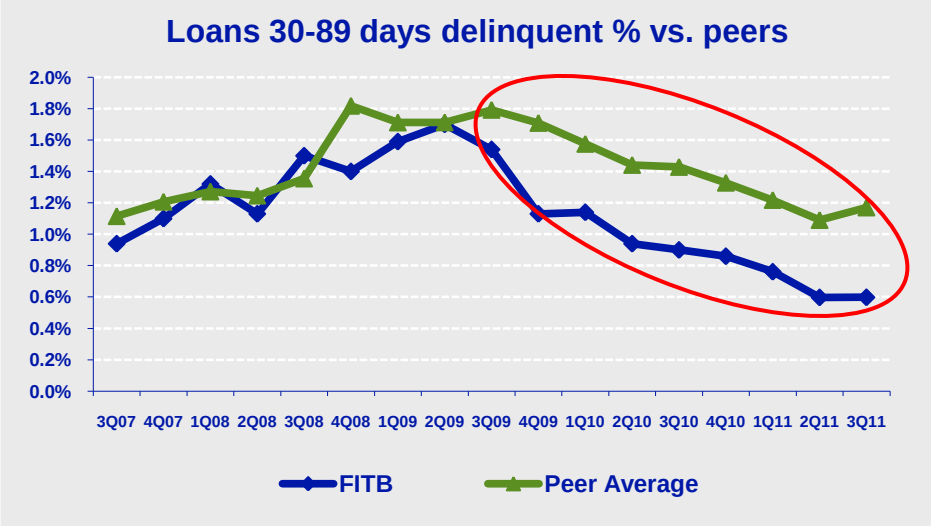

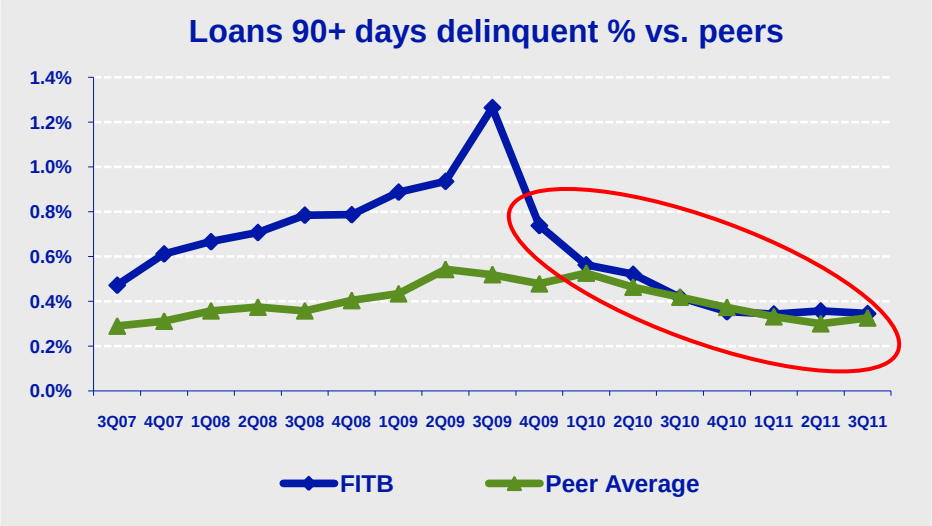

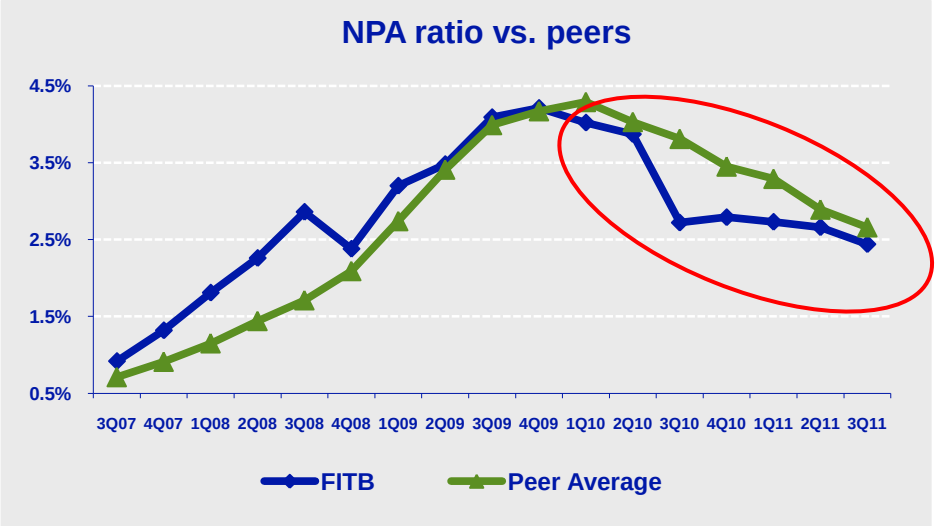

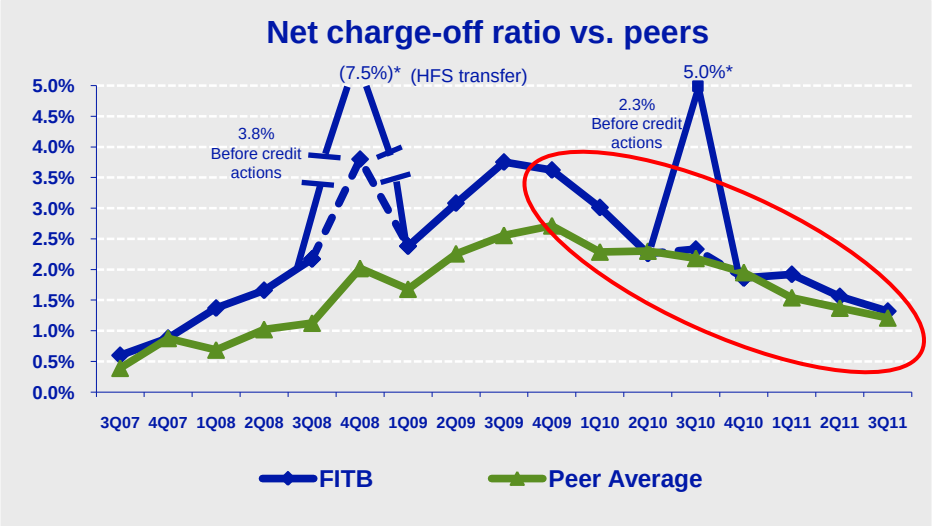

FITB credit metrics are in line with or better than peers

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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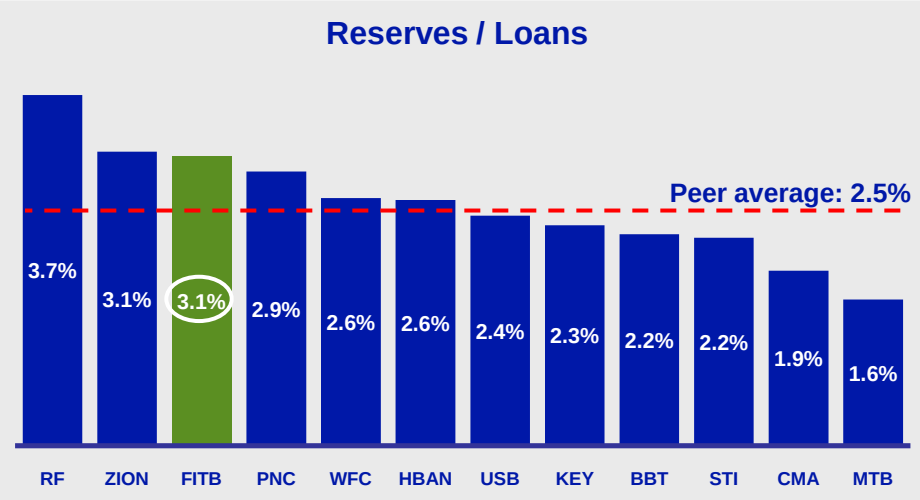
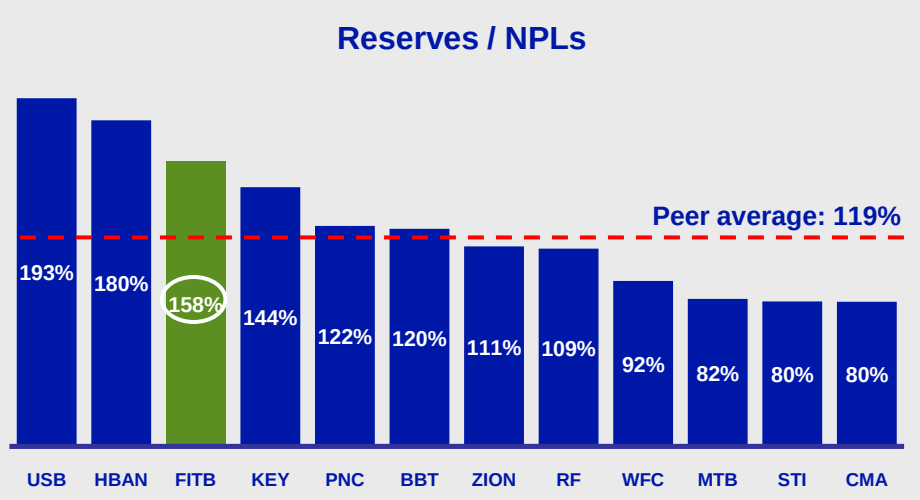
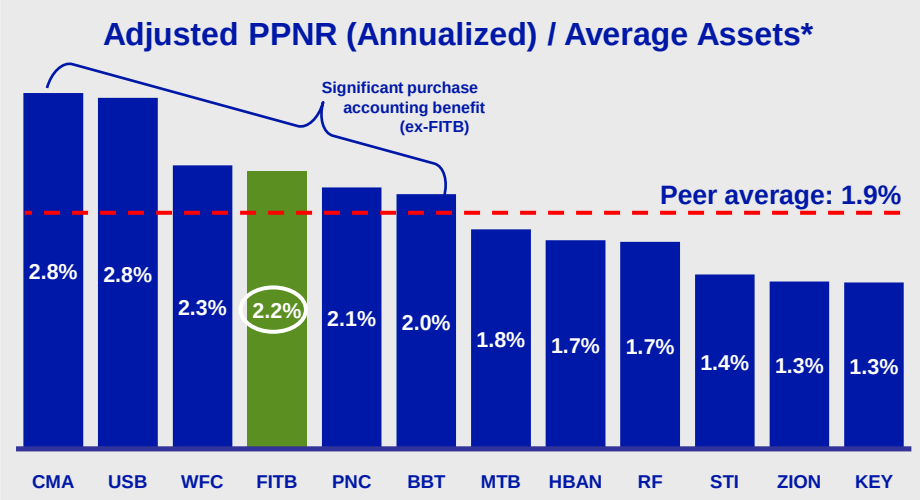
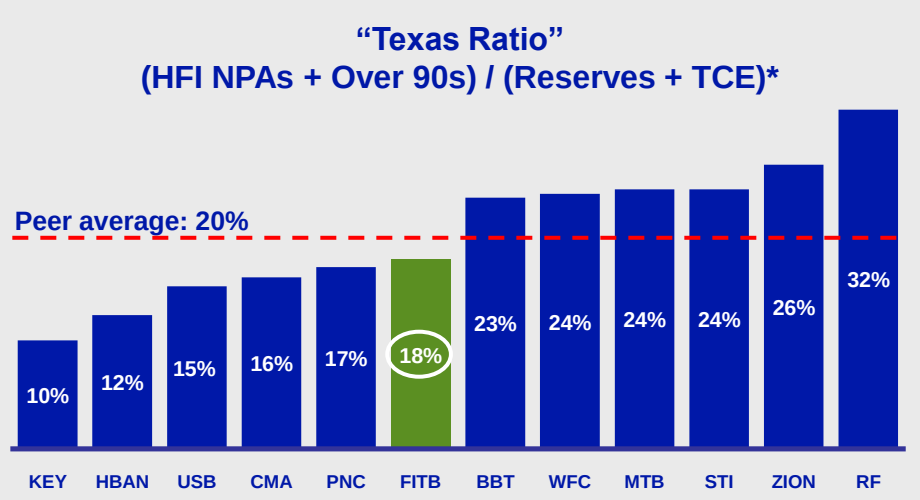
Strong credit coverage levels









Reserves and capital levels significant in relation to problem assets

Source: SNL Financial and company reports. Data as of 3Q11. HFI NPAs and NPLs exclude loans held-for-sale and also exclude covered assets for BBT, USB, and ZION
** Non-GAAP measure. See Reg. G reconciliation on pages 25-27.*

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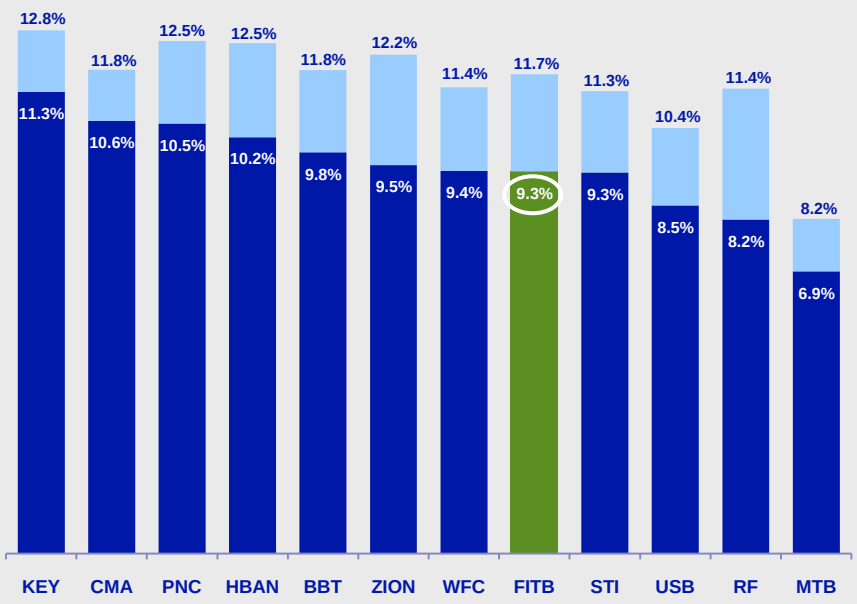
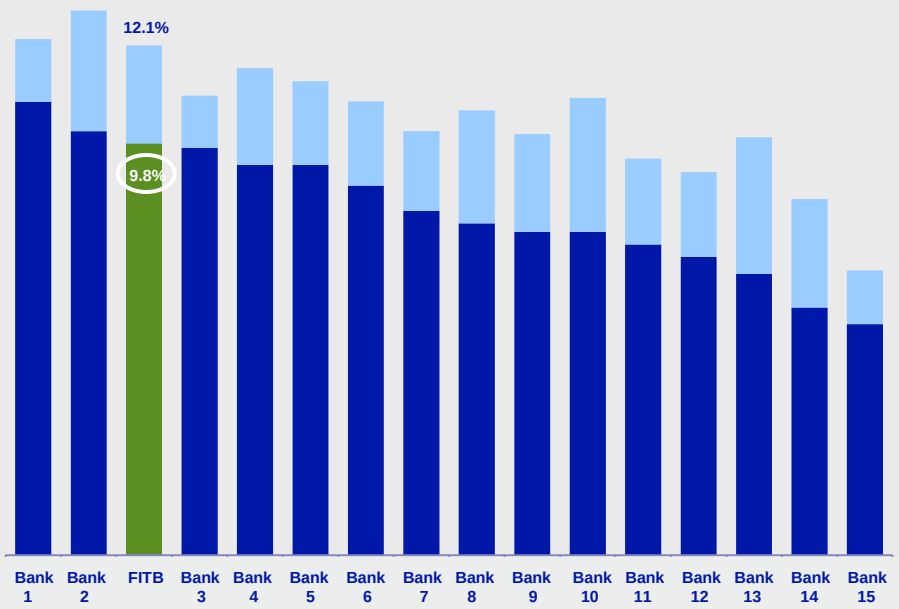
Strong capital position, Basel I and Basel III

(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 3Q11.
** Peers include BAC, BBT, C, CMA, COF, HBAN, JPM, KEY, MTB, PNC, RF, STI, USB, WFC, ZION*
*** Non-GAAP measure. See Reg. G reconciliation on pages 25-27.*

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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 via disciplined acquisitions or de novos, increasing density in core markets
- Expect future acquisition activity although less likely in near-term
- Attain top 3 market position in 65% of markets or more longer 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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2012 Annual capital plan

- As a $50B+ asset Bank Holding Company, Fifth Third is required to submit an annual capital plan to the Federal Reserve

- Current expectations for 2012 required capital plan submission (timeline estimated)
  - Instructions and guidance from Federal Reserve in November 2011
  - Submission required in early January 2012
  - Federal Reserve response in March 2012

- Capital plans and potential distributions evaluated in the context of:
  - Current, expected, and stressed capital levels
  - Under current U.S. rules under Basel III framework
  - Earnings power and other resources to absorb losses (i.e. reserves)

- Fifth Third believes it is well-positioned from a capital standpoint
  - Have managed capital using multi-scenario stress testing since early-mid 2008
  - Current capital levels under Basel III rules exceed all requirements as if rules through 2019 fully phased-in today
  - Expect continued normalization of dividend payout ratio as well as initiation of share repurchases to be included in 2012 plan submission in order to prudently manage growth of excess capital levels

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Strong returns drive capital generation

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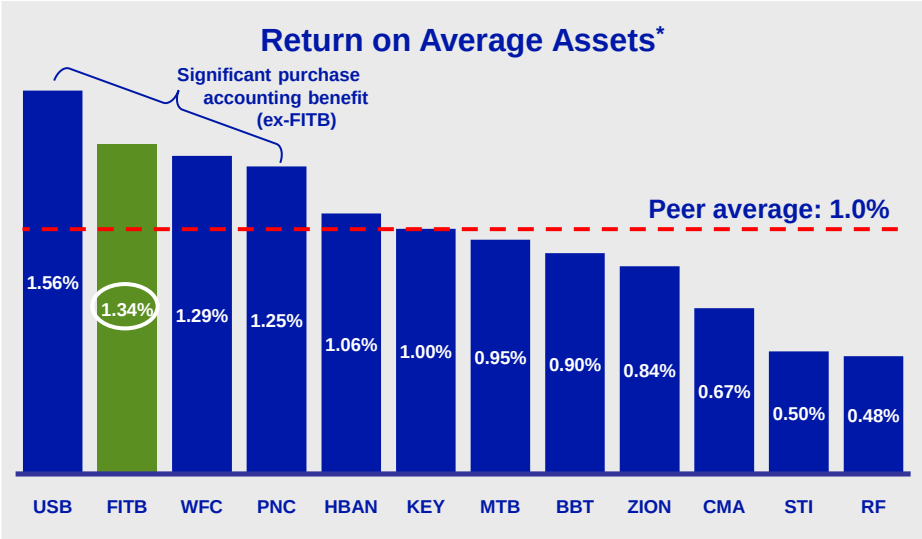

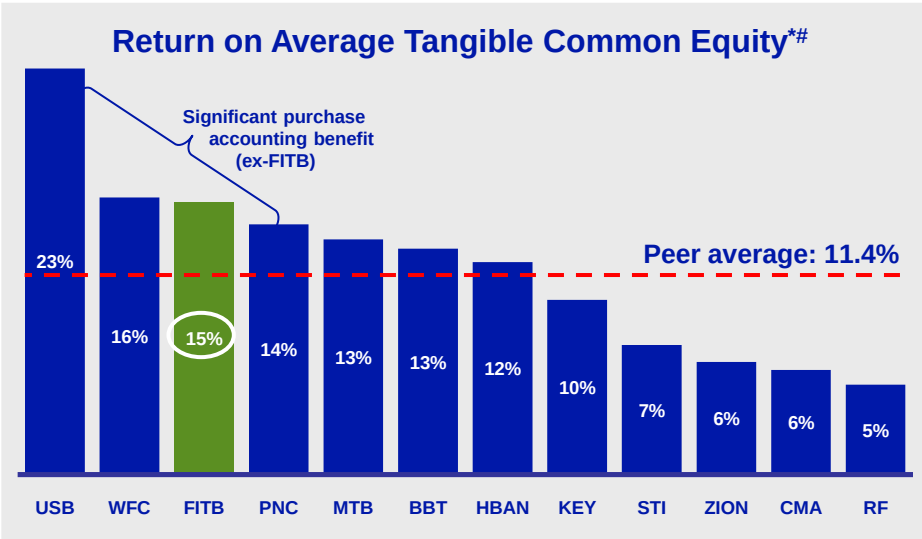

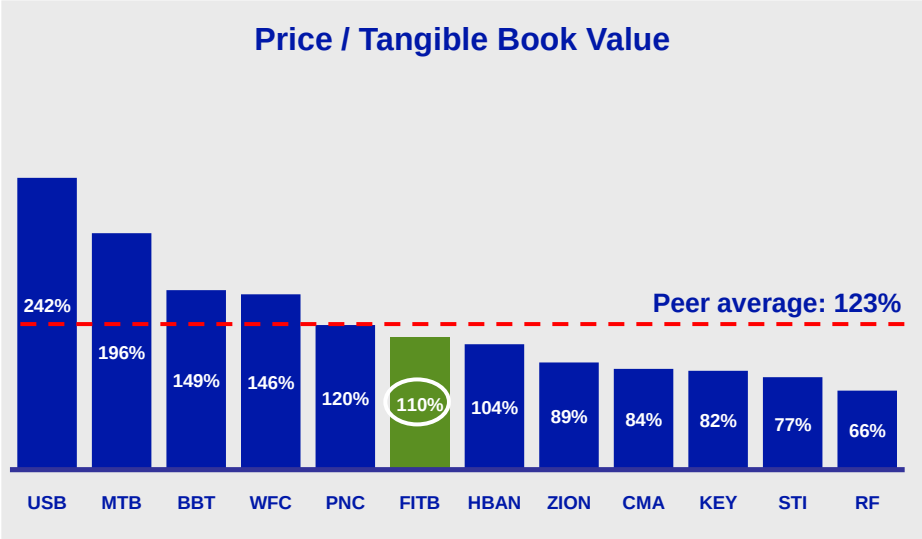

Well above average profitability and capital generation, well below average valuation

 # Non-GAAP measure. See Reg. G reconciliation on pages 25-27.
** 3Q11 annualized*
Price as of 11/11/11

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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 (235% PPNR / NCOs^ in 3Q11)
- 1.3% ROAA; 15% return on average tangible common equity^

Proactive approach to risk management

- NCOs of 1.3%; 2.4x 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 more than 2 years of obligations; minimal 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

^ Non-GAAP measure. See Reg. G reconciliation on pages 25-27.

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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 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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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 ~$28mm HELOC from 2003)

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

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Strong liquidity profile

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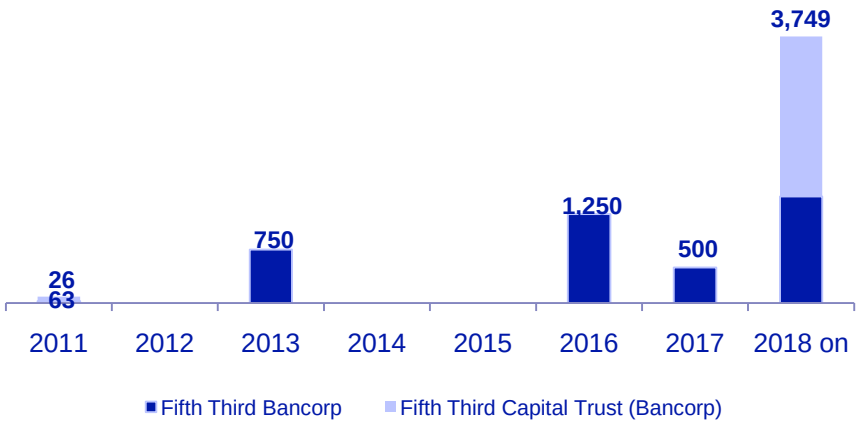
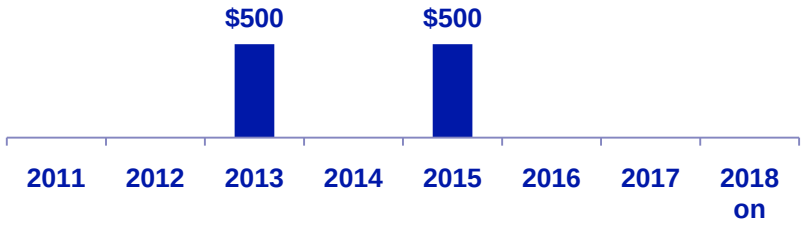
Holding company unsecured debt maturities ($mm)



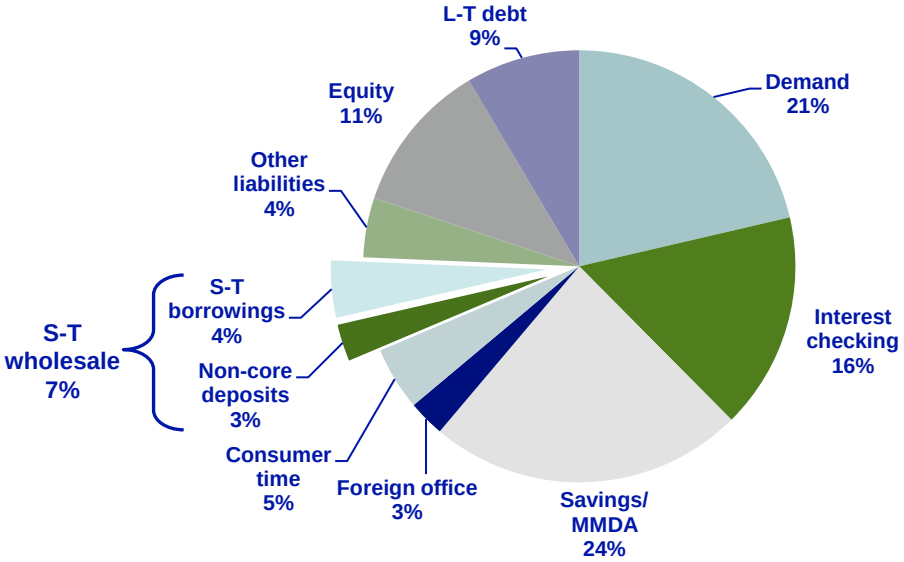
- **Holding Company cash at 9/30/11: $2.1B**
- **Cash currently sufficient to satisfy all fixed obligations for more than 2 years (debt maturities, common and preferred dividends, interest and other expenses) without accessing capital markets; relying on dividends from subsidiaries; proceeds from asset sales**
- **Expected cash obligations over the next 12 months**
  - **$25mm debt maturities**
  - **~$300mm common dividends**
  - **~$35mm Series G preferred dividends**
  - **~$459mm interest and other expenses**

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



- **Liquidity levels elevated in 3Q11**
- **As of 3Q11, readily available borrowing capacity at FHLB: $6.3B; contingent borrowing capacity at the Fed: $21.2B**
  - **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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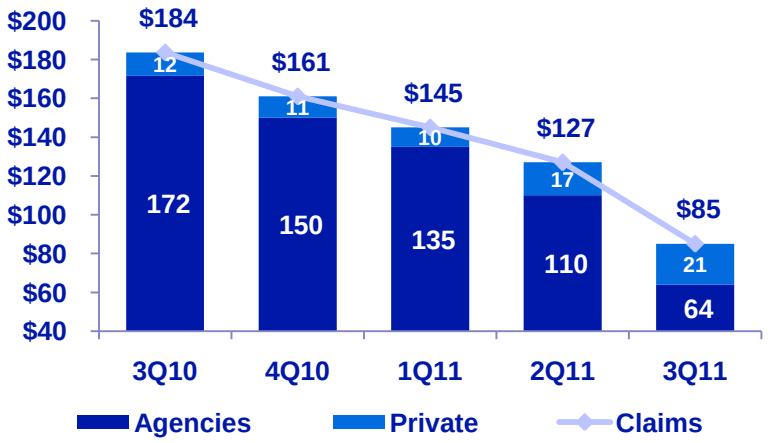
Mortgage repurchase overview

- **33% drop in 3Q11 outstanding claims balance driven by high number of resolutions in quarter**
- **Virtually all sold loans and the majority of new claims relate to agencies**
  - **98% of outstanding balance of loans sold**
  - **Three-quarters of current quarter 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)

	3Q10	4Q10	1Q11	2Q11	3Q11
Beginning balance	85	103	101	87	80
Net reserve additions	47	21	10	15	20
Repurchase losses	(29)	(23)	(23)	(22)	(31)
Ending balance	**103**	**101**	**87**	**80**	**69**

Outstanding Counterparty Claims ($ in millions)



Outstanding Balance of Sold Loans ($ in millions)

	GSE	GNMA	Private	Total
2005 and prior	$7,838	$301	$578	$8,717
2006	1,791	64	277	2,132
2007	2,911	95	239	3,244
2008	2,975	729	0.3	3,704
2009 and later	29,971	8,718	1	38,690
Total	**$45,485**	**$9,907**	**$1,096**	**$56,488**

* *Includes reps and warranty reserve ($52mm) and reserve for loans sold with recourse ($17mm)*

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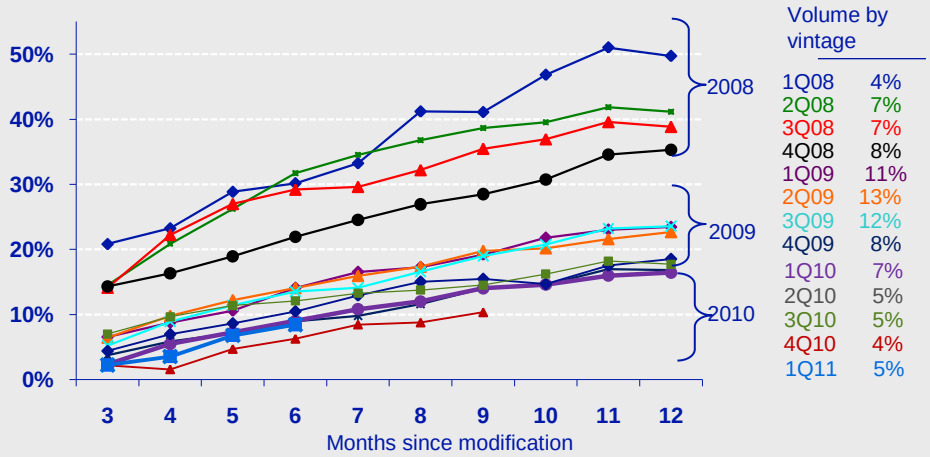
Troubled debt restructurings overview

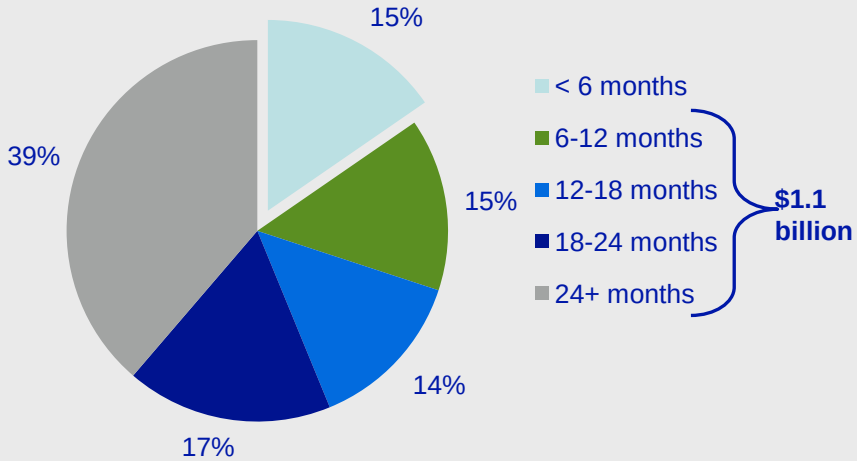
- **Successive improvement in vintage performance during 2008 and 2009 as volume of modification increased**
- **Fifth Third's mortgage portfolio TDRs have redefaulted at a lower rate than GSE composites**
- **Of $1.8B in consumer TDRs, $1.6B were on accrual status and $215mm were nonaccruals**
  - **$1.1B of TDRs are current and have been on the books 6 or more months; within that, nearly $940mm 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*

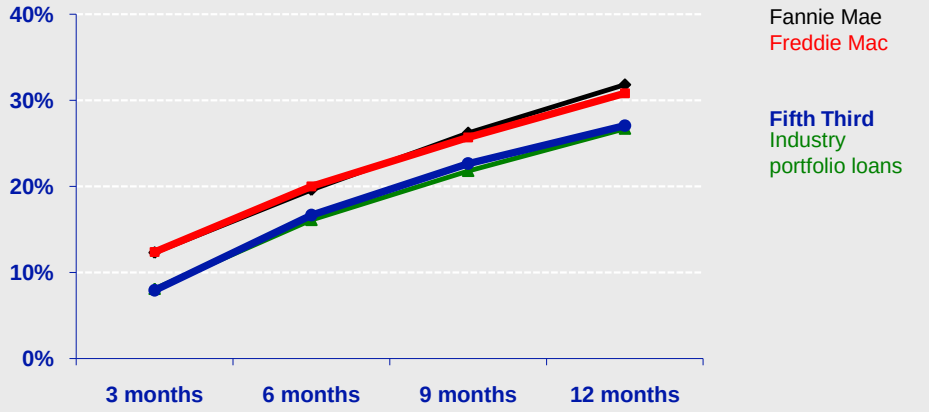


$1.3B current consumer TDRs (%)



Outperforming redefault benchmarks

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



Source: Fifth Third and OCC/OTS data through 1Q11

** 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

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NPL HFI Rollforward

Commercial

	3Q10	4Q10	1Q11	2Q11	3Q11
Beginning NPL Amount	1,980	1,261	1,214	1,211	1,253
Transfers to nonperforming	522	269	329	340	217
Transfers to performing	(21)	(2)	(2)	(10)	(11)
Transfers to performing (restructured)	(10)	-	-	-	(1)
Transfers to held for sale	(342)	-	(16)	(15)	(58)
Loans sold from portfolio	(5)	(9)	(12)	(7)	(17)
Loan paydowns/payoffs	(153)	(111)	(108)	(91)	(77)
Transfer to other real estate owned	(92)	(48)	(37)	(39)	(20)
Charge-offs	(627)	(170)	(164)	(141)	(136)
Draws/other extensions of credit	9	24	7	5	5
Ending Commercial NPL	1,261	1,214	1,211	1,253	1,155

Consumer

	3Q10	4Q10	1Q11	2Q11	3Q11
Beginning NPL Amount	549	323	466	434	386
Transfers to nonperforming	256	365	232	214	201
Transfers to performing	(45)	(36)	(35)	(34)	(33)
Transfers to performing (restructured)	(29)	(25)	(50)	(41)	(39)
Transfers to held for sale	(205)	-	-	-	-
Loans sold from portfolio	-	-	(1)	(21)	-
Loan paydowns/payoffs	(37)	(17)	(18)	(27)	(27)
Transfer to other real estate owned	(50)	(20)	(18)	(15)	(16)
Charge-offs	(118)	(130)	(144)	(126)	(91)
Draws/other extensions of credit	2	4	2	2	2
Ending Consumer NPL	323	466	434	386	383
Total NPL	**1,584**	**1,680**	**1,645**	**1,639**	**1,538**
Total new nonaccrual loans - HFI	**778**	**634**	**561**	**554**	**418**

Significant improvement in NPL inflows over past year

Prior period NPL inflows restated to reflect additional detail and with transfers to nonaccrual status presented to reflect gross inflows and charge-offs.

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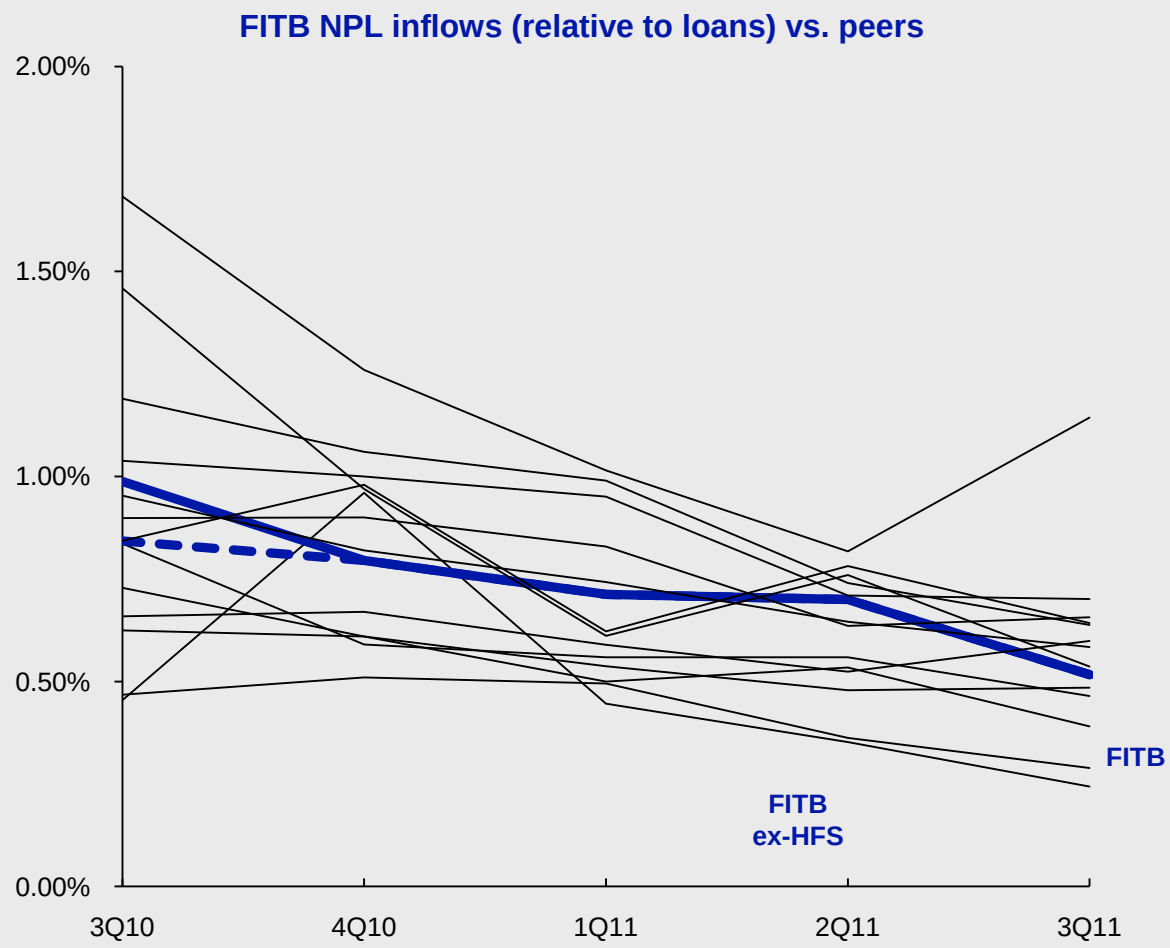
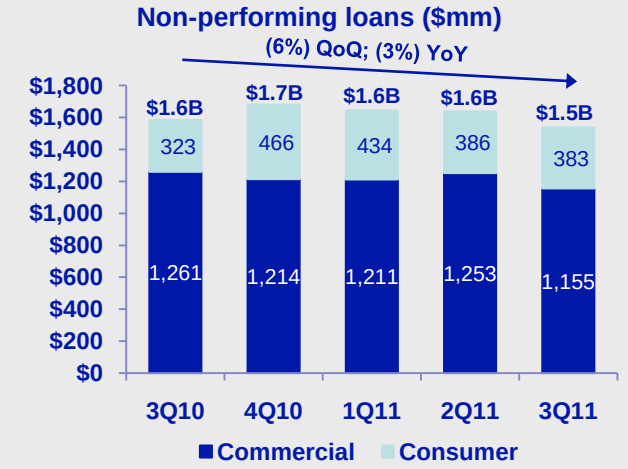
Non-performing loans

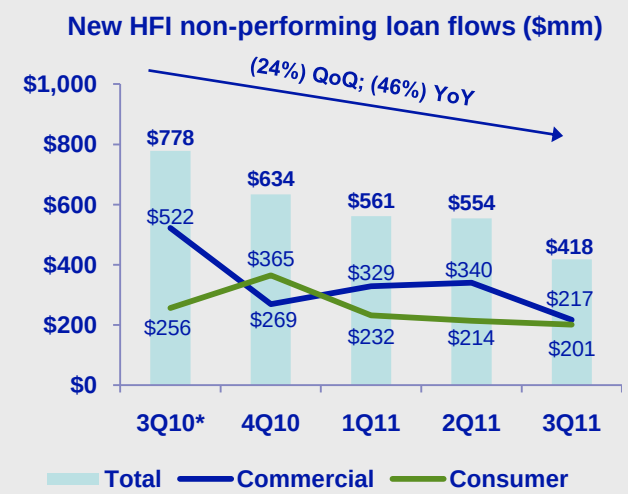


Fifth Third's non-performing loan inflows (relative to loans) have been proportionally lower than peers

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.*
Prior period NPL inflows restated to reflect additional detail and with transfers to nonaccrual status presented to reflect gross inflows and charge-offs.
See slide 13 for more information.

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Regulation G Non-GAAP reconciliation

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$ in millions (unaudited)	For the Three Months Ended							
	September 2011	June 2011	March 2011	December 2010	September 2010	June 2010	March 2010	December 2009
Pre-tax Pre-provision Net Revenue:								
Income before income taxes (a)	$ 530	$ 506	$ 377	$ 417	$ 303	$ 242	$ (22)	$ (214)
Provision expense (b)	87	113	168	166	457	325	590	776
Pre-tax, pre-provision net revenue (PPNR) (a) + (b)	617	619	545	583	760	567	568	562
Annualized PPNR (c)	2,448	2,483	2,210	2,313	3,015	2,274	2,304	2,230
Adjustments remove (benefit) / detriment								
Securities (gains) / losses	(26)	(6)	(8)	(21)	(4)	(8)	(14)	(2)
Gain on BOLI settlement	-	-	-	-	(127)	-	-	-
Valuation of 2009 Visa total return swap	17	4	9	5	-	-	9	-
Vantiv, LLC warrants & puts	(3)	(29)	2	(3)	5	(10)	2	(20)
Termination of certain borrowings & hedging transactions	28	-	-	-	-	-	-	-
Other litigation reserve expense	-	-	-	-	-	3	4	22
Extinguishment (gains) / losses	-	(6)	(3)	17	-	-	-	-
Adjusted PPNR (k)	633	582	545	581	634	552	569	562
Annualized Adjusted PPNR (d)	2,511	2,334	2,210	2,305	2,515	2,214	2,308	2,230
Credit-related items in noninterest income								
Gain / (loss) on sale of loans	3	8	17	21	(1)	25	8	8
Commercial loans HFS FV adjustment	(6)	(9)	(16)	(35)	(9)	(9)	(17)	(30)
Gain / (loss) on sale of OREO properties	(21)	(26)	(2)	(19)	(29)	(16)	(21)	(22)
Mortgage repurchase costs	(2)	(0)	(2)	(1)	(4)	-	(2)	-
Total credit-related revenue impact (i)	25	28	3	34	44	1	31	45
Credit-related items in noninterest expense								
Mortgage repurchase expense	19	14	8	20	45	39	17	11
Provision for unfunded commitments	(10)	(14)	(16)	(4)	(23)	9	11	44
Derivative valuation adjustments	4	1	(0)	(1)	8	8	(2)	21
OREO expense	7	6	13	11	9	6	9	6
Other problem asset related expenses	25	30	28	27	28	29	37	29
Total credit-related operating expenses (j)	45	36	32	53	67	91	73	111
Credit-adjusted PPNR (k) + (i) + (j)	703	646	580	668	745	643	673	717
PPNR excluding credit costs (a) + (b) + (i) + (j)	687	683	580	670	871	658	672	717
Financial & Asset Quality Metrics:								
Risk-weighted assets (e)	$ 102,562	$ 100,320	$ 99,392	$ 100,561	$ 98,904	$ 97,888	$ 99,220	$ 100,862
Net charge-offs	262	304	367	356	956	434	582	708
Annualized net charge-offs (f)	1,039	1,219	1,488	1,412	3,793	1,741	2,360	2,809
Total assets (g)	114,905	110,805	110,485	111,007	112,322	112,025	112,651	113,380
Average assets (h)	113,295	111,200	110,844	111,858	111,854	112,613	113,433	111,505
Ratios:								
PPNR / RWA (c) / (e)	2.4%	2.5%	2.2%	2.3%	3.0%	2.3%	2.3%	2.2%
PPNR / NCO (c) / (f)	235%	204%	149%	164%	79%	131%	98%	79%
PPNR / Total assets (c) / (g)	2.1%	2.2%	2.0%	2.1%	2.7%	2.0%	2.0%	2.0%
PPNR / Average assets (c) / (h)	2.2%	2.2%	2.0%	2.1%	2.7%	2.0%	2.0%	2.0%
Adjusted PPNR / RWA (d) / (e)	2.4%	2.3%	2.2%	2.3%	2.5%	2.3%	2.3%	2.2%
Adjusted PPNR / NCO (d) / (f)	242%	191%	149%	163%	66%	127%	98%	79%
Adjusted PPNR / Total assets (d) / (g)	2.2%	2.1%	2.0%	2.1%	2.2%	2.0%	2.0%	2.0%
Adjusted PPNR / Average assets (d) / (h)	2.2%	2.1%	2.0%	2.1%	2.2%	2.0%	2.0%	2.0%

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Regulation G Non-GAAP reconciliation

$ and shares in millions
(unaudited)

	For the Three Months Ended				
	September 2011	June 2011	March 2011	December 2010	September 2010
Net income available to common shareholders (U.S. GAAP)	$ 373	$ 328	$ 88	$ 270	$ 175
Add: Intangible amortization, net of tax	3	4	5	7	7
Tangible net income available to common shareholders	376	332	93	277	182
Tangible net income available to common shareholders (annualized) (a)	1,492	1,332	377	1,099	722
Average Bancorp shareholders' equity (U.S. GAAP)	12,841	12,365	13,052	14,007	13,852
Less: Average preferred stock	398	398	1,557	3,648	3,637
Average goodwill	2,417	2,417	2,417	2,417	2,417
Average intangible assets	47	52	59	67	78
Average tangible common equity (b)	9,979	9,498	9,019	7,875	7,720
Total Bancorp shareholders' equity (U.S. GAAP)	13,029	12,572	12,163	14,051	13,884
Less: Preferred stock	(398)	(398)	(398)	(3,654)	(3,642)
Goodwill	(2,417)	(2,417)	(2,417)	(2,417)	(2,417)
Intangible assets	(45)	(49)	(55)	(62)	(72)
Tangible common equity, including unrealized gains / losses (c)	10,169	9,708	9,293	7,918	7,753
Less: Accumulated other comprehensive income / loss	(542)	(396)	(263)	(314)	(432)
Tangible common equity, excluding unrealized gains / losses (d)	9,627	9,312	9,030	7,604	7,321
Total assets (U.S. GAAP)	114,905	110,805	110,485	111,007	112,322
Less: Goodwill	(2,417)	(2,417)	(2,417)	(2,417)	(2,417)
Intangible assets	(45)	(49)	(55)	(62)	(72)
Tangible assets, including unrealized gains / losses (e)	112,443	108,339	108,013	108,528	109,833
Less: Accumulated other comprehensive income / loss, before tax	(834)	(609)	(405)	(483)	(665)
Tangible assets, excluding unrealized gains / losses (f)	111,609	107,730	107,608	108,045	109,168
Common shares outstanding (g)	920	920	919	796	796
Total nonperforming assets, excluding held-for-sale (h)	1,944				
Total ninety days past due loans and leases (i)	274				
Allowance for loan and lease losses (j)	2,439				
Ratios:					
Return on average tangible common equity (a) / (b)	14.9%	14.0%	4.2%	13.9%	9.4%
Tangible common equity (excluding unrealized gains/losses) (d) / (f)	8.63%	8.64%	8.39%	7.04%	6.70%
Tangible common equity (including unrealized gains/losses) (c) / (e)	9.04%	8.96%	8.60%	7.30%	7.06%
Tangible book value per share (c) / (g)	11.05	10.55	10.11	9.94	9.74
"Texas Ratio" (HFI NPAs + Over 90s) / (Reserves + TCE) ((h) + (i)) / ((c) + (j))	18%				

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Regulation G Non-GAAP reconciliation

FIFTH THIRD BANK

$ in millions
(unaudited)

	For the Three Months Ended				
	September 2011	June 2011	March 2011	December 2010	September 2010
Total Bancorp shareholders' equity (U.S. GAAP)	$ 13,029	$ 12,572	$ 12,163	$ 14,051	$ 13,884
Goodwill and certain other intangibles	(2,514)	(2,536)	(2,546)	(2,546)	(2,525)
Unrealized gains	(542)	(396)	(263)	(314)	(432)
Qualifying trust preferred securities	2,273	2,312	2,763	2,763	2,763
Other	20	20	12	11	8
Tier I capital	12,266	11,972	12,129	13,965	13,698
Less: Preferred stock	(398)	(398)	(398)	(3,654)	(3,642)
Qualifying trust preferred securities	(2,273)	(2,312)	(2,763)	(2,763)	(2,763)
Qualifying noncontrolling interest in consolidated subsidiaries	(30)	(30)	(30)	(30)	(30)
Tier I common equity (a)	9,565	9,232	8,938	7,518	7,263
Unrealized gains	542				
Disallowed deferred tax assets	-				
Disallowed MSRs	64				
Other	10				
Less: 10% of individual deferred tax assets, MSRs, investment in financial entities	-				
15% of aggregate deferred tax assets, MSRs, investment in financial entities	-				
Tier 1 common equity, Basel III proforma (b)	10,181				
Risk-weighted assets, determined in accordance with prescribed regulatory requirements (c)	$ 102,950	$ 100,320	$ 99,392	$ 100,561	$ 98,904
Add: Regulatory deductions not deducted from Tier 1 common equity, risk-weighted at 250%	1,377				
Risk-weighted assets, Basel III proforma (d)	104,327				
Allowance for loan and lease losses (e)	$ 2,439				
Ratios:					
Tier I common equity (a) / (c)	9.29%	9.20%	8.99%	7.48%	7.34%
Tier I common equity, Basel III proforma (b) / (d)	9.76%				
Tier I common + reserves / RWA ((a) + (e)) / (c)	11.66%				
Tier I common + reserves / RWA, Basel III proforma ((b) + (e)) / (d)	12.10%				

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