Exhibit 99.2

FIFTH THIRD BANK

2Q11 Earnings Conference Call

July 21, 2011

Please refer to earnings release dated July 21, 2011 for further information.

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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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2Q11 in review

FIFTH THIRD BANK

Continued strong operating results

- Net income available to common shareholders of $328mm, or $0.35 per diluted share
- Pre-provision net revenue^ of $619mm, up 14% sequentially and up 9% compared with prior year
- Period end loans and leases* up $502mm (1%); average loans and leases* up $301mm sequentially
- 1.2% ROA; 14% ROTCE
- Strong capital ratios: Tier 1 common 9.2%, Tier 1 capital ratio 11.9%, Total capital ratio 16.0%**

Credit continuing to improve

- Net charge-offs of $304mm (1.56% of loans and leases) declined $63mm, or 17%, sequentially to lowest level since 1Q08
- Total NPAs of $2.3B including held-for-sale declined $78mm or 3% sequentially to lowest levels since 2Q08
  - Total delinquencies down 9% sequentially (lowest level since 2006)
- Provision expense of $113mm, reduction in allowance of $191mm
- Loan loss allowance 3.35% of loans; coverage 125% of NPAs, 160% of NPLs, and 2.1x annualized second quarter net charge-offs

Actions driving progress

- Focus on credit quality, portfolio management, and loss mitigation strategies
- Executing on customer experience and employee engagement initiatives
- Enhancing breadth and profitability of offerings and relationships
- Exit from all crisis-era government programs

^ Pre-provision net revenue (PPNR): net interest income plus noninterest income minus noninterest expense and taxable equivalent adjustment
** Excluding loans held-for-sale*
*** Current period regulatory capital data ratios are estimated*

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Financial summary

($ in millions)	Actual 2Q10	Actual 1Q11	Actual 2Q11	Seq. Δ $	Seq. Δ %	YOY Δ $	YOY Δ %
Average Balances							
Commercial loans	$44,331	$43,410	$43,570	$160	-	($761)	(2%)
Consumer loans	32,642	34,226	34,367	141	-	1,725	5%
Total loans & leases (excl. held-for-sale)	**$76,973**	**$77,636**	**$77,937**	**$301**	**-**	**$964**	**1%**
Core deposits	**$76,844**	**$77,524**	**$78,244**	**$720**	**1%**	**$1,400**	**2%**
Income Statement Data							
Net interest income (taxable equivalent)	$887	$884	$869	($15)	(2%)	($18)	(2%)
Provision for loan and lease losses	325	168	113	(55)	(33%)	(212)	(65%)
Noninterest income	620	584	656	72	12%	36	6%
Noninterest expense	935	918	901	(17)	(2%)	(34)	(4%)
Net Income	**$192**	**$265**	**$337**	**$72**	**27%**	**$145**	**75%**
Net income available to common shareholders	**$130**	**$88**	**$328**	**$240**	**272%**	**$198**	**153%**
Pre-provision net revenue^	**$567**	**$545**	**$619**	**$74**	**14%**	**$52**	**9%**
Earnings per share, basic	**$0.16**	**$0.10**	**$0.36**	**$0.26**	**260%**	**$0.20**	**125%**
Earnings per share, diluted	**$0.16**	**$0.10**	**$0.35**	**$0.25**	**250%**	**$0.19**	**119%**
Net interest margin	**3.57%**	**3.71%**	**3.62%**	**(9bps)**	**(2%)**	**5bps**	**1%**
Return on average assets	**0.68%**	**0.97%**	**1.22%**	**25bps**	**26%**	**54bps**	**79%**
Return on average tangible common equity	**7.4%**	**4.2%**	**14.0%**	**-**	**234%**	**-**	**89%**

- **2Q11 earnings of $0.35 per diluted share driven by strong noninterest income and improved credit results**
- **1.2% return on average assets; 14% return on average tangible common equity**
- **Average transaction deposits up 2%; core deposits up 1% sequentially reflecting continued CD runoff**
- **Average loans* up 1% from 2Q10, reflecting strength in C&I and auto loans**

^ Pre-provision net revenue (PPNR): net interest income plus noninterest income minus noninterest expense and taxable equivalent adjustment
** Excluding loans held-for-sale*

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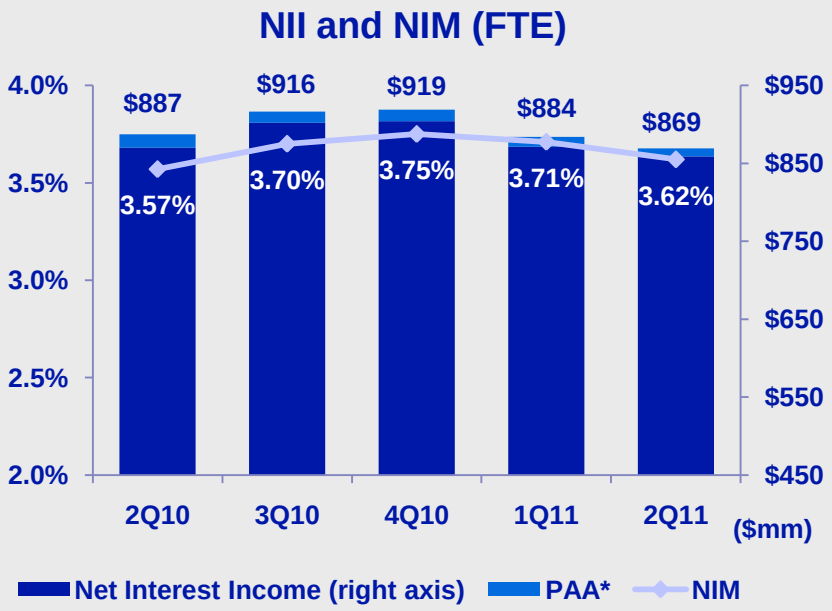
Net interest income



Yield Analysis Interest-earning assets	2Q10	1Q11	2Q11	Seq. Δ (bps)	YoY Δ (bps)
Commercial and industrial loans	4.75%	4.45%	4.35%	(10)	(40)
Commercial mortgage loans	4.10%	4.11%	4.00%	(11)	(10)
Commercial construction loans	3.15%	3.15%	3.01%	(14)	(14)
Commercial leases	4.51%	4.17%	4.06%	(11)	(45)
Residential mortgage loans	4.77%	4.67%	4.54%	(13)	(23)
Home equity	4.01%	3.96%	3.91%	(5)	(10)
Automobile loans	6.01%	5.10%	4.81%	(29)	(120)
Credit card	10.91%	10.43%	9.91%	(52)	(100)
Other consumer loans and leases	13.65%	18.54%	22.02%	348	837
Total loans and leases	**4.86%**	**4.67%**	**4.54%**	**(13)**	**(32)**
Taxable securities	3.93%	3.96%	3.97%	1	4
Tax exempt securities	6.98%	4.77%	6.41%	164	(57)
Other short-term investments	0.20%	0.25%	0.25%	-	5
Total interest-earning assets	**4.51%**	**4.47%**	**4.37%**	**(10)**	**(14)**

- **Sequential net interest income and net interest margin (FTE) trends reflected lower mortgage warehouse balances, lower LIBOR rates and loan spreads, and a flatter yield curve**
  - **NII down $15mm, or 2%, sequentially and down $18mm, or 2%, year-over-year**
  - **NIM down 9 bps sequentially and up 5 bps year-over-year**
- **Yield on interest-earning assets declined 10 bps sequentially and 14 bps year-over-year**
  - **Investment of excess cash in bankers acceptances ($555mm, up $142mm sequentially) reduces reported C&I loan yields by ~6 bps**

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

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Balance sheet

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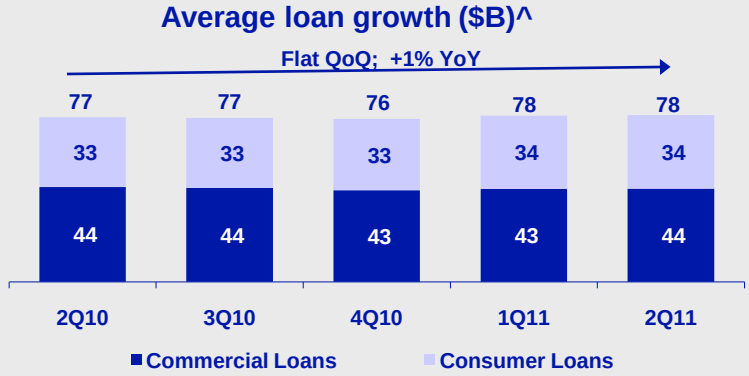
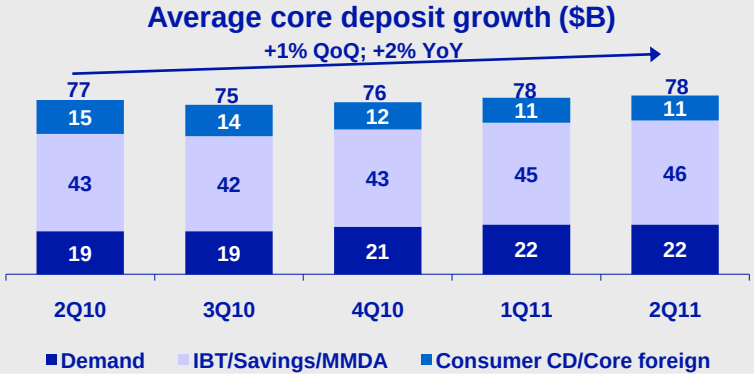
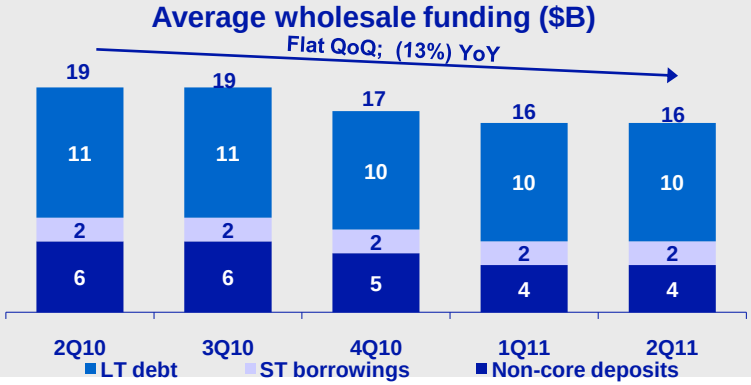


- C&I loans up 2% sequentially and 7% from 2Q10
- CRE loans down 3% sequentially and 17% from 2Q10
- Consumer loans flat sequentially and up 5% from 2Q10
- Warehoused residential mortgage loans held-for-sale were $1B at quarter end versus $1.5B at 1Q11



- Core deposit to loan ratio of 100%, flat from 2Q10
- DDAs up 3% sequentially and 14% year-over-year
- Retail average transaction deposits up 4% sequentially and 13% from the previous year, driven by growth in demand deposit, savings, and interest checking account balances
- Commercial average transaction deposits down 2% sequentially and up 1% from the previous year



- Reduced wholesale funding by $2.5B from 2Q10
  - Non-core deposits down 6% sequentially and 38% from 2Q10
  - Short term borrowings flat sequentially and up 12% from 2Q10
  - Long-term debt up 3% sequentially and down 3% from 2Q10

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

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Noninterest income

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Noninterest income

($ in millions)	Actual 2Q10	Actual 1Q11	Actual 2Q11	Seq. Δ $	Seq. Δ %	YOY Δ $	YOY Δ %
Service charges on deposits	$149	$124	$126	$2	1%	($23)	(16%)
Corporate banking revenue	93	86	95	9	11%	2	2%
Mortgage banking revenue	114	102	162	60	58%	48	42%
Investment advisory services	87	98	95	(3)	(3%)	8	10%
Card and processing revenue	84	80	89	9	10%	5	5%
Other noninterest income	85	81	83	2	3%	(2)	(2%)
Securities gain (losses), net	8	8	6	(2)	(25%)	(2)	(25%)
Securities gains, net - non-qualifying hedges on MSRs	-	5	-	(5)	NM	-	NM
Noninterest income	**$620**	**$584**	**$656**	**$72**	**12%**	**$36**	**6%**

- **Noninterest income of $656mm increased $72mm, or 12%, from prior quarter; driven by higher mortgage-related revenue, corporate banking revenue, and card and processing revenue**
  - **Sequential and year-over-year increase in mortgage banking revenue primarily driven by net benefit of MSR valuation adjustments**
- **2Q11 debit interchange revenue of $60mm**
  - **2Q11 debit interchange $ volume: $4.5B (Signature $3.6B, PIN $0.9B)**
  - **2Q11 debit interchange transaction volume: 121mm (Signature 99mm, PIN 22mm)**
- **Credit costs recorded in noninterest income:**

($ in millions)	Actual 2Q10	Actual 1Q11	Actual 2Q11
Gain / (loss) on sale of loans	$6	$17	$8
Commercial loans HFS FV adjustment	(7)	(16)	(9)
Gain / (loss) on sale of OREO properties	(13)	(2)	(26)
Mortgage repurchase costs	(1)	(2)	-
Total credit-related revenue impact	**($15)**	**($3)**	**($28)**

Note: Numbers may not sum due to rounding

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Noninterest expense

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Noninterest expense

($ in millions)	Actual 2Q10	Actual 1Q11	Actual 2Q11	Seq. Δ $	Seq. Δ %	YOY Δ $	YOY Δ %
Salaries, wages and incentives	$356	$351	$365	$14	4%	$9	2%
Employee benefits	73	97	79	(18)	(19%)	6	9%
Net occupancy expense	73	77	75	(2)	(3%)	2	2%
Technology and communications	45	45	48	3	6%	3	6%
Equipment expense	31	29	28	(1)	(4%)	(3)	(9%)
Card and processing expense	31	29	29	-	1%	(2)	(8%)
Other noninterest expense	326	290	277	(13)	(4%)	(49)	(15%)
Noninterest expense	**$935**	**$918**	**$901**	**($17)**	**(2%)**	**($34)**	**(4%)**

- **Noninterest expense of $901mm decreased $17mm, or 2%, compared with 1Q11, driven by a decrease in FICA and unemployment costs partially offset by higher salaries, wages and incentives.**
- **Credit costs recorded in noninterest expense:**

($ in millions)	Actual 2Q10	Actual 1Q11	Actual 2Q11
Mortgage repurchase expense	$18	$8	$14
Provision for unfunded commitments	(6)	(16)	(14)
Derivative valuation adjustments	9	-	1
OREO expense	7	13	6
Other problem asset related expenses	26	28	30
Total credit-related operating expenses	**$55**	**$32**	**$36**

Note: Numbers may not sum due to rounding

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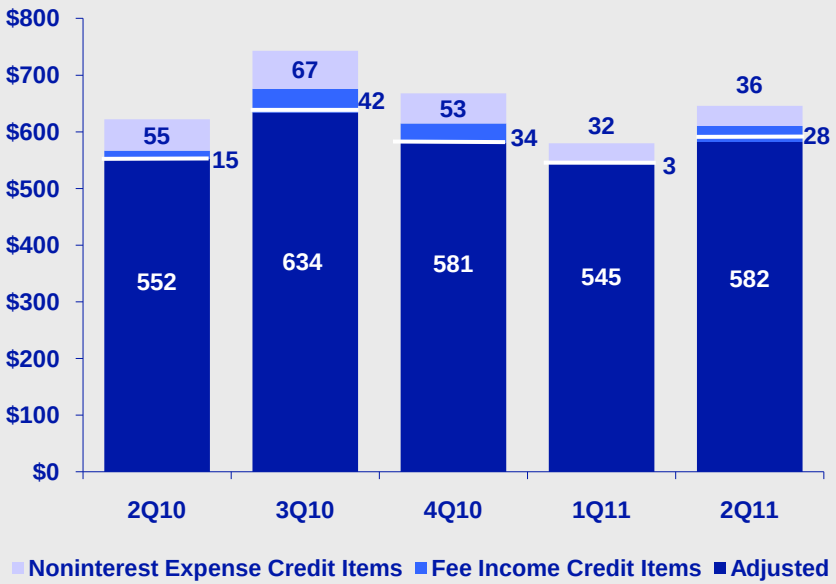
Pre-tax pre-provision earnings

Core PPNR trend



Core PPNR reconciliation

	2Q10	3Q10	4Q10	1Q11	2Q11
Reported PPNR	$567	$760	$583	$545	$619
Adjustments remove (benefit) / detriment:					
BOLI	-	(127)	-	-	-
Valuation of 2009 Visa total return swap	-	-	5	9	4
Securities (gains) / losses	(8)	(4)	(21)	(8)	(6)
Other litigation reserve expense	3	-	-	-	-
FTPS warrants + puts	(10)	5	(3)	2	(29)
Extinguishment (gains) / losses	-	-	17	(3)	(6)
Adjusted PPNR	$552	$634	$581	$545	$582
Credit-related items:					
In noninterest income	15	42	34	3	28
In noninterest expense	55	67	53	32	36
Credit-adjusted PPNR	$622	$743	$668	$581	$646

- **Reported PPNR of $619mm up 14% from 1Q11 levels and up 9% over prior year reflecting improved noninterest income and noninterest expense, partially offset by a decrease in net interest income**
- **Adjusted PPNR of $582mm, including negative adjustments totaling $37mm, resulting in sequential increase of 7% and year-over-year increase of 5%**

Pre-provision net revenue (PPNR): net interest income plus noninterest income minus noninterest expense and taxable equivalent adjustment

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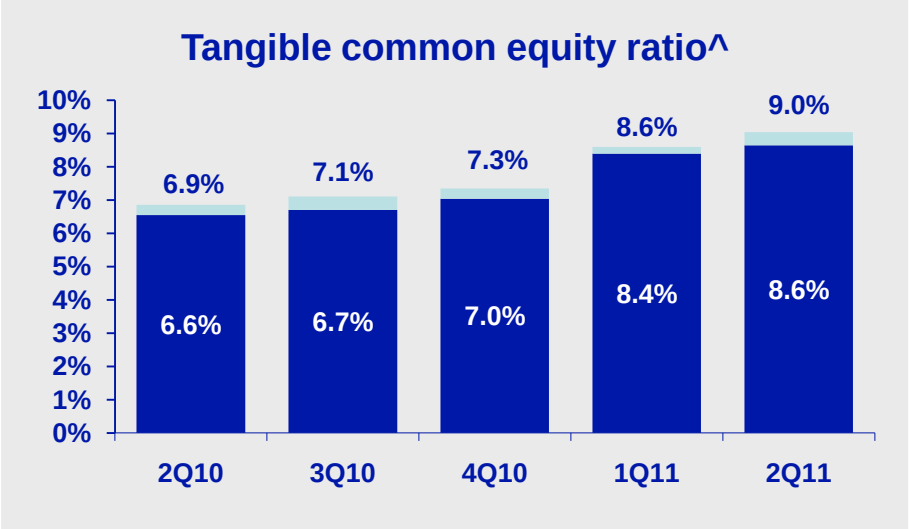
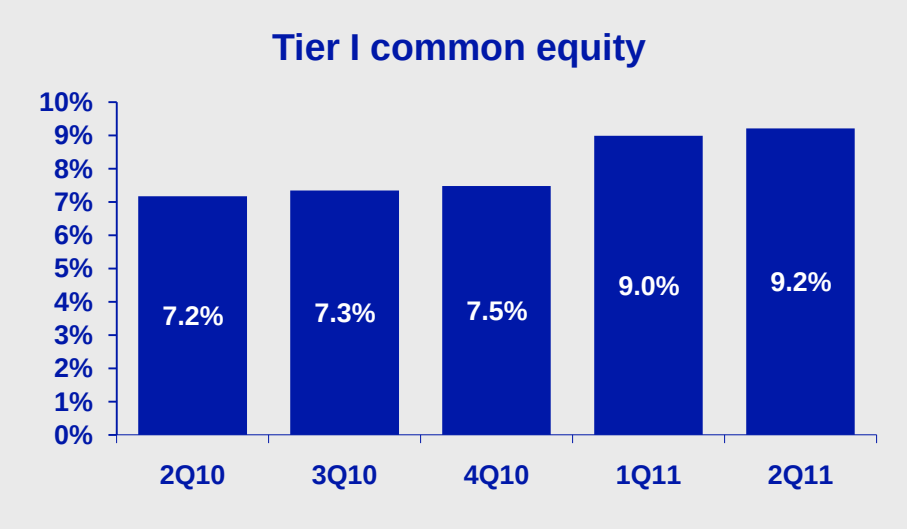
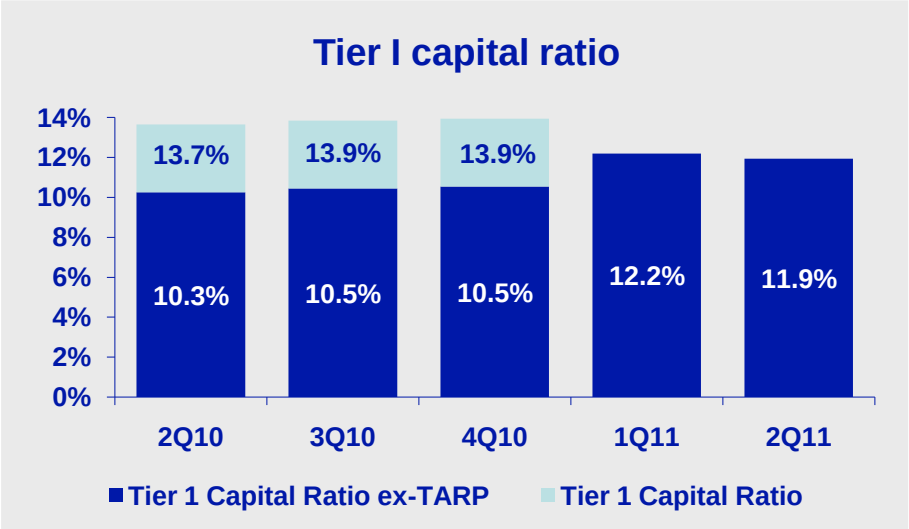
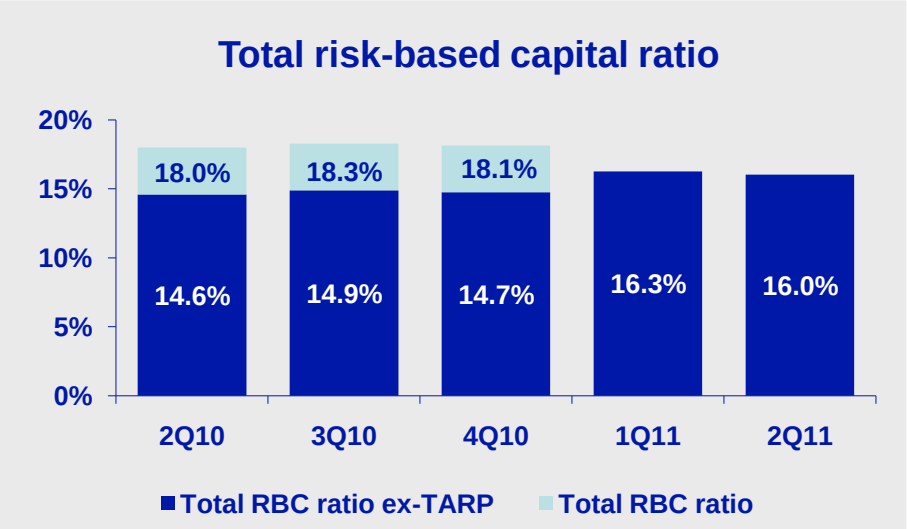
Strong capital position









Strong capital ratios under Basel I; estimated Basel III Tier 1 common ratio of 9.6%*

Current period regulatory capital data ratios are estimated.

^ Tangible common equity ratio excluding (dark blue) and including (light blue) unrealized securities gains / losses after-tax

** Estimate, 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*

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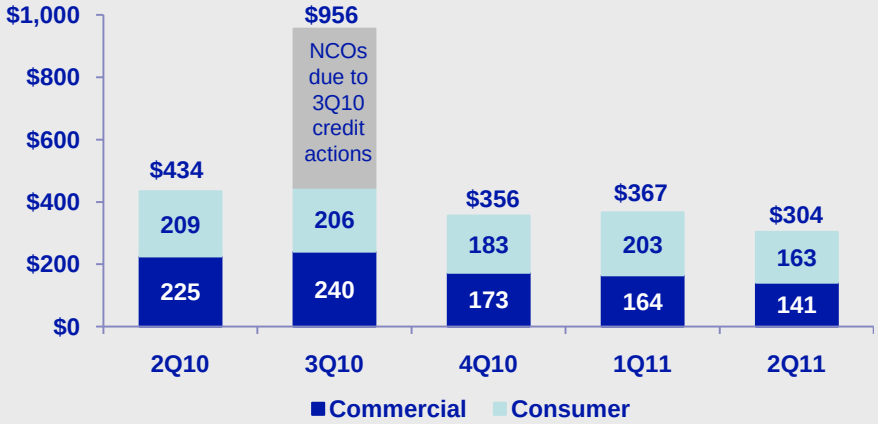
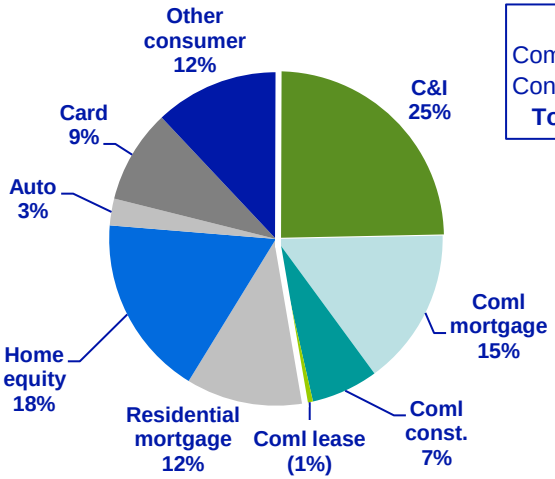
Net charge-offs

Net charge-offs ($mm)



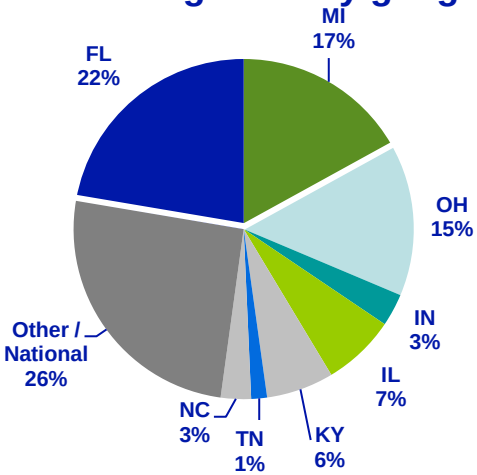
($ in millions)	Actual 2Q10	Actual 1Q11	Actual 2Q11	Seq. Δ $	Seq. Δ %	YOY Δ $	YOY Δ %
C&I	$104	$83	$76	($7)	(8%)	($28)	(27%)
Commercial mortgage	78	54	47	(7)	(13%)	(31)	(40%)
Commercial construction	43	26	20	(6)	(23%)	(23)	(53%)
Commercial lease	-	1	(2)	(3)	(300%)	(2)	-
Commercial	**$225**	**$164**	**$141**	**($23)**	**(14%)**	**($84)**	**(37%)**
Residential mortgage loans	85	65	36	(29)	(45%)	(49)	(58%)
Home equity	61	63	54	(9)	(14%)	(7)	(11%)
Automobile	20	20	8	(12)	(60%)	(12)	(60%)
Credit card	42	31	28	(3)	(10%)	(14)	(33%)
Other consumer	1	24	37	13	54%	36	NM
Consumer	**$209**	**$203**	**$163**	**($40)**	**(20%)**	**($46)**	**(22%)**
Total net charge-offs	**$434**	**$367**	**$304**	**($63)**	**(17%)**	**($130)**	**(30%)**

Net charge-offs by loan type



	$mm	%
Commercial	$141	46%
Consumer	$163	54%
Total	**$304**	**100%**

Net charge-offs by geography



	$mm	%
Florida	$68	22%
Michigan	51	17%
Subtotal	**$118**	**39%**
Other	185	61%
Total	**$304**	**100%**

Year-over-year charge-offs down significantly due to improving credit trends and effect of 3Q10 credit actions

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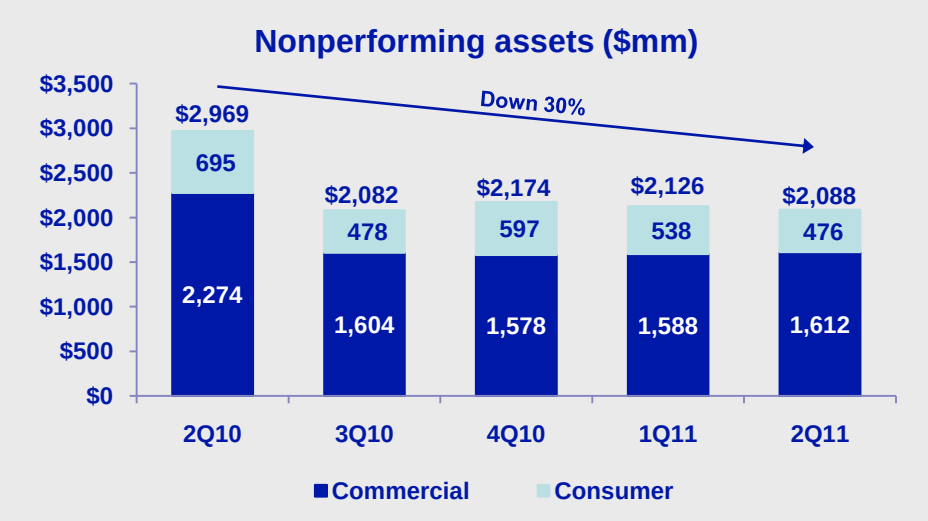
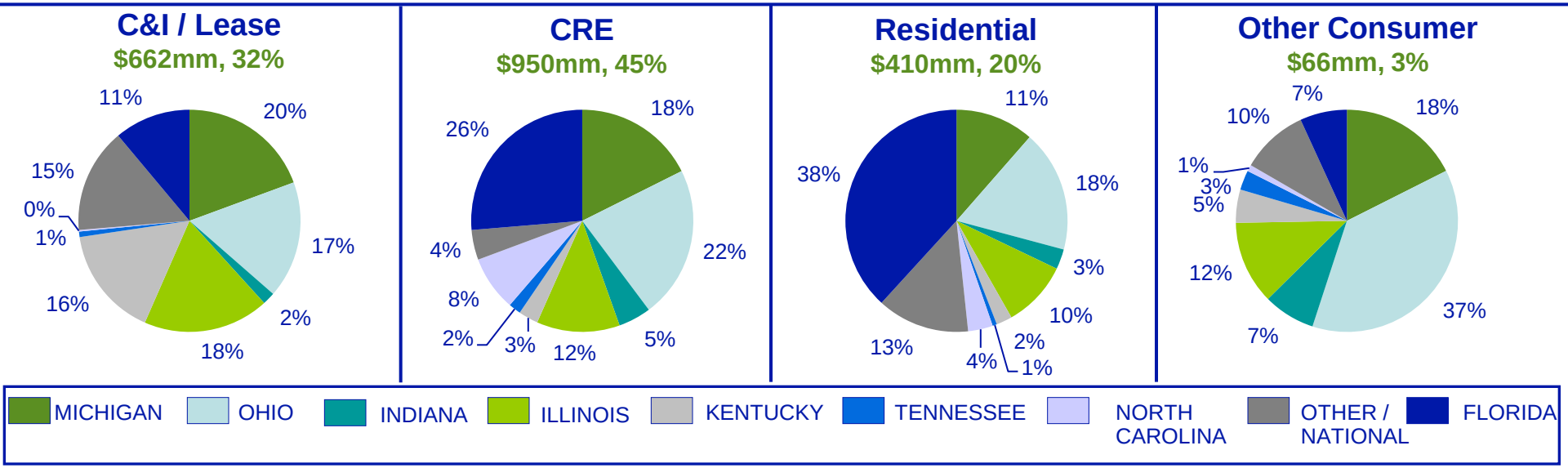
Nonperforming assets



Nonperforming assets continue to improve

- **NPAs of $2.1B excluding held-for-sale down 30% year-over-year**
- **Commercial NPAs of $1.6B, down 29% from the previous year**
  - **Homebuilder / developer NPAs of $243mm; represent 15% of total commercial NPAs**
- **Consumer NPAs of $476mm, down 32% from the previous year**
- **NPAs in held-for-sale of $176mm**



NPAs exclude loans held-for-sale.

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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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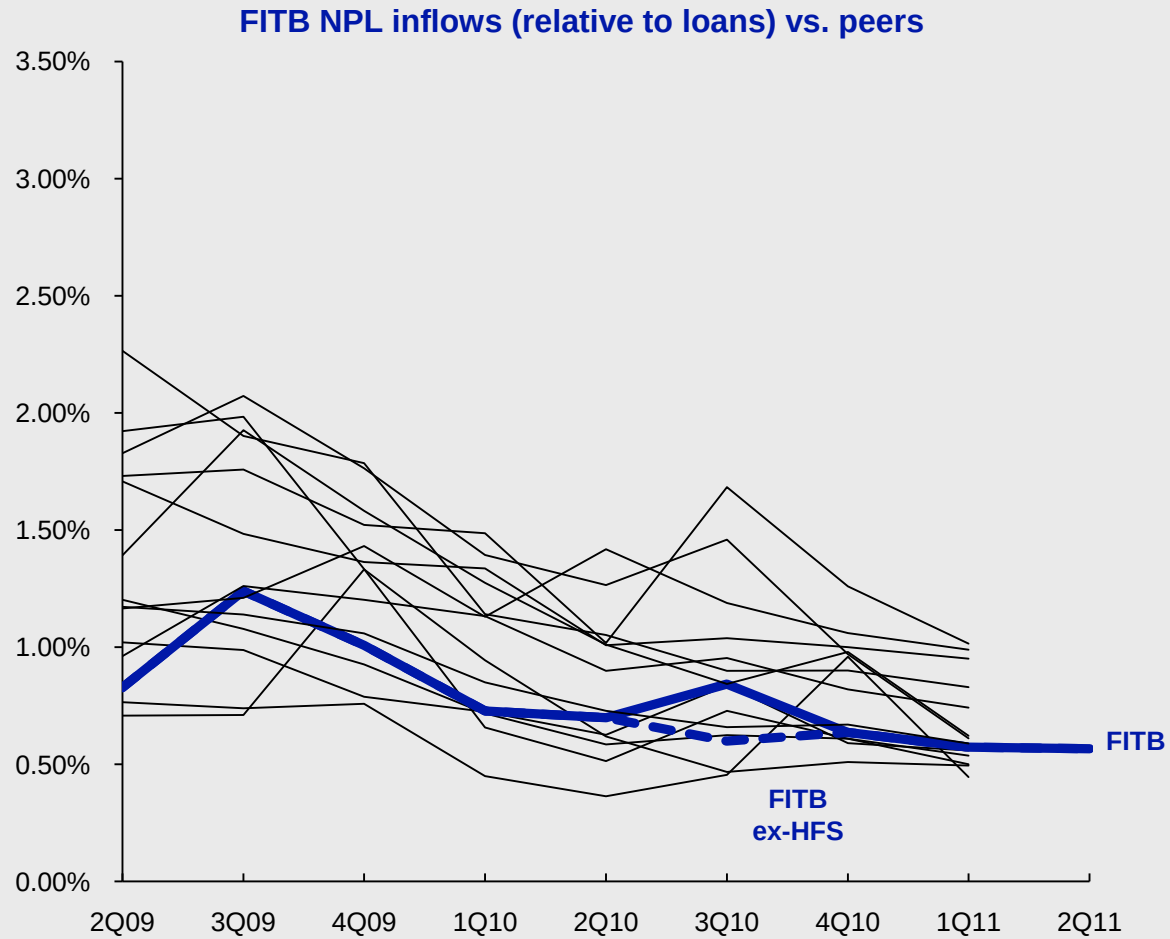
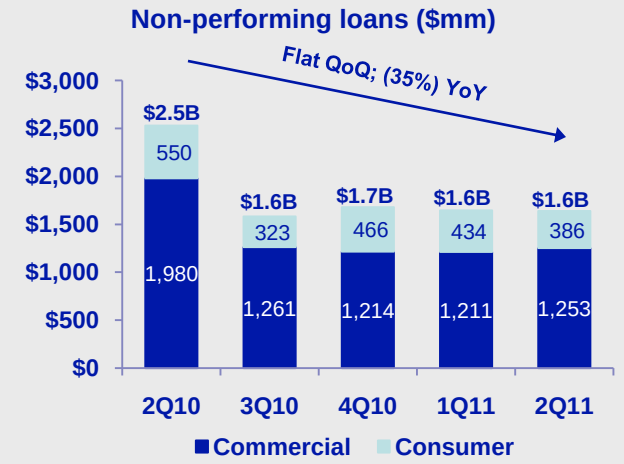
Non-performing loans

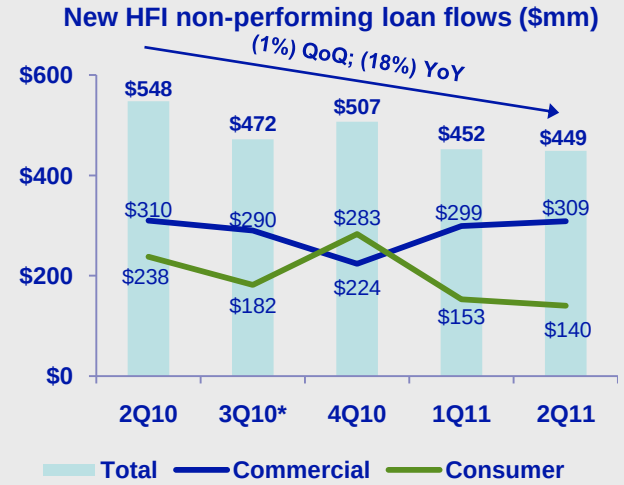


Fifth Third's non-performing loan inflows (relative to loans) have been proportionally lower than peers

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 13 for more information
Consumer NPL inflows restated to conform with call report guidelines

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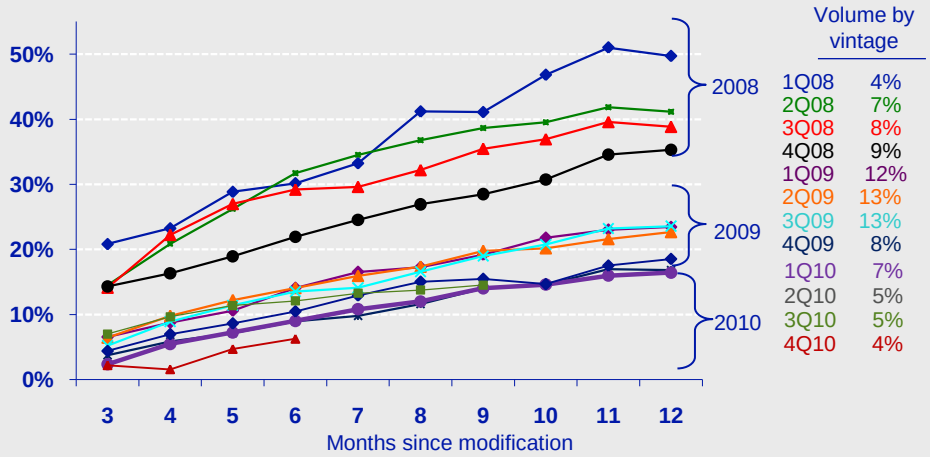
Troubled debt restructurings overview

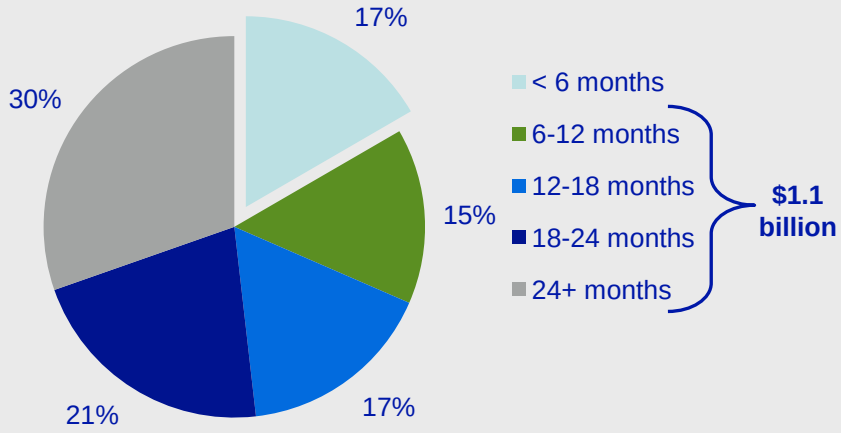
- **Successive improvement in vintage performance during 2008 and 2009 as volume of modification increased**
- **Fifth Third's mortgage portfolio TDRs have redefaulted at a lower rate than GSE composites**
- **Of $1.8B in consumer TDRs, $1.6B were on accrual status and $211mm were nonaccruals**
  - **$1.1B 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*

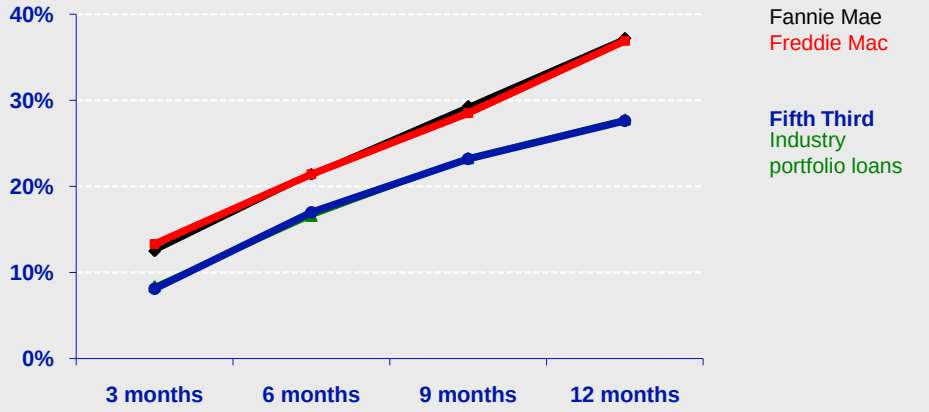


$1.3B current consumer TDRs (%)



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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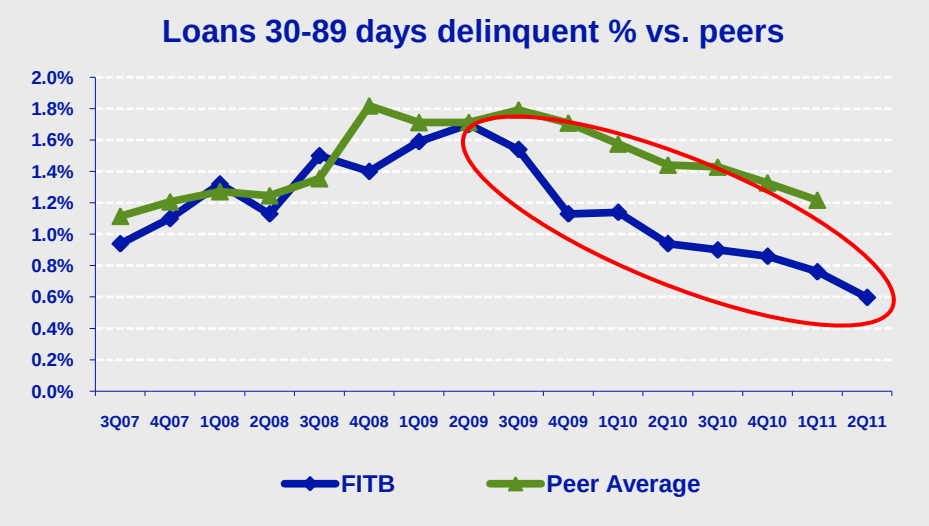
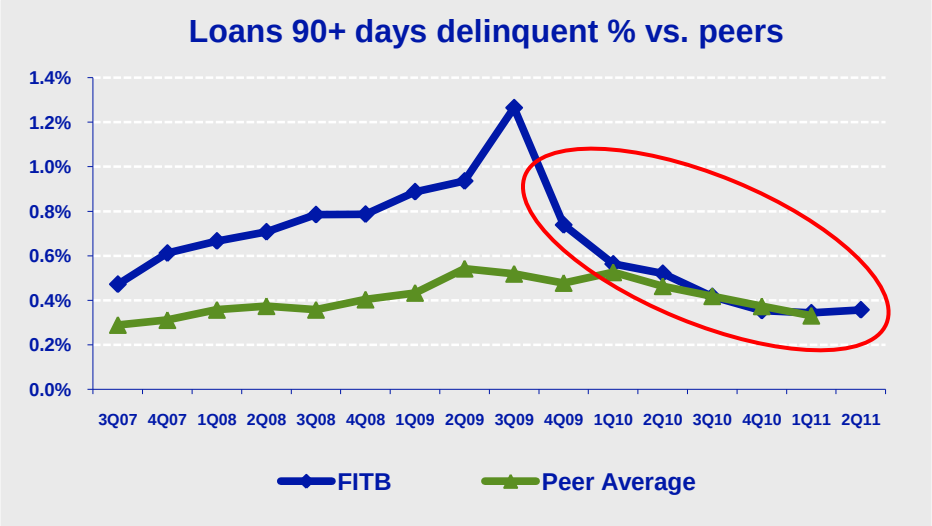
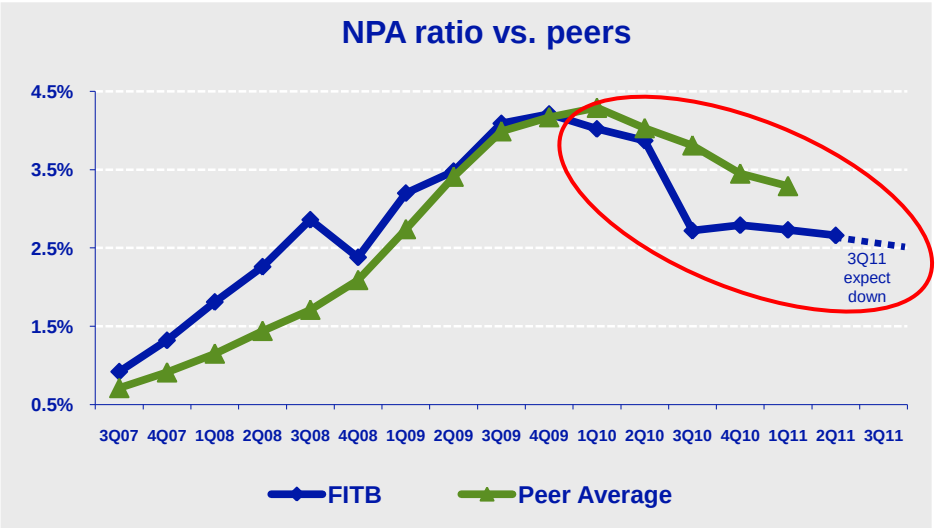
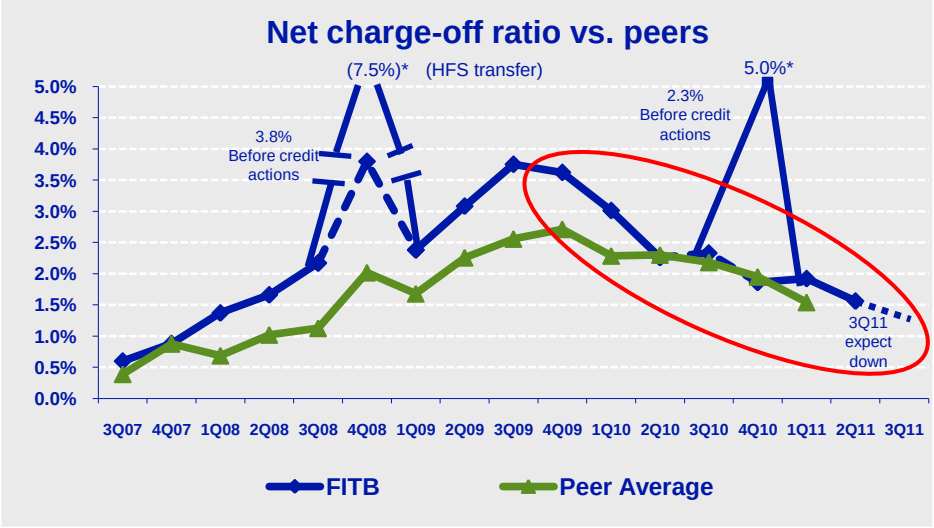
Strong relative credit trends









FITB credit metrics are now generally better than peers

Peer average includes: BBT, CMA, HBAN, KEY, MTB, PNC, RF, STI, USB, WFC, and ZION
Source: SNL Financial and company filings. NPA and NCO 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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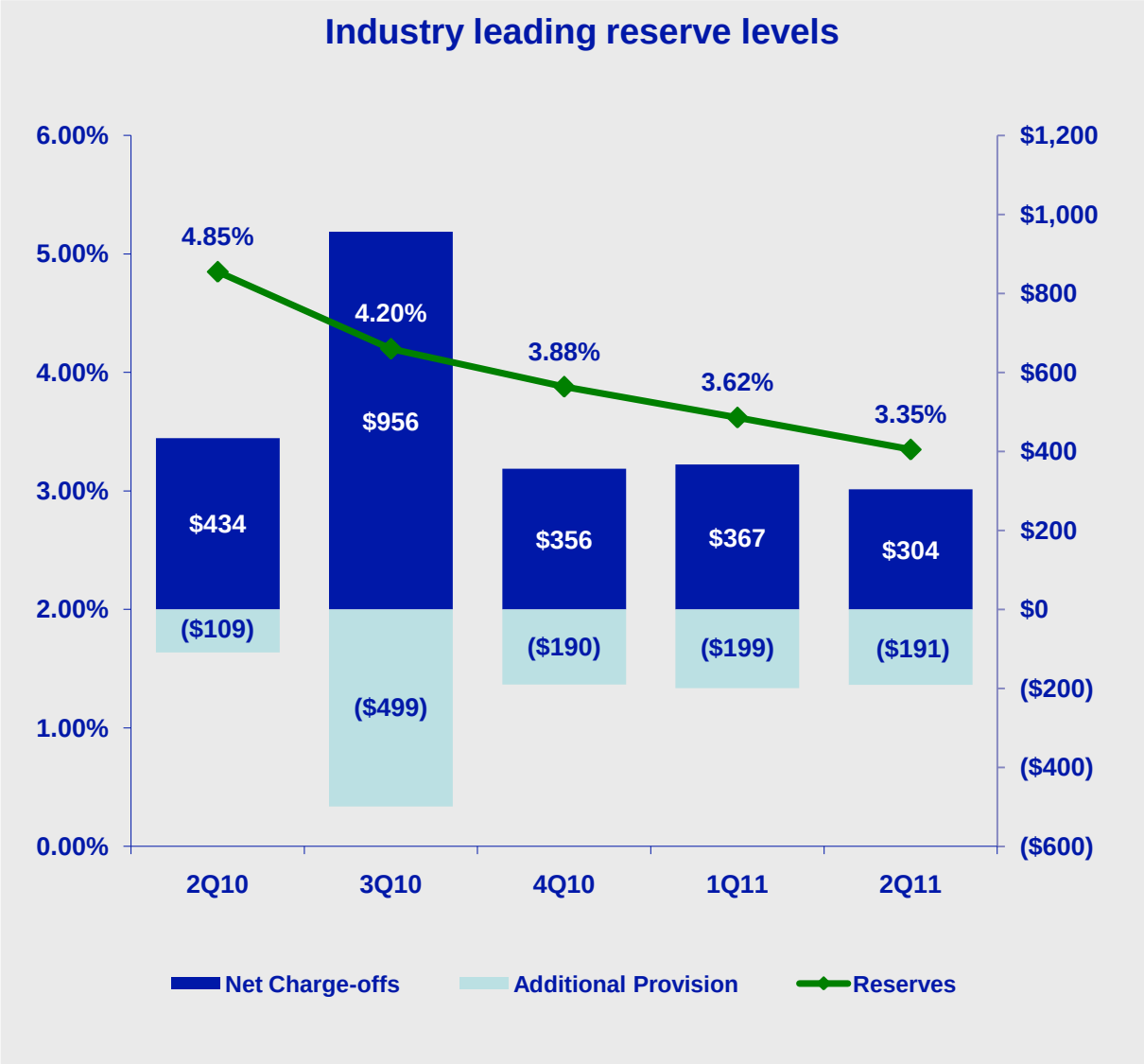
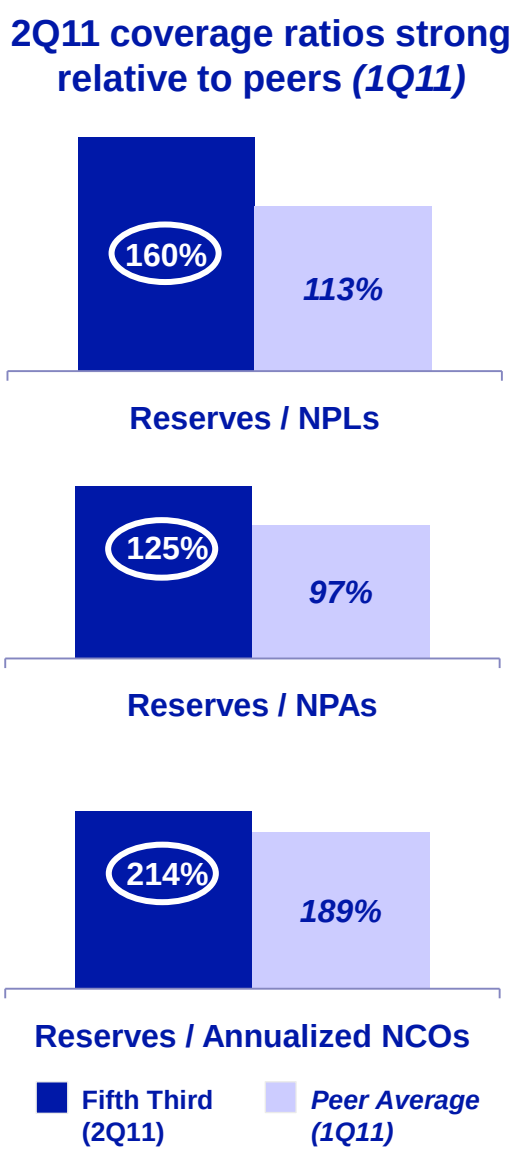
Strong reserve position





Peer average includes: BBT, CMA, HBAN, KEY, MTB, PNC, RF,STI, USB, WFC, and ZION
Source: SNL and company reports. NPAs / NPLs exclude held-for-sale portion for all banks as well as covered assets for BBT, USB, and ZION

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Well-positioned for the future

FIFTH THIRD BANK

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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Appendix

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Fifth Third: Outlook

Category	2Q11 Actual	3Q11 Outlook	2H11 Outlook
Balance Sheet:			
• Average loans & leases	$77.9 billion	Modest growth vs. 2Q11	Modest growth
• Average transaction deposits	$71.5 billion	Modest growth vs. 2Q11	Modest growth
Income Statement:			
• Net interest income*	$869 million	Up ~$20mm +/- vs. 2Q11	Up vs. 3Q11
• Net interest margin*	3.62%	Up ~5 bps vs. 2Q11	~3.70% in 4Q11
• Noninterest income	$656 million	~$600mm+	
• Noninterest expense	$901 million	Up ~$25mm vs. 2Q11	
• Pre-provision net revenue	$619 million	~$560-$570mm	Similar to 3Q11
• ROA	1.2%	~1.2%	
Asset Quality:			
• Net charge-offs	$304 million (1.56%^^)	Down ~$50mm	<1.25%^^ in 4Q11
• Loan loss allowance	$2.6 billion (3.35%)	Lower vs. 2Q11	
• Nonperforming assets^	$2.1 billion (2.66%)	Lower vs. 2Q11	
Capital Ratios#:			
• Tier I common equity	9.2%	Building	Building
• Tier I leverage	11.0%		
• Tier I capital	11.9%		
• Total risk-based capital	16.0%		

Outlook as of July 21, 2011

Please see cautionary statement for risk factors related to forward-looking statements.
** Presented on a fully-taxable equivalent basis.*
*** Noninterest income forecast includes impact of Durbin amendment starting in October 2011. Debit interchange estimated to be $30 million in Q4 2011 vs. $55 million in Q4 2010*
^ Ratio as a percent of loans excluding held-for-sale; allowance expectation assumes current expectation for credit and economic trends and is subject to review at quarter-end.
^^ Annualized net charge-offs as a percentage of average loans and leases
 # Current period regulatory capital data ratios are estimated

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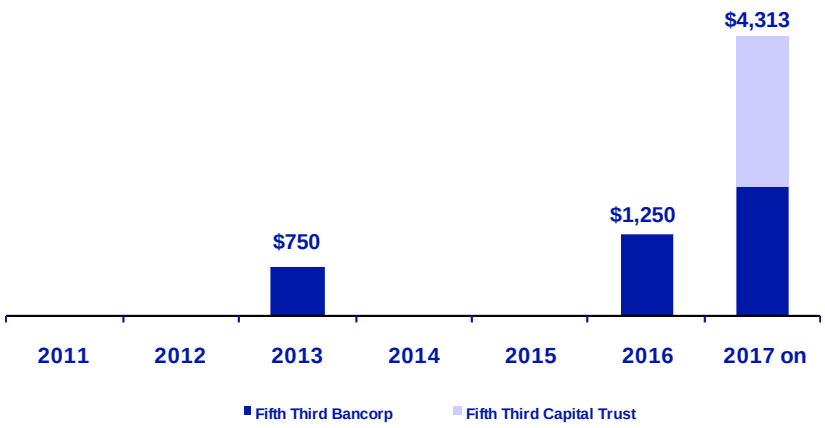
Strong liquidity profile

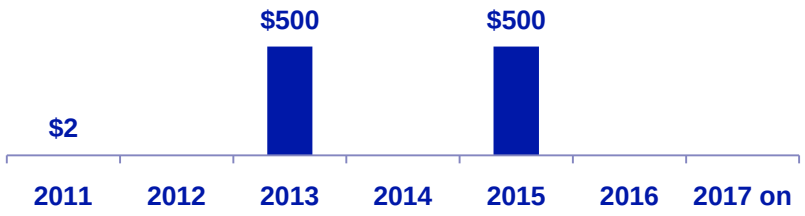
FIFTH THIRD BANK

Holding company unsecured debt maturities ($mm)



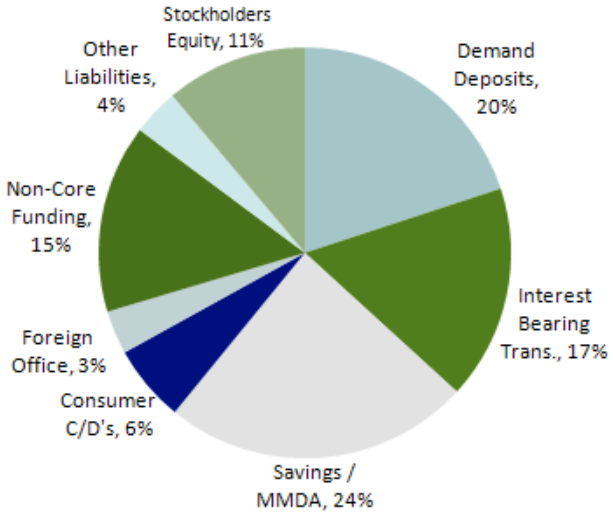
- Holding Company cash at 6/30/11: $1.3B
- Expected cash obligations over the next 12 months
  - $0 debt maturities
  - ~$221mm common dividends (at $0.06 dividend)
  - ~$35mm Series G preferred dividends
  - ~$450mm interest and other expenses
- Cash currently sufficient to satisfy all fixed obligations 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

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



- Retail Brokered CD maturities: $121mm in 2011; $42mm in 2012
- Readily available borrowing capacity at FHLB: $6.1B; Contingent borrowing capacity at the Fed: $20.8B
- FHLB borrowings $2.8B; 2Q avg core deposits $78B; equity $12B

Heavily core funded



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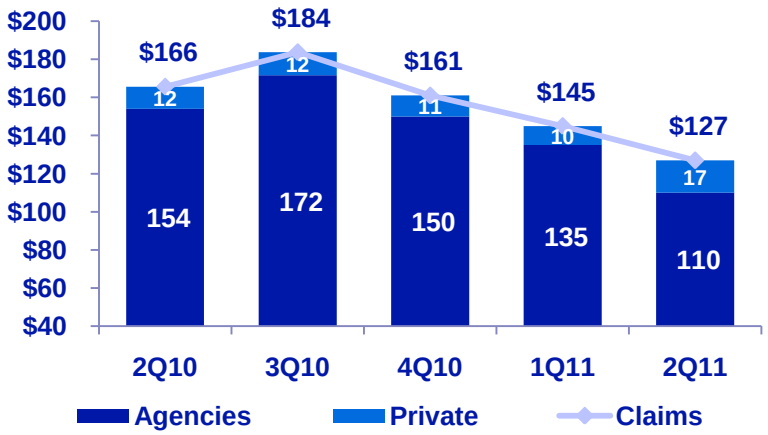
Mortgage repurchase overview

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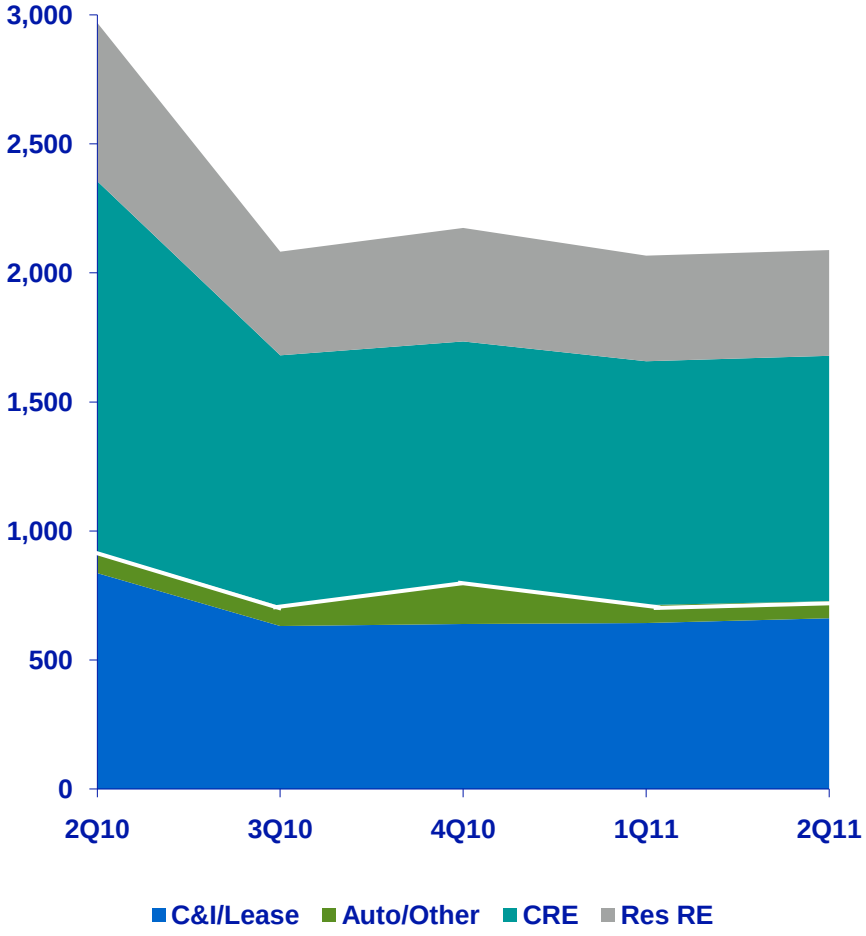
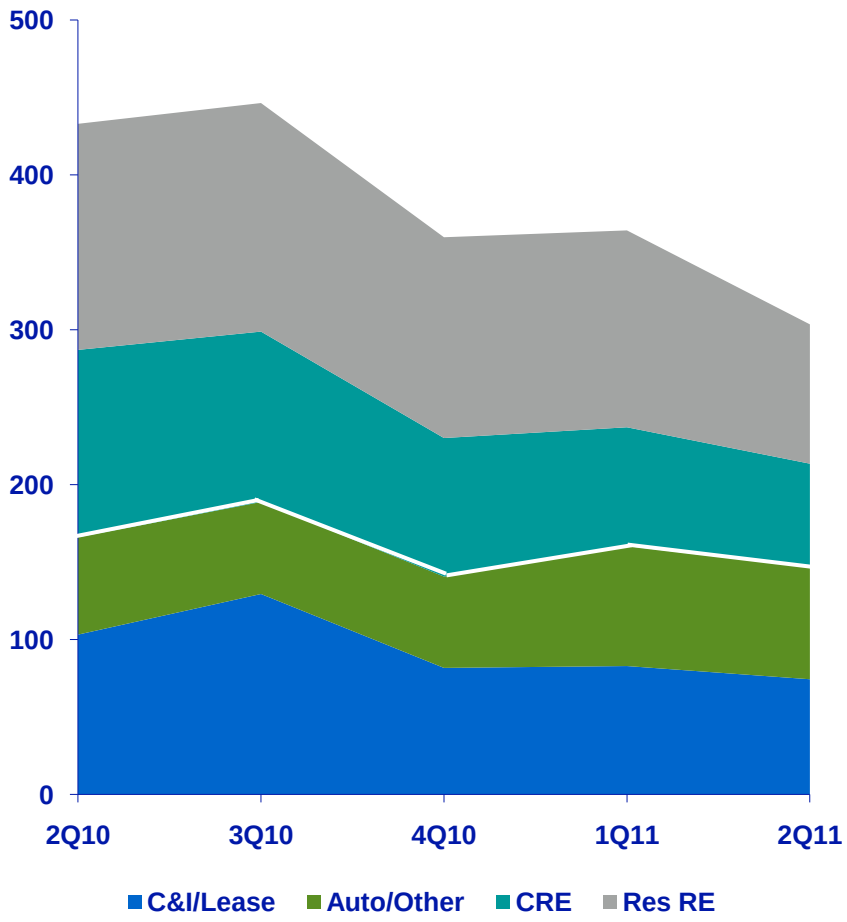
Non-performing assets and net charge-offs: Product view*

Total NPAs



Total NCOs



**NPAs exclude loans held-for-sale.*
3Q10 NCOs exclude $510mm loans sold of moved to held-for-sale in 3Q10

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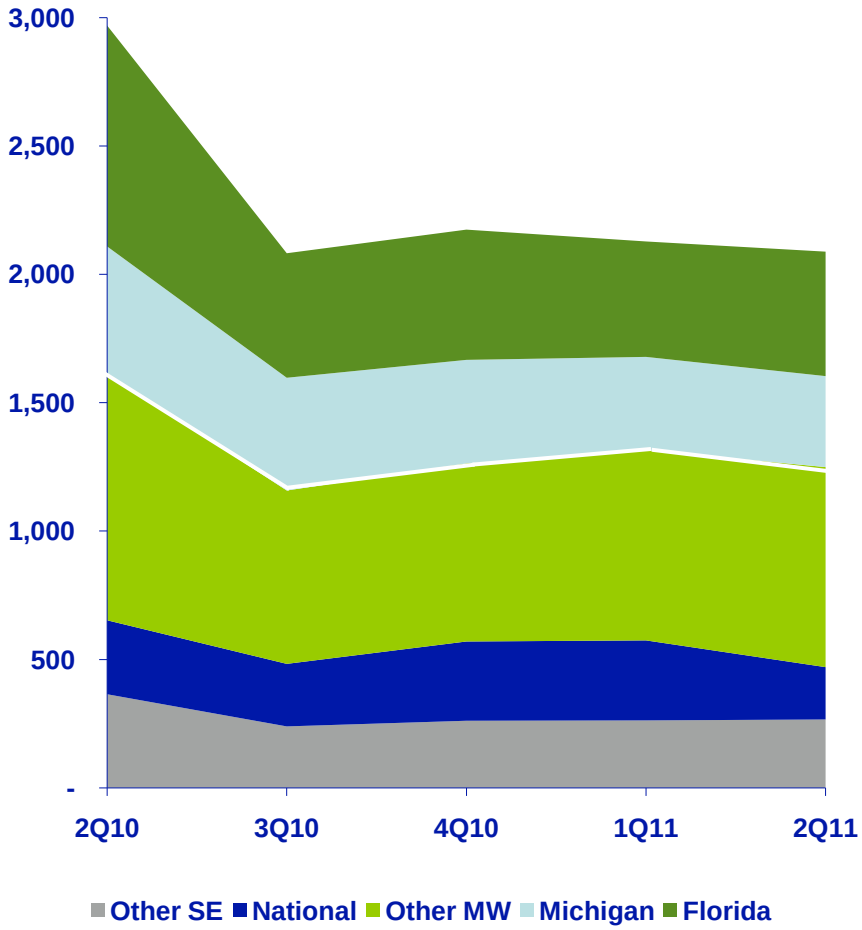
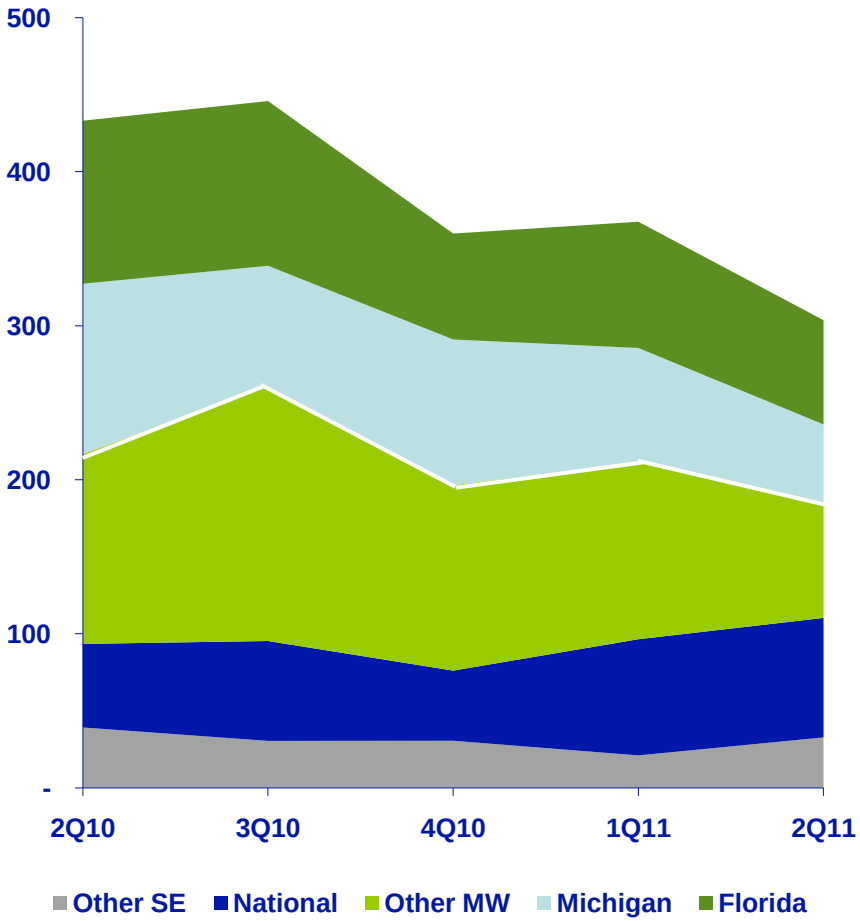
Non-performing assets and net charge-offs: Geographic view*

Total NPAs



Total NCOs



**NPAs exclude loans held-for-sale.*
3Q10 NCOs exclude $510mm loans sold of moved to held-for-sale in 3Q10

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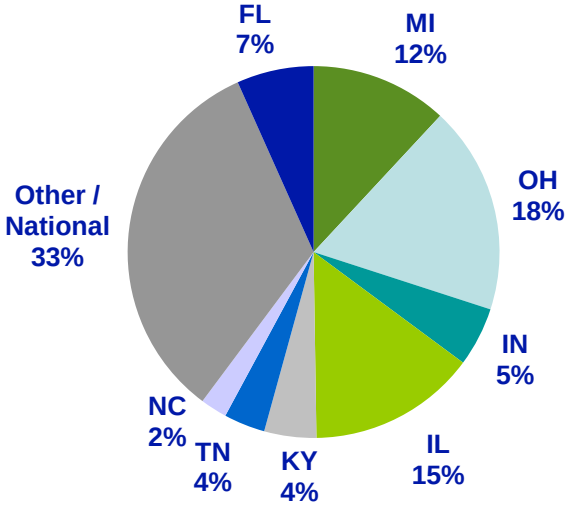
Commercial & industrial*

Credit trends

($ in millions)	2Q10	3Q10	4Q10	1Q11	2Q11
		C&I			
Balance	$26,008	$26,302	$27,191	$27,344	$28,099
90+ days delinquent	$49	$28	$16	$8	$7
as % of loans	0.19%	0.11%	0.06%	0.03%	0.02%
Avg Loans	$26,176	$26,344	$26,338	$27,331	$27,909
NPAs	$792	$594	$612	$620	$638
as % of loans	3.05%	2.26%	2.25%	2.27%	2.27%
Net charge-offs	$104	$237	$85	$83	$76
as % of loans	1.58%	3.57%	1.27%	1.22%	1.10%

3Q10 NCO Breakout	
Non-core:	$108
Core:	$129
Core NCO Rate:	1.94%

Loans by geography

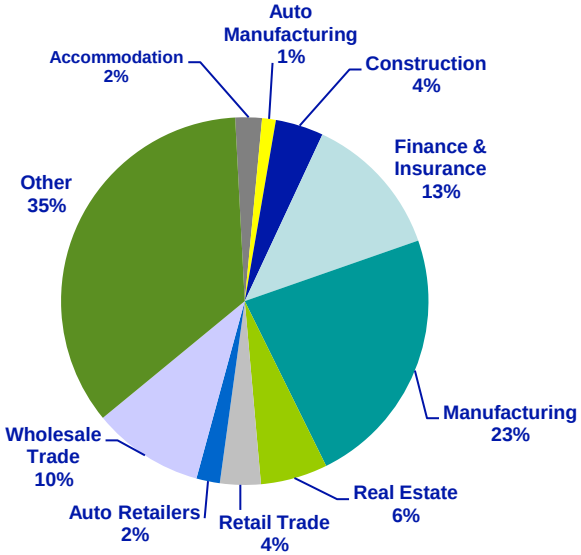


Comments

- **Commercial & Industrial loans represented 36% of total loans and 25% of net charge-offs**
- **21% of 2Q11 losses on loans to companies in real estate related industries**
  - **Loans to real estate related industries of $2.8B (10%); 2Q11 NCO ratio of 2.22%**
- **FL represented 6% of 2Q11 losses, 7% of loans; MI represented 20% of losses, 12% of loans**

** NPAs exclude loans held-for-sale.*
3Q10 includes losses on loans transferred to held-for-sale

Loans by industry



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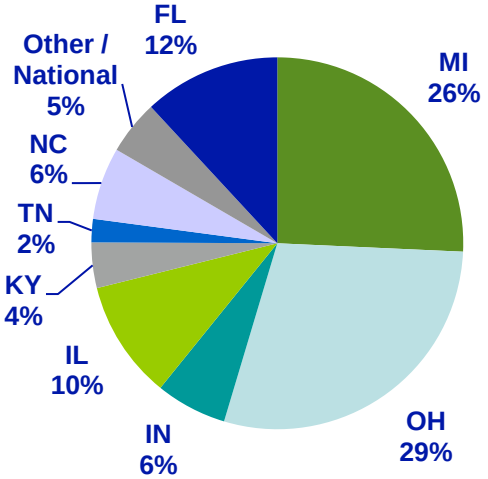
Commercial mortgage*

Credit trends

($ in millions)	Commercial mortgage 2Q10	3Q10	4Q10	1Q11	2Q11
Balance	$11,481	$10,985	$10,845	$10,510	$10,233
90+ days delinquent	$53	$29	$11	$8	$12
as % of loans	0.46%	0.26%	0.10%	0.08%	0.11%
Avg Loans	$11,659	$11,375	$10,985	$10,685	$10,394
NPAs	$956	$679	$679	$696	$710
as % of loans	8.33%	6.19%	6.26%	6.63%	6.94%
Net charge-offs	$78	$268	$79	$54	$47
as % of loans	2.68%	9.34%	2.86%	2.04%	1.83%

3Q10 NCO Breakout	
Non-core:	$202
Core:	$66
Core NCO Rate:	2.30%

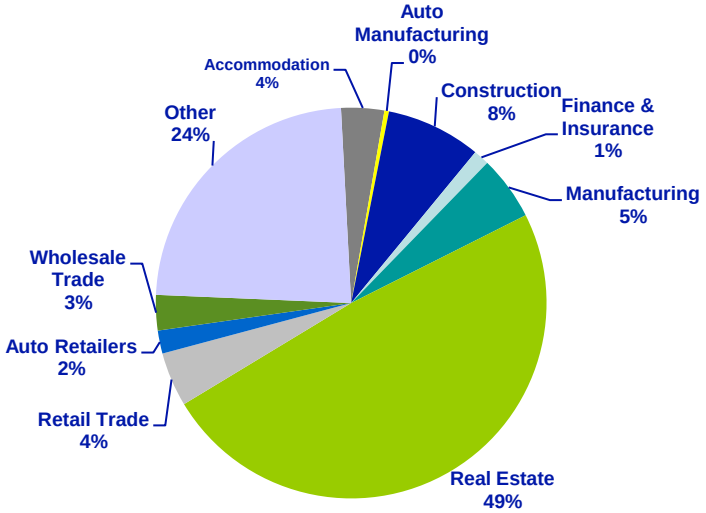
Loans by geography



Comments

- **Commercial mortgage loans represented 13% of total loans and 15% of net charge-offs**
- **Owner occupied 2Q11 NCO ratio of 1.1%, non-owner occupied 2Q11 NCO ratio of 2.6%**
- **Loans from FL/MI represented 38% of portfolio loans, 60% of portfolio losses in 2Q11**

Loans by industry



** NPAs exclude loans held-for-sale.*
3Q10 includes losses on loans transferred to held-for-sale

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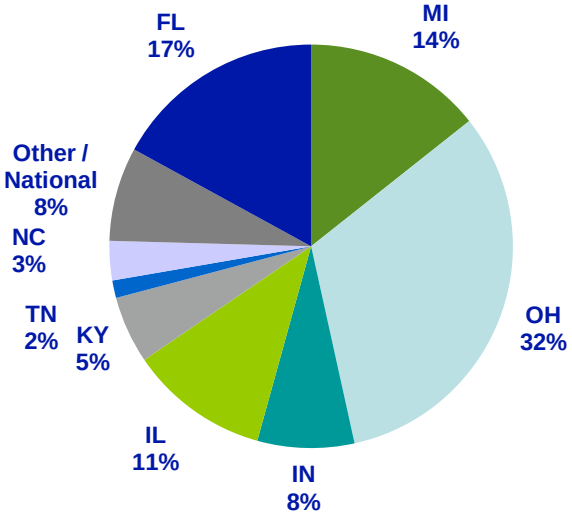
Commercial construction*

Credit trends

($ in millions)	Commercial construction 2Q10	3Q10	4Q10	1Q11	2Q11
Balance	$2,965	$2,349	$2,048	$1,980	$1,778
90+ days delinquent	$37	$5	$3	$23	$48
as % of loans	1.24%	0.21%	0.13%	1.16%	2.71%
Avg Loans	$3,160	$2,885	$2,171	$2,030	$1,918
NPAs	$482	$291	$259	$248	$240
as % of loans	16.26%	12.40%	12.65%	12.53%	13.52%
Net charge-offs	$43	$121	$10	$26	$20
as % of loans	5.46%	16.58%	1.88%	5.24%	4.09%

3Q10 NCO Breakout	
Non-core:	$77
Core:	$44
Core NCO Rate:	5.99%

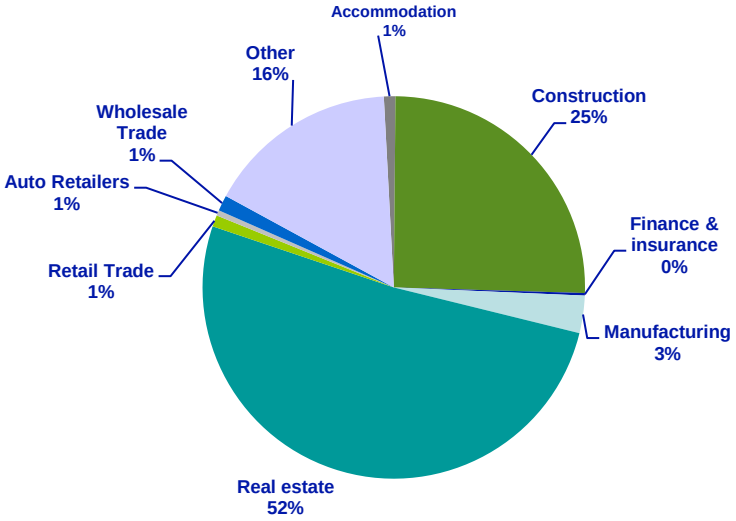
Loans by geography



Comments

- **Commercial construction loans represented 2% of total loans and 7% of net charge-offs**
- **Loans from FL/MI represented 31% of portfolio loans, 81% of portfolio losses in 2Q11**

Loans by industry



** NPAs exclude loans held-for-sale.*
3Q10 includes losses on loans transferred to held-for-sale

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Homebuilders/developers*
(included in previous slides)

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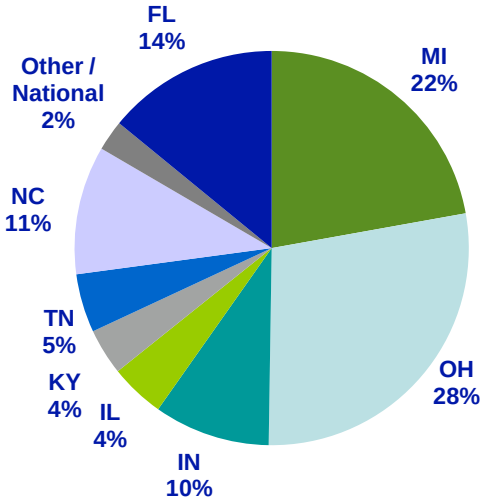
Credit trends

($ in millions)	Homebuilders/developers 2Q10	3Q10	4Q10	1Q11	2Q11
Balance	$1,207	$824	$699	$651	$597
90+ days delinquent	$12	$3	$1	$1	$1
as % of loans	1.03%	0.37%	0.12%	0.16%	0.19%
NPAs	$431	$280	$259	$249	$243
as % of loans	35.68%	33.97%	37.12%	38.30%	40.67%
Net charge-offs	$48	$127	$19	$22	$14
as % of loans	15.01%	48.74%	10.08%	13.04%	8.91%

3Q10 NCO Breakout	
Non-core:	$95
Core:	$32
Core NCO Rate:	12.25%

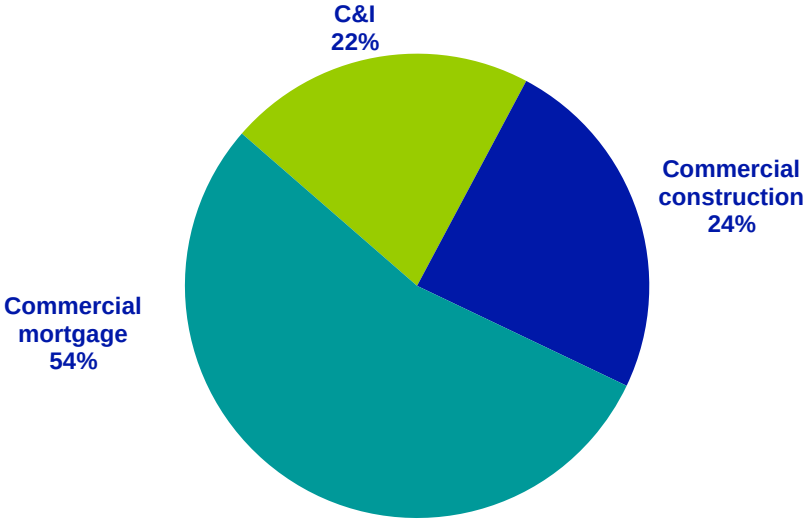
Loans by geography



Comments

- **Originations of builder/developer loans suspended in 2007**
- **Remaining portfolio balance of $597mm, down 82% from peak of $3.3B in 2Q08; represents approximately 1% of total loans and 1.4% of commercial loans**
- **$14mm of NCOs (51% commercial mortgage, 37% commercial construction, 12% C&I)**
- **$243mm of NPAs (66% commercial mortgage, 28% commercial construction, 7% C&I)**

Loans by industry



** NPAs exclude loans held-for-sale.*
3Q10 includes losses on loans transferred to held-for-sale

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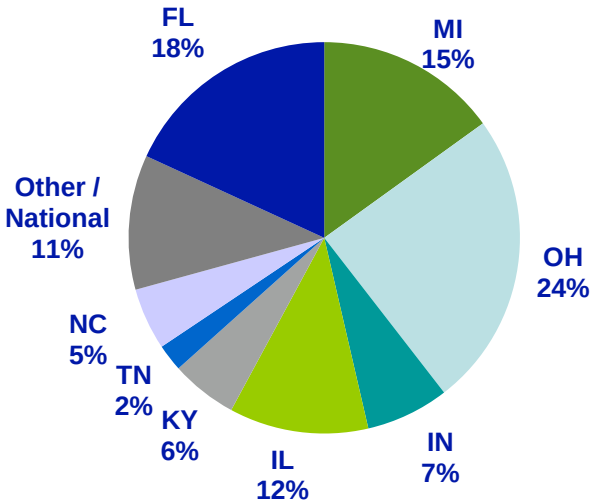
Residential mortgage

Credit trends

($ in millions)	Residential mortgage 2Q10	3Q10	4Q10	1Q11	2Q11
Balance	$7,707	$7,975	$8,956	$9,530	$9,849
90+ days delinquent	$107	$111	$100	$98	$87
as % of loans	1.38%	1.39%	1.12%	1.03%	0.88%
Avg Loans	$7,805	$7,837	$8,382	$9,282	$9,654
NPAs	$549	$328	$368	$338	$338
as % of loans	7.12%	4.11%	4.11%	3.55%	3.43%
Net charge-offs	$85	$204	$62	$65	$36
as % of loans	4.35%	10.37%	2.93%	2.82%	1.50%

3Q10 NCO Breakout	
Non-core:	$123
Core:	$81
Core NCO Rate:	4.10%

Loans by geography



Comments

- **Residential mortgage loans represented 13% of total loans and 12% of net charge-offs**
- **FL portfolio 18% of residential mortgage loans driving 55% of portfolio losses**

Portfolio details

- **1st liens: 100%; weighted average LTV: 74.6%**
- **Weighted average origination FICO: 745**
- **Origination FICO distribution: <660 8%; 660-689 6%; 690-719 10%; 720-749 14%; 750+ 47%; Other^ 15%**

  (note: loans <660 includes CRA loans and FHA/VA loans)
- **Origination LTV distribution: <=70 34%; 70.1-80 40%; 80.1-90 8%; 90.1-95 5%; >95 14%**
- **Vintage distribution: 2011 15%; 2010 25%; 2009 5%; 2008 8%; 2007 9%; 2006 9%; 2005 14%; 2004 and prior 15%**
- **% through broker: 15%; performance similar to direct**

^ Includes acquired loans where FICO at origination is not available
3Q10 includes losses on loans sold

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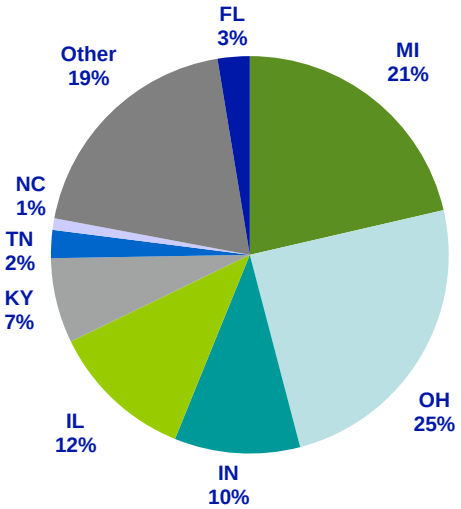
Home equity

Credit trends

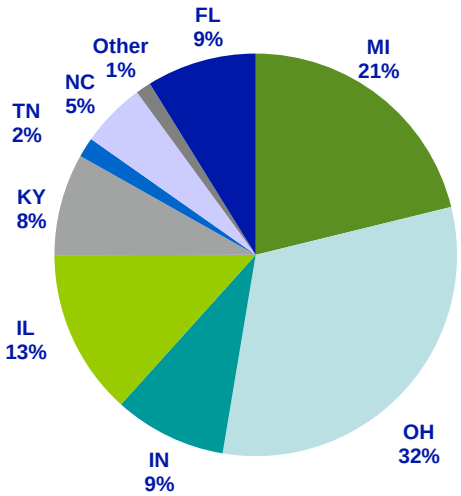
Home equity - brokered					
($ in millions)	2Q10	3Q10	4Q10	1Q11	2Q11
Balance	$1,838	$1,770	$1,698	$1,637	$1,586
90+ days delinquent	$29	$26	$25	$25	$23
as % of loans	1.57%	1.46%	1.46%	1.51%	1.46%
Net charge-offs	$24	$26	$25	$24	$20
as % of loans	5.29%	5.87%	5.74%	5.88%	4.95%

Home equity - direct					
($ in millions)	2Q10	3Q10	4Q10	1Q11	2Q11
Balance	$10,149	$10,004	$9,815	$9,585	$9,462
90+ days delinquent	$61	$61	$59	$59	$61
as % of loans	0.60%	0.61%	0.60%	0.62%	0.64%
Net charge-offs	$37	$40	$40	$39	$34
as % of loans	1.45%	1.57%	1.61%	1.64%	1.46%

Brokered loans by geography



Direct loans by geography



Comments

- **Home equity loans represented 14% of total loans and 18% of net charge-offs**
- **Approximately 14% of portfolio in broker product driving 36% total loss**
- **Approximately one third of Fifth Third 2nd liens are behind Fifth Third 1st liens**
- **2005/2006 vintages represent approximately 29% of portfolio; account for 52% of losses**
- **Aggressive home equity line management strategies in place**

Portfolio details

- **1st liens: 31%; 2nd liens: 69%**
- **Weighted average origination FICO: 749**
- **Origination FICO distribution^: <660 4%; 660-689 7%; 690-719 13%; 720-749 17%; 750+ 50%; Other 9%**
- **Average CLTV: 74%; Origination CLTV distribution: <=70 39%; 70.1-80 22%; 80.1-90 18%; 90.1-95 7%; >95 14%**
- **Vintage distribution: 2011 1%; 2010 3%; 2009 4%; 2008 11%; 2007 11%; 2006 15%; 2005 14%; 2004 and prior 40%**
- **% through broker channels: 14% WA FICO: 735 brokered, 752 direct; WA CLTV: 88% brokered; 72% direct**

Note: Brokered and direct home equity net charge-off ratios are calculated based on end of period loan balances

^ Includes acquired loans where FICO at origination is not available

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Florida market*

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

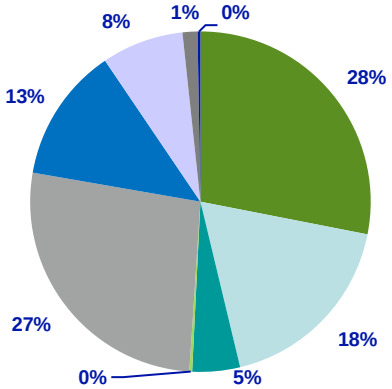
Florida						
	Loans ($B)	% of FITB	NPAs ($M)	% of FITB	NCOs ($M)	% of FITB
Commercial loans	1.9	7%	73	11%	5	6%
Commercial mortgage	1.2	12%	144	20%	15	32%
Commercial construction	0.3	17%	106	44%	15	79%
Commercial lease	0.0	1%	-	0%	-	0%
Commercial	3.4	8%	324	20%	35	25%
Mortgage	1.8	18%	147	43%	21	58%
Home equity	0.9	8%	9	13%	8	14%
Auto	0.5	5%	1	8%	1	12%
Credit card	0.1	5%	3	7%	2	8%
Other consumer	0.0	4%	0	1%	0	1%
Consumer	3.3	9%	161	34%	32	20%
Total	6.7	9%	485	23%	68	22%

Weak commercial real estate market

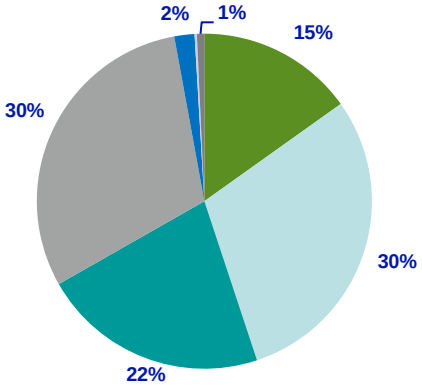
Losses due to significant declines in valuations

Valuations; relatively small home equity portfolio

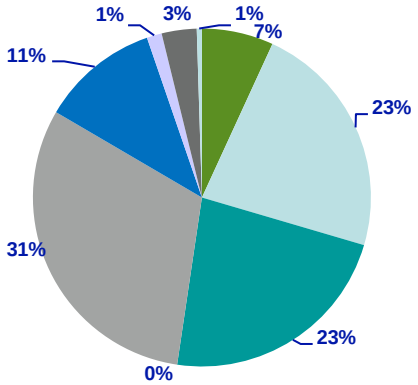
Total Loans



NPAs



NCOs



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

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

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Michigan market*

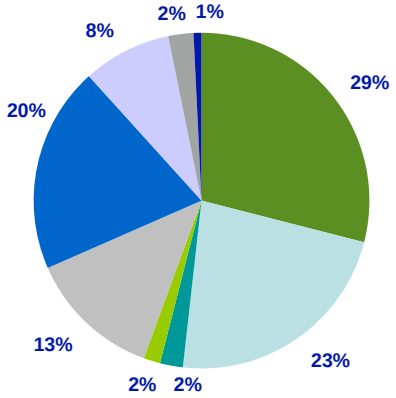
Deterioration in home price values coupled with weak economy impacting credit trends due to frequency of defaults and severity

Michigan	Loans ($B)	% of FITB	NPAs ($M)	% of FITB	NCOs ($M)	% of FITB
Commercial loans	3.3	12%	121	19%	15	20%
Commercial mortgage	2.6	26%	141	20%	13	28%
Commercial construction	0.3	14%	27	11%	0	2%
Commercial lease	0.2	6%	7	30%	(0)	0%
Commercial	6.4	15%	296	18%	29	20%
Mortgage	1.5	15%	37	11%	4	10%
Home equity	2.3	21%	10	14%	13	23%
Auto	1.0	9%	2	15%	1	14%
Credit card	0.3	15%	10	19%	4	15%
Other consumer	0.1	19%	0	0%	0	1%
Consumer	5.1	15%	59	12%	22	13%
Total	11.6	15%	354	17%	51	17%

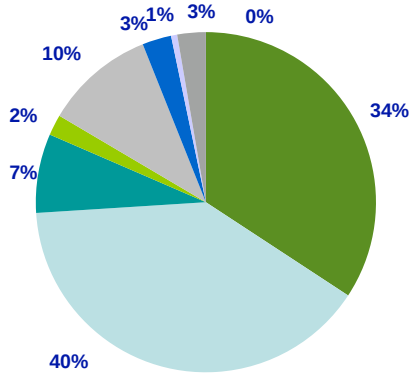
Economic weakness impact on commercial real estate market

Negative impact from housing valuations, economy, unemployment

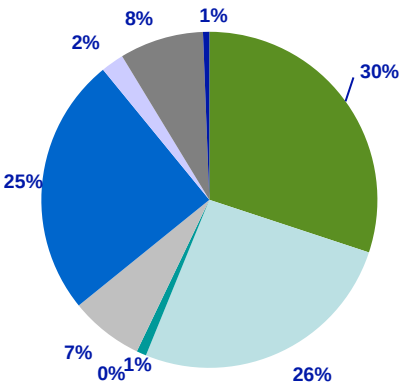
Total Loans



NPAs



NCOs



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