Exhibit 99.2



2Q10 Earnings Conference Call

July 22, 2010

Please refer to earnings release dated July 22, 2010 for further information.

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Cautionary statement

This report may contain statements that we believe are "forward-looking statements" within the meaning of Section 27A of the Securities Act of 1933, as amended, and Rule 175 promulgated thereunder, and Section 21E of the Securities Exchange Act of 1934, as amended, and Rule 3b-6 promulgated thereunder. These statements relate to our financial condition, results of operations, plans, objectives, future performance or business. They usually can be identified by the use of forward-looking language such as "will likely result," "may," "are expected to," "is anticipated," "estimate," "forecast," "projected," "intends to," or may include other similar words or phrases such as "believes," "plans," "trend," "objective," "continue," "remain," or similar expressions, or future or conditional verbs such as "will," "would," "should," "could," "might," "can," or similar verbs. You should not place undue reliance on these statements, as they are subject to risks and uncertainties, including but not limited to the risk factors set forth in our most recent Annual Report on Form 10-K and our most recent quarterly report on Form 10-Q. When considering these forward-looking statements, you should keep in mind these risks and uncertainties, as well as any cautionary statements we may make. Moreover, you should treat these statements as speaking only as of the date they are made and based only on information then actually known to us.

There are a number of important factors that could cause future results to differ materially from historical performance and these forward-looking statements. Factors that might cause such a difference include, but are not limited to: (1) general economic conditions and weakening in the economy, specifically the real estate market, either nationally or in the states in which Fifth Third, one or more acquired entities and/or the combined company do business, are less favorable than expected; (2) deteriorating credit quality; (3) political developments, wars or other hostilities may disrupt or increase volatility in securities markets or other economic conditions; (4) changes in the interest rate environment reduce interest margins; (5) prepayment speeds, loan origination and sale volumes, charge-offs and loan loss provisions; (6) Fifth Third's ability to maintain required capital levels and adequate sources of funding and liquidity; (7) maintaining capital requirements may limit Fifth Third's operations and potential growth; (8) changes and trends in capital markets; (9) problems encountered by larger or similar financial institutions may adversely affect the banking industry and/or Fifth Third (10) competitive pressures among depository institutions increase significantly; (11) effects of critical accounting policies and judgments; (12) changes in accounting policies or procedures as may be required by the Financial Accounting Standards Board (FASB) or other regulatory agencies; (13) legislative or regulatory changes or actions, or significant litigation, adversely affect Fifth Third, one or more acquired entities and/or the combined company or the businesses in which Fifth Third, one or more acquired entities and/or the combined company are engaged; (14) ability to maintain favorable ratings from rating agencies; (15) fluctuation of Fifth Third's stock price; (16) ability to attract and retain key personnel; (17) ability to receive dividends from its subsidiaries; (18) potentially dilutive effect of future acquisitions on current shareholders' ownership of Fifth Third; (19) effects of accounting or financial results of one or more acquired entities; (20) difficulties in separating Fifth Third Processing Solutions from Fifth Third; (21) loss of income from any sale or potential sale of businesses that could have an adverse effect on Fifth Third's earnings and future growth; (22) ability to secure confidential information through the use of computer systems and telecommunications networks; and (23) the impact of reputational risk created by these developments on such matters as business generation and retention, funding and liquidity.

You should refer to our periodic and current reports filed with the Securities and Exchange Commission, or "SEC," for further information on other factors, which could cause actual results to be significantly different from those expressed or implied by these forward-looking statements.

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2Q10 in review

Strong operating trends

- Net income of $192 million versus 1Q10 net loss of $10 million
- Pre-provision net revenue of $567 million consistent with 1Q10
- Average core deposits up $582 million, or 1% sequentially
  - Average transaction deposits up $1.3 billion, or 2% sequentially
- Strong capital ratios:
  - Tier 1 common 7.22%
  - Leverage ratio 12.21%
  - Tier 1 ratio 13.75%
  - Total capital ratio 18.11%
- Extended $20 billion of new and renewed credit

Significant improvements in credit

- Net charge-offs declined 25% sequentially (lowest level since 2Q08)
- Nonperforming assets declined 5% and nonperforming loans declined 8% sequentially (lowest levels since the first half of 2009)
  - Total delinquencies declined 17% sequentially (lowest level since 2Q07)
- Loan loss allowance of 4.85%, 146% of nonperforming loans and leases and more than two times annualized 2Q10 net charge-offs
- Realized credit losses have been significantly below SCAP scenarios

Actions driving progress

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

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Financial summary

($ in millions)	Actual 2Q09	Actual 1Q10	Actual 2Q10	Seq. Δ $	Seq. Δ %	YOY Δ $	YOY Δ %
Average Balances							
Commercial loans	$48,674	$45,169	$44,331	($838)	(2%)	($4,343)	(9%)
Consumer loans	32,899	33,212	32,642	(570)	(2%)	(257)	(1%)
Total loans & leases (excluding held-for-sale)	**$81,573**	**$78,381**	**$76,973**	**(1,408)**	**(2%)**	**(4,600)**	**(6%)**
Core deposits	**$68,727**	**$76,262**	**$76,844**	**$582**	**1%**	**$8,117**	**12%**
Income Statement Data							
Net interest income (taxable equivalent)	$836	$901	$887	($14)	(2%)	$51	6%
Provision for loan and lease losses	1,041	590	325	(265)	(45%)	(716)	(69%)
Total noninterest income	2,583	627	620	(7)	(1%)	(1,963)	(76%)
Total noninterest expense	1,021	956	935	(21)	(2%)	(86)	(8%)
Net Income (loss)	**$882**	**($10)**	**$192**	**$202**	**NM**	**($690)**	**(78%)**
Diluted earnings after preferred dividends	**$856**	**($72)**	**$130**	**$202**	**NM**	**($726)**	**(85%)**
Pre-provision net revenue*	**$2,393**	**$568**	**$567**	**($1)**	**-**	**($1,826)**	**(76%)**
Earnings per share, basic	**$1.35**	**($0.09)**	**$0.16**	**$0.25**	**NM**	**($1.19)**	**(88%)**
Earnings per share, diluted	**$1.15**	**($0.09)**	**$0.16**	**$0.25**	**NM**	**($0.99)**	**(86%)**
Net charge-off ratio	**3.08%**	**3.01%**	**2.26%**	**(75bps)**	**(25%)**	**(82bps)**	**(27%)**
Net interest margin	**3.26%**	**3.63%**	**3.57%**	**(6bps)**	**(2%)**	**31bps**	**10%**

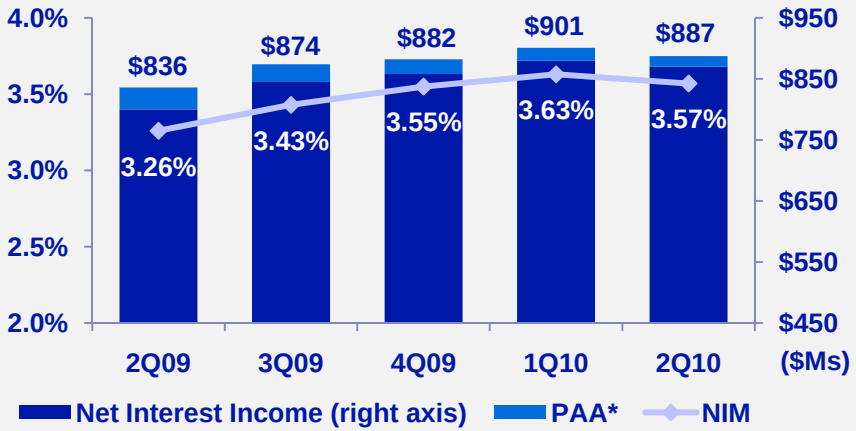
- **2Q10 earnings per share of $0.16 driven by strong core performance and improving credit trends**
  - **Pre-provision net revenue* of $567M consistent with prior quarter**
  - **2Q10 net charge-offs of $434M versus $582M in 1Q10; 2Q10 net charge-off ratio of 2.26%, down 75 bps sequentially**
- **Sequential declines in net interest income and net interest margin impacted by difficult environment for asset generation**
  - **Average core deposits grew 1% compared with the prior quarter and 12% versus 2Q09**
- **Fee income $620M; $38M decline in mortgage banking net revenue otherwise offset by other strong fee income performance**
- **FTPS gain of $1.8B in 2Q09 noninterest income results**

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

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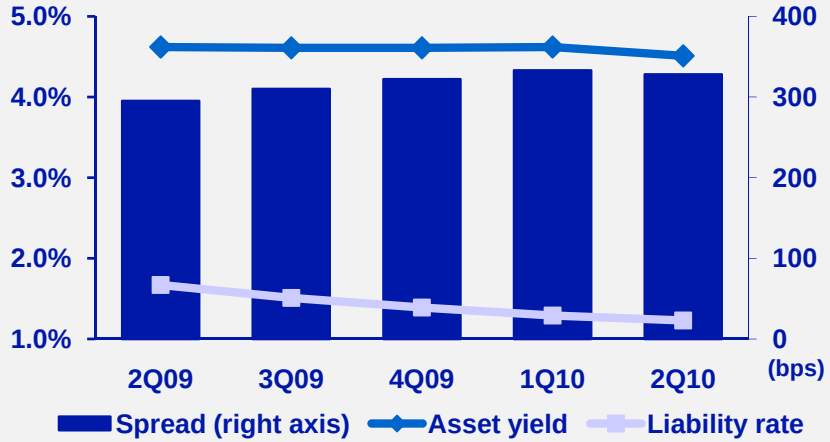
Net interest income

NII and NIM (FTE)



- Sequential trends in net interest income and net interest margin (FTE) reflect weak loan demand and impact of excess liquidity held in cash equivalents
  - NII down $14 million, or 2%, sequentially and up $51 million, or 6%, year-over-year
  - NIM down 6 bps sequentially and up 31 bps year-over-year
- Expect improved NII and NIM in 2H10 from CD maturities, better loan spreads, and public funds deposit runoff

Yields and rates

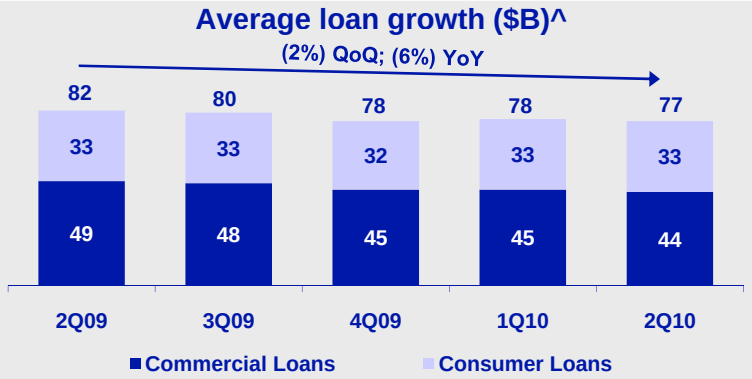


- Yield on interest-earning assets down 11 bps sequentially and year-over-year
  - Average loan and lease yield down 1 bp sequentially and up 15 bps versus prior year
- Cost of interest-bearing liabilities down 6 bps sequentially and 44 bps versus prior year

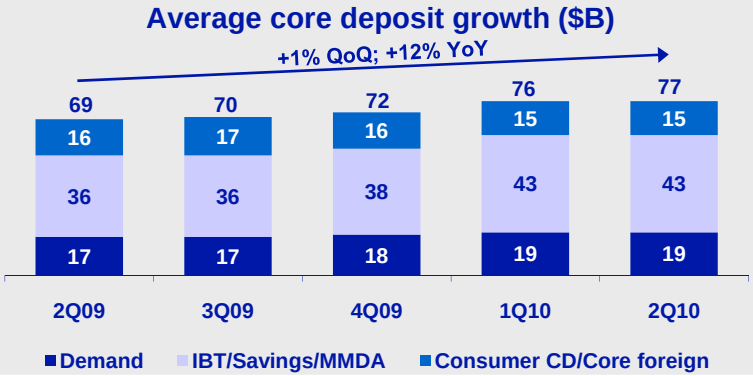
** Represents purchase accounting adjustments included in net interest income.*

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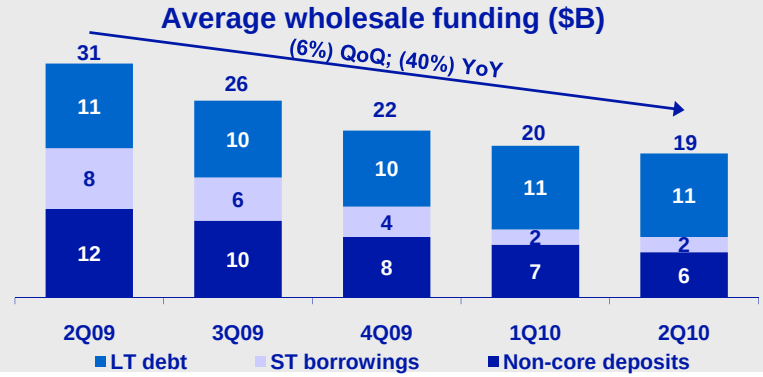
Balance sheet:
Continued growth in core funding



- Extended $20B of new and renewed credit in 2Q10
- CRE loans down 4% sequentially and 14% from the previous year
- C&I loans were flat sequentially and down 7% from the previous year largely due to lower line utilization and soft demand
- Consumer loans down 2% sequentially and 1% from the previous year
- Warehoused residential mortgage loans held-for-sale were $2.0 billion at quarter end



- Core deposit to loan ratio of 100%, up from 84% in 2Q09
- Everyday Great Rates strategy continues to drive core deposit growth
  - DDAs up 3% sequentially and 16% year-over-year
  - Retail transaction deposits up 5% sequentially and 12% from the previous year, driven by growth in savings, interest checking, and demand deposit balances
  - Commercial transaction deposits down 2% sequentially and up 41% from the previous year



- Reduced wholesale funding by $1.2 billion sequentially and $12.4 billion from the previous year
  - Non-core deposits down 10% sequentially and 45% from the previous year
  - Short term borrowings up 4% sequentially and down 80% from the previous year
  - Long-term debt down 5% sequentially and 2% from the previous year

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

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Stable income in difficult environment

Noninterest income

($ in millions)	Actual 2Q09	Actual 1Q10	Actual 2Q10	Seq. Δ $	Seq. Δ %	YOY Δ $	YOY Δ %
Service charges on deposits	$162	$142	$149	$7	5%	($13)	(8%)
Corporate banking revenue	93	81	93	12	14%	-	-
Mortgage banking revenue	147	152	114	(38)	(25%)	(33)	(23%)
Investment advisory services	79	91	87	(4)	(4%)	8	10%
Card and processing revenue	243	73	84	11	15%	(159)	(65%)
Gain on sale of processing business	1,764	-	-	-	NM	(1,764)	(100%)
Other noninterest income	49	74	85	11	15%	36	75%
Securities gain (losses), net	5	14	8	(6)	(43%)	3	60%
Securities gains, net - non-qualifying hedges on MSRs	41	-	-	-	NM	(41)	(100%)
Noninterest income	**$2,583**	**$627**	**$620**	**($7)**	**(1%)**	**($1,963)**	**(76%)**

- **Noninterest income of $620M declined $7M, or 1%, compared with 1Q10, impacted by lower mortgage banking net revenue and credit-related costs**
  - **Sequential strength in card and processing revenue (+15%), corporate banking revenue (+14%), and deposit service charges (+5%)**
- **Year-over-year decline driven by $1.8B gain from the completion of the processing business sale in 2Q09**
- **OREO write-downs, negative fair value adjustments, and gains/losses on loan sales recorded in other noninterest income continue to negatively impact noninterest income:**

($ in millions)	Actual 2Q09	Actual 1Q10	Actual 2Q10
Gain / (loss) on sale of loans	$11	$25	$6
Commercial loans HFS FV adjustment	(6)	(9)	(7)
Gain / (loss) on sale of OREO properties	(13)	(16)	(13)
Total credit-related revenue	**($8)**	**($1)**	**($14)**

Note: Numbers may not sum due to rounding

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Well-controlled expenses

Noninterest expense

($ in millions)	Actual 2Q09	Actual 1Q10	Actual 2Q10	Seq. Δ $	Seq. Δ %	YOY Δ $	YOY Δ %
Salaries, wages and incentives	$346	$329	$356	$27	8%	$10	3%
Employee benefits	75	86	73	(13)	(15%)	(2)	(3%)
Net occupancy expense	79	76	73	(3)	(4%)	(6)	(8%)
Technology and communications	45	45	45	-	-	-	(1%)
Equipment expense	31	30	31	1	3%	-	-
Card and processing expense	75	25	31	6	28%	(44)	(58%)
Other noninterest expense	370	365	326	(39)	(11%)	(44)	(12%)
Noninterest expense	**$1,021**	**$956**	**$935**	**($21)**	**(2%)**	**($86)**	**(8%)**

- **Noninterest expense of $935M declined $21M, or 2%, compared with 1Q10, impacted by lower credit-related costs**
  - **Growth in salaries, wages, and incentives due to higher levels of production and investment in sales force expansion**
- **Year-over-year decline driven by lower payments processing expense related to the processing business sale in 2Q09**
- **Improvement in problem asset work-out expenses recorded in other noninterest expense due to lower repurchase expenses:**

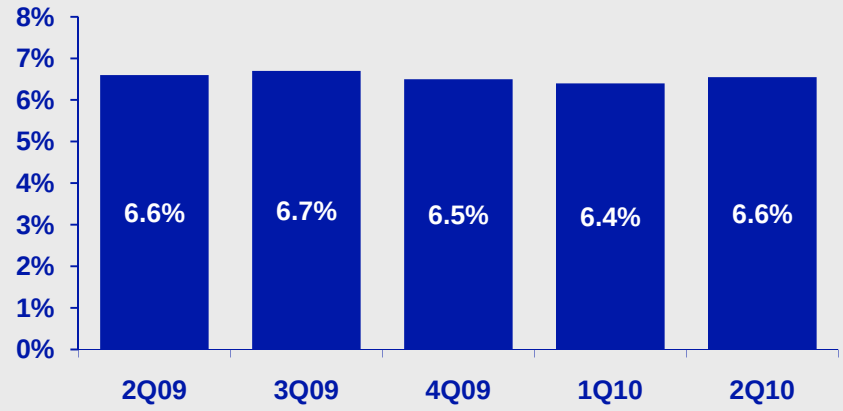
($ in millions)	Actual 2Q09	Actual 1Q10	Actual 2Q10
Make whole losses & recourse reserve	$10	$39	$18
Provision for unfunded commitments	9	9	(6)
Derivative valuation adjustments	2	8	9
OREO expense	4	6	7
Other work-out related expenses	32	29	26
Total credit-related operating expenses	**$57**	**$91**	**$55**

Note: Numbers may not sum due to rounding

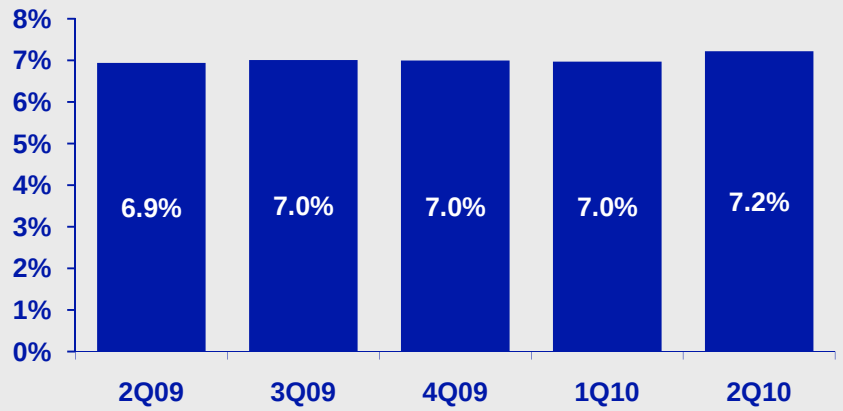
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Strong capital position

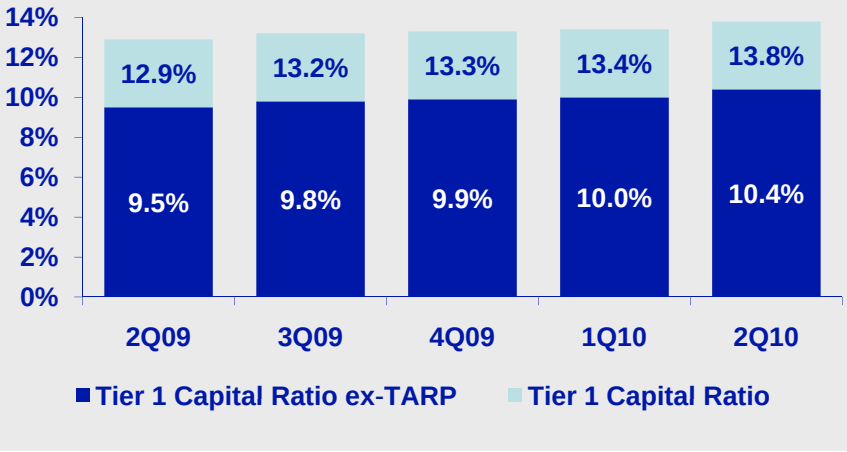
Tangible common equity ratio^



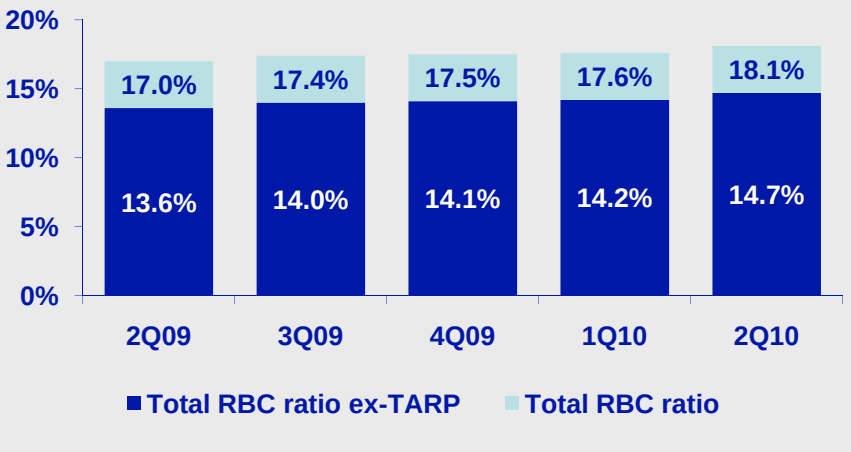
Tier I common equity



Tier I capital ratio



Total risk-based capital ratio



Capital ratios remained strong during the quarter and increased from prior quarter and prior year.

^ Tangible common equity ratio excludes unrealized securities gains/losses after-tax.

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

	Scope of activity	Potential impact**
Debit Interchange (Durbin Amendment)	• LTM^ debit interchange revenue of $190M • LTM debit interchange $ volume: $15B – Signature $11.6B, PIN $3.4B • LTM debit interchange transaction volume: 412M – Signature 328M, PIN 84M	• Will not know what “reasonable” and “proportional” mean until after Fed study • Each 10 bps reduction in overall interchange rates would represent ~$15M revenue impact annually, before effect of mitigation • Additional follow-on effects on industry debit card payments business could result from changes
TRUPs exclusion (Collins Amendment)	• 280 bps of non-common Tier 1 capital in capital structure	• >300 bps of non-common Tier 1 currently – Potentially more than may be needed post-Basel III • 3-year transition period begins 2013 • Will manage capital structure to desired composition
Volcker Rule / Derivatives	• Vast majority of derivatives activities are exempted (FITB generally not a market maker) • Any proprietary trading de minimis • “P/E” fund investments <$100M (<1% of Tier 1 capital)	• Expect minimal financial impact from loss of existing revenue • Potentially higher compliance costs despite small levels of non-exempt activities
Deposit Insurance	• Current assessed base (Deposits): $80B • Proposed assessed base (Assets-TE): $97B • FITB percentage share of new industry assessment base lower than its percentage share of old base (due to lower reliance on wholesale funding)	• Don’t know assessment rates on new base • DIF reserve target increase to 1.35% from 1.15% – May be achieved from banks >$50B through higher annual assessments or longer period of elevated assessments
Reg. E	• Requires customers to “opt-in” to allow non-recurring electronic overdrafts (e.g. debit, ATM) from accounts	• Estimated ~$20M per quarter ($80M annualized) reduction to deposit service charges, before effect of mitigation

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

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

^ LTM = last twelve months

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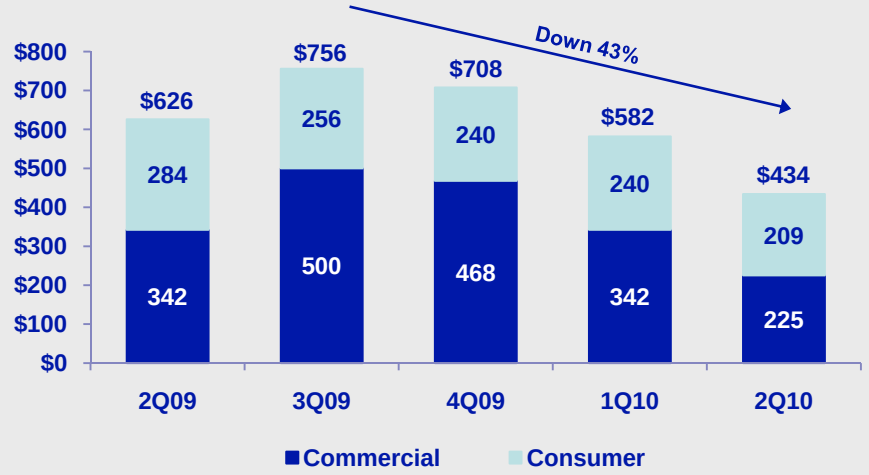
Fifth Third – Traditional Banking Model

- Fifth Third's business model is not oriented toward capital markets activities, trading, or other systemic or interconnected risks
  - $100B in assets, primarily core funded rather than wholesale; <1% U.S. banking assets
- Volcker Rule and derivatives legislation should have minimal effect on revenues and activities
  - Didn't/don't originate/sell CDOs
  - Didn't/don't originate/sell subprime mortgages or Option ARMs
  - De minimis market making in derivatives
  - De minimis proprietary trading
  - Small private equity portfolio <$100M (holding company subsidiary)
  - Fifth Third loss in Lehman bankruptcy should be less than $2 million (interconnectedness)
  - Daily VaR less than $500 thousand
- Business model largely that of pre-Gramm-Leach-Bliley Act banking company

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Broad-based improvement in charge-off trends

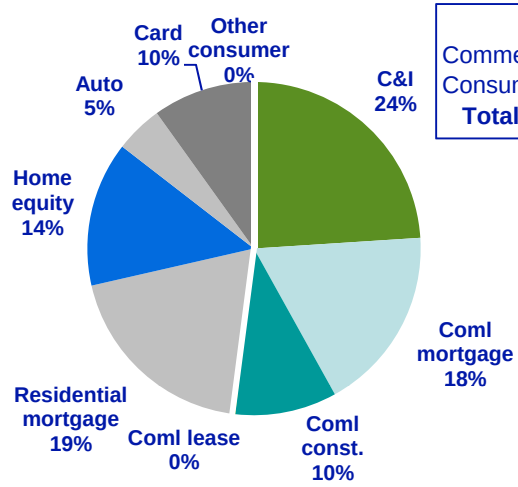
Net charge-offs ($M)



Significant decline in charge-offs across both portfolios

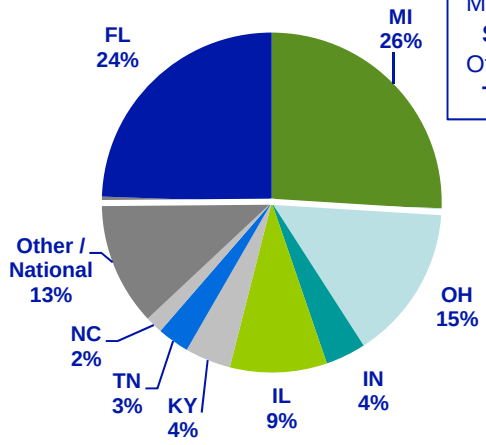
($ in millions)	Actual 2Q09	1Q10	2Q10	Seq. Δ $	Seq. Δ %	YOY Δ $	YOY Δ %
C&I	$177	$161	$104	($57)	(35%)	($73)	(41%)
Commercial mortgage	85	99	78	($21)	(21%)	($7)	(8%)
Commercial construction	79	78	43	($35)	(45%)	($36)	(46%)
Commercial lease	1	4	-	NM	NM	NM	NM
Commercial	**$342**	**$342**	**$225**	($117)	(34%)	($117)	(34%)
Residential mortgage loans	112	88	85	($3)	(3%)	($27)	(24%)
Home equity	88	73	61	($12)	(16%)	($27)	(31%)
Automobile	36	31	20	($11)	(35%)	($16)	(44%)
Credit card	45	44	42	($2)	(5%)	($3)	(7%)
Other consumer	3	4	1	($3)	(75%)	($2)	(67%)
Consumer	**$284**	**$240**	**$209**	($31)	(13%)	($75)	(26%)
Total net charge-offs	**$626**	**$582**	**$434**	($148)	(25%)	($192)	(31%)

Net charge-offs by loan type



	$	%
Commercial	$225	52%
Consumer	209	48%
Total	**$434**	**100%**

Net charge-offs by geography

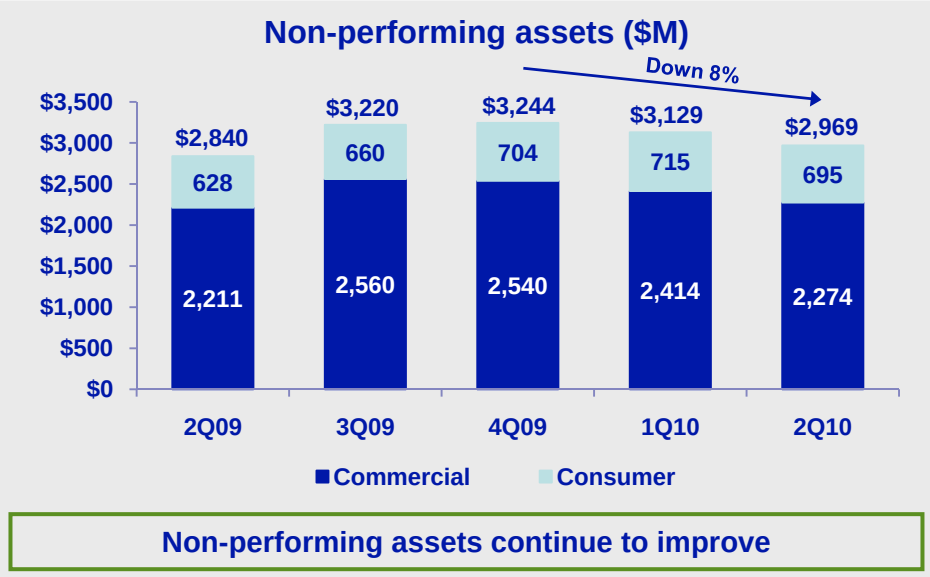


	$	%
Florida	$106	24%
Michigan	111	26%
Subtotal	**$217**	**50%**
Other	217	50%
Total	**$434**	**100%**

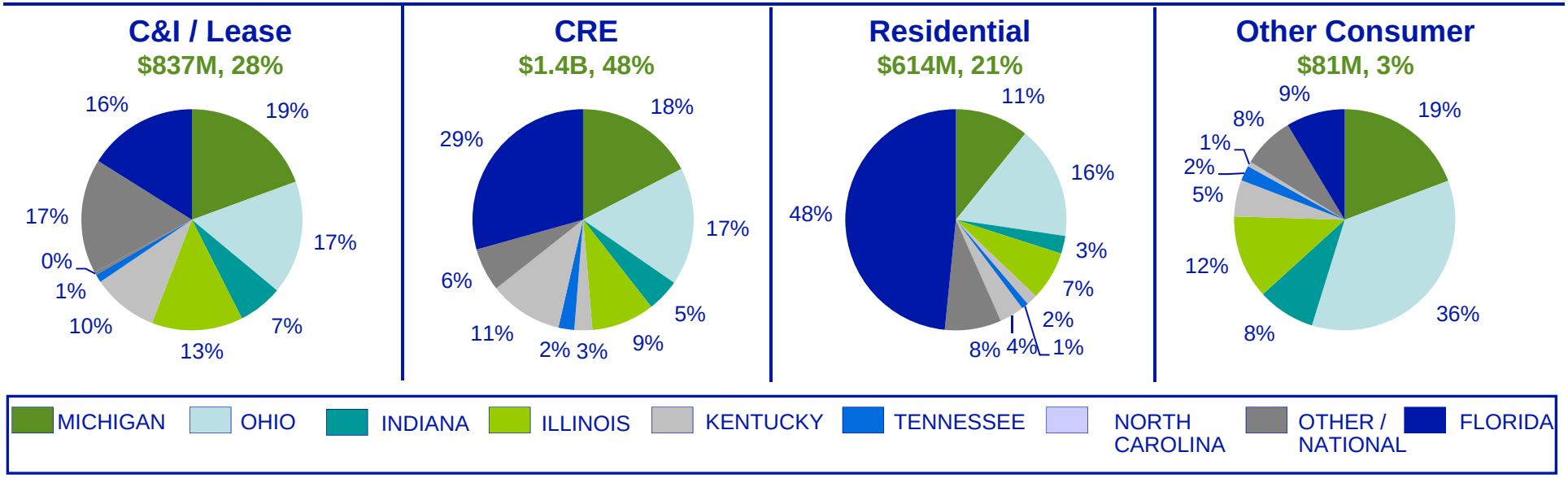
** NPAs exclude loans held-for-sale.*

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Nonperforming assets*



- NPAs, excluding held-for-sale, of $3.0B
  - HFS portion represents additional $167M
- Commercial NPAs of $2.3B; down 6% from the previous quarter
  - Homebuilder/developer NPAs of $431M; represent 19% of total NPAs
- Consumer NPAs of $695M; down 3% from the previous quarter



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

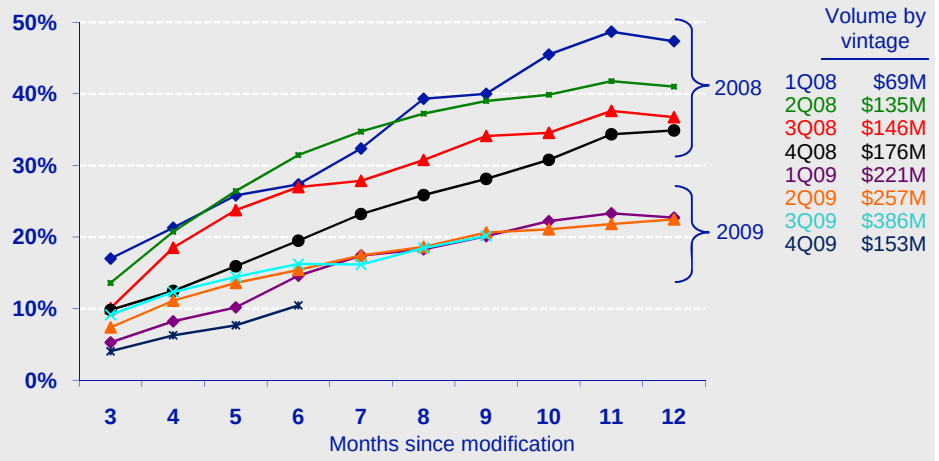
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Troubled debt restructurings (TDR) overview

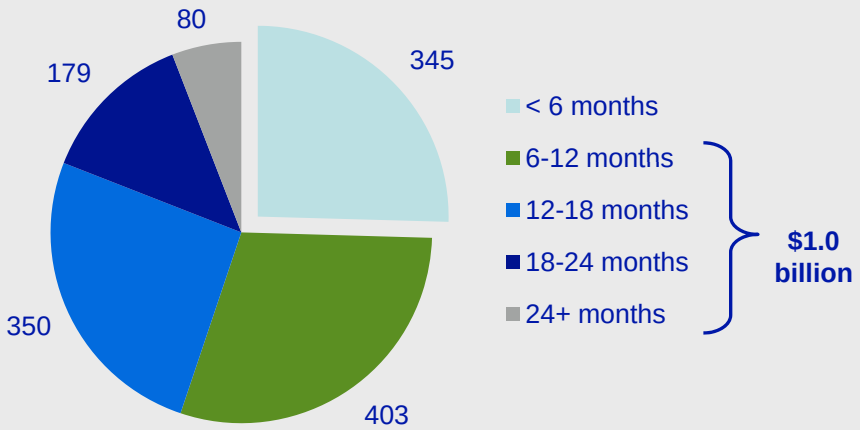
- **Successive improvement in vintage performance during 2008 and 2009, even as volume of modification increased**
- **Fifth Third's mortgage portfolio TDRs have redefaulted at a lower rate than other bank held portfolio modifications**
  - **Fifth Third's TDRs are about a third less likely to redefault than modifications on GSE mortgages**
- **Of $1.8B in consumer TDRs, over $1.6B were on accrual status and $246M were nonaccruals**
  - **$1.0 billion of TDRs are current and have been on the books 6 or more months; within that, $600 million of TDRs are current and have been on the books for more than a year**
- **As current TDRs season, their default propensity declines significantly**
  - **We do not typically see significant defaults on current loans once a vintage approaches 12 months since modification**

TDR performance has improved in newer vintages

Mortgage TDR 60+ redefault trend by vintage

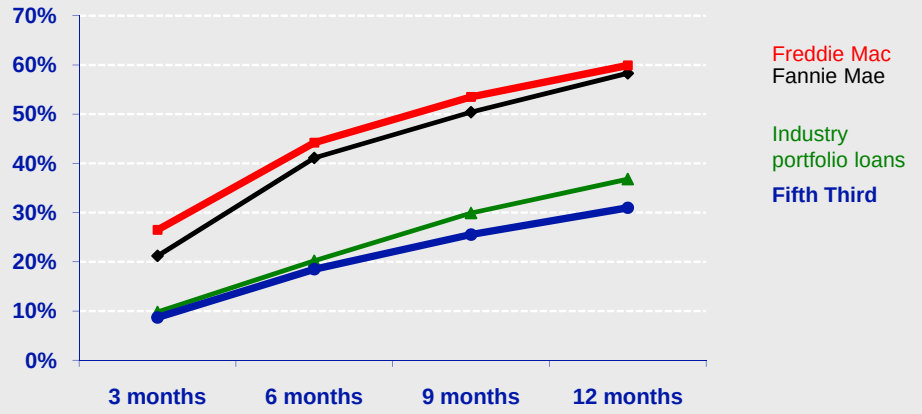


Current consumer TDRs ($Ms)



Outperforming redefault benchmarks

Mortgage TDR 60+ redefault rate: Fifth Third comparison (through December 2009)

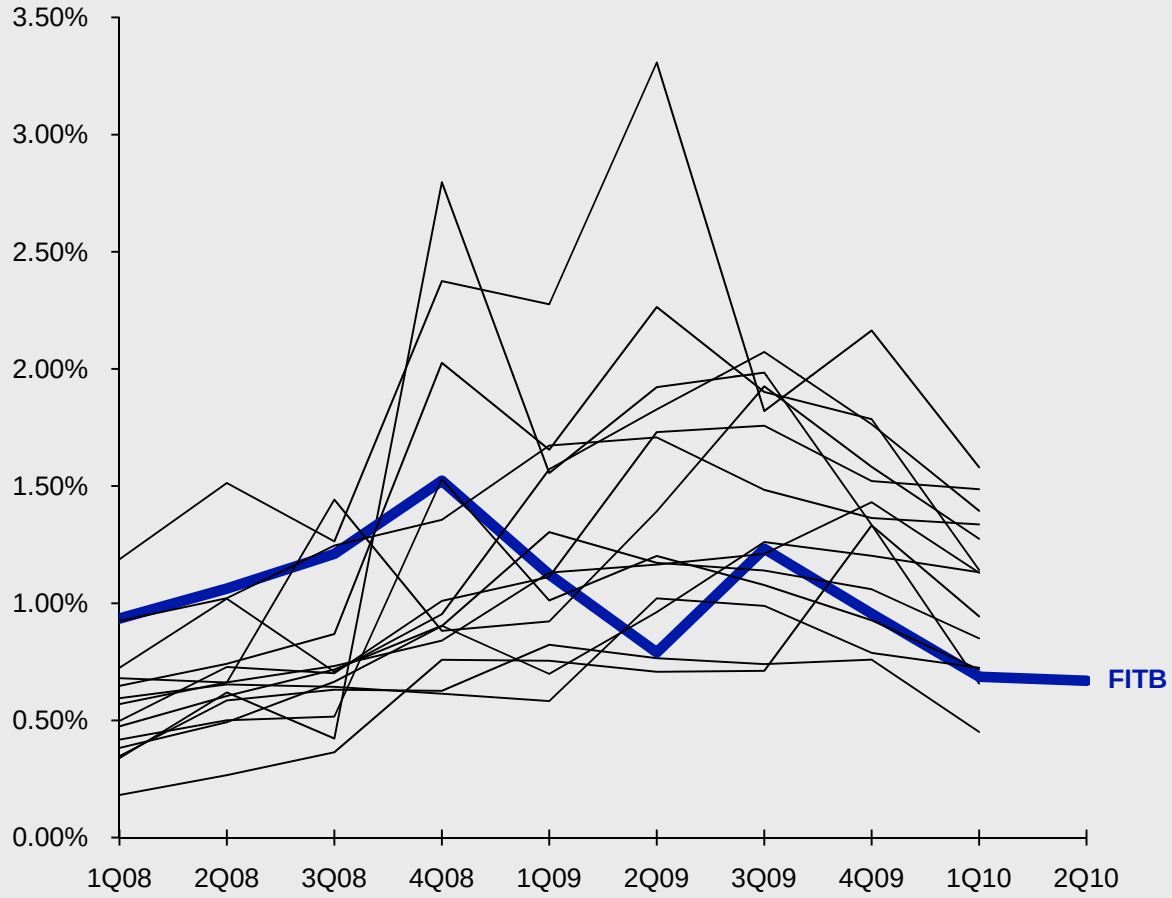


Source: Fifth Third and OCC/OTS data; data through 4Q09; industry data cumulative through 4Q09

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Non-performing loans

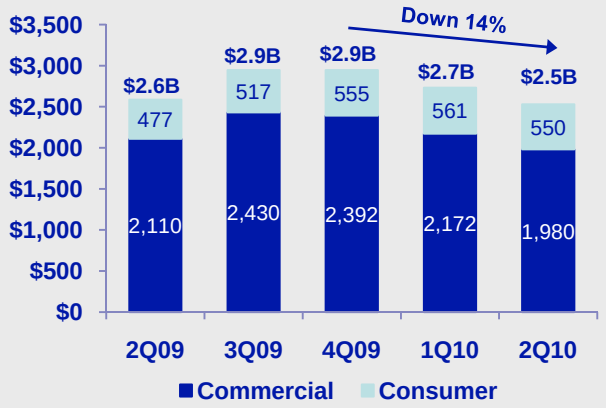
FITB NPL inflows (relative to loans) vs. Peers



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

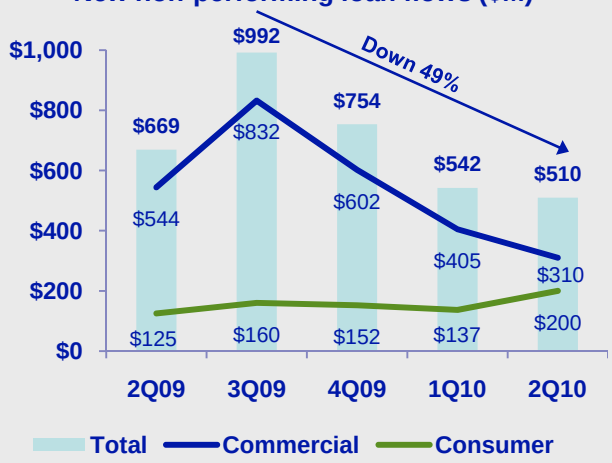
Peers include: MI, RF, KEY, STI, JPM, C, BBT, WFC, USB, BAC, HBAN, CMA, PNC, and MTB

Non-performing loans ($M)



Non-performing loans improving with lower severity mix

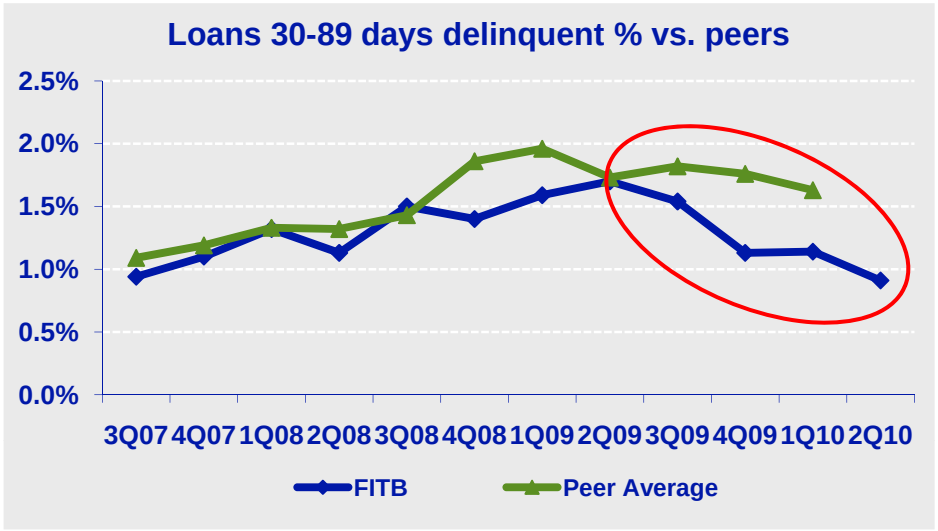
New non-performing loan flows ($M)

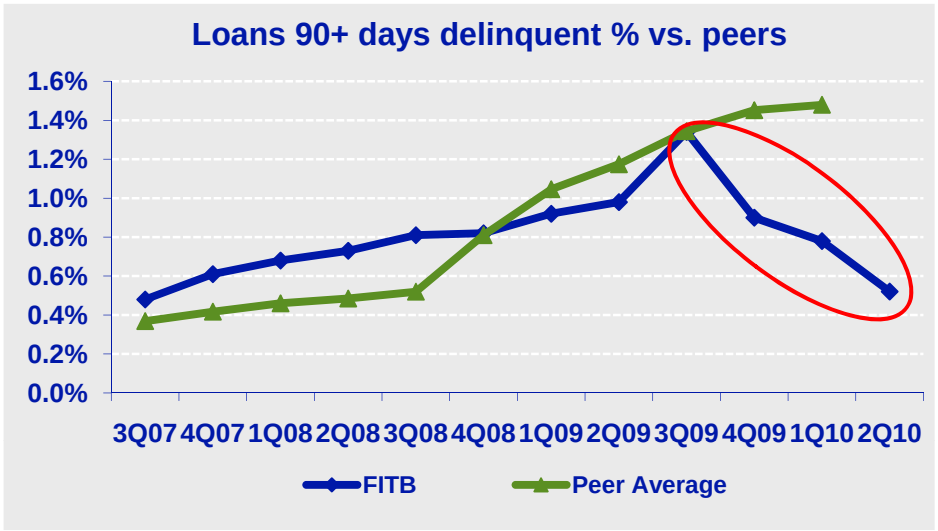


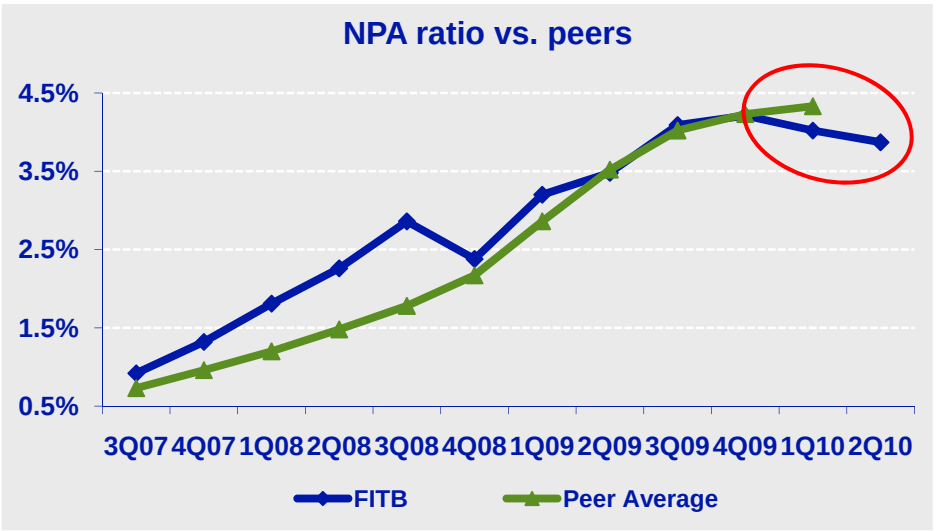
NPL flows have declined significantly

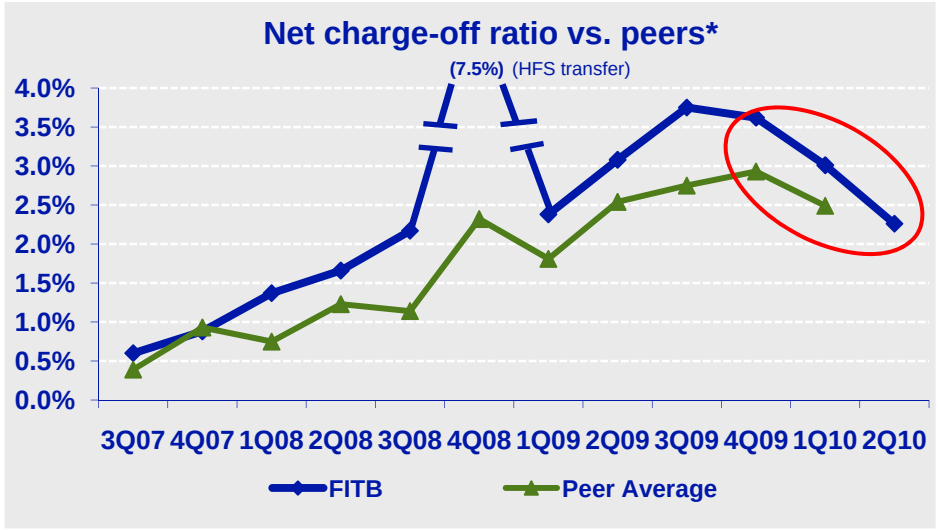
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Early stage delinquencies









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

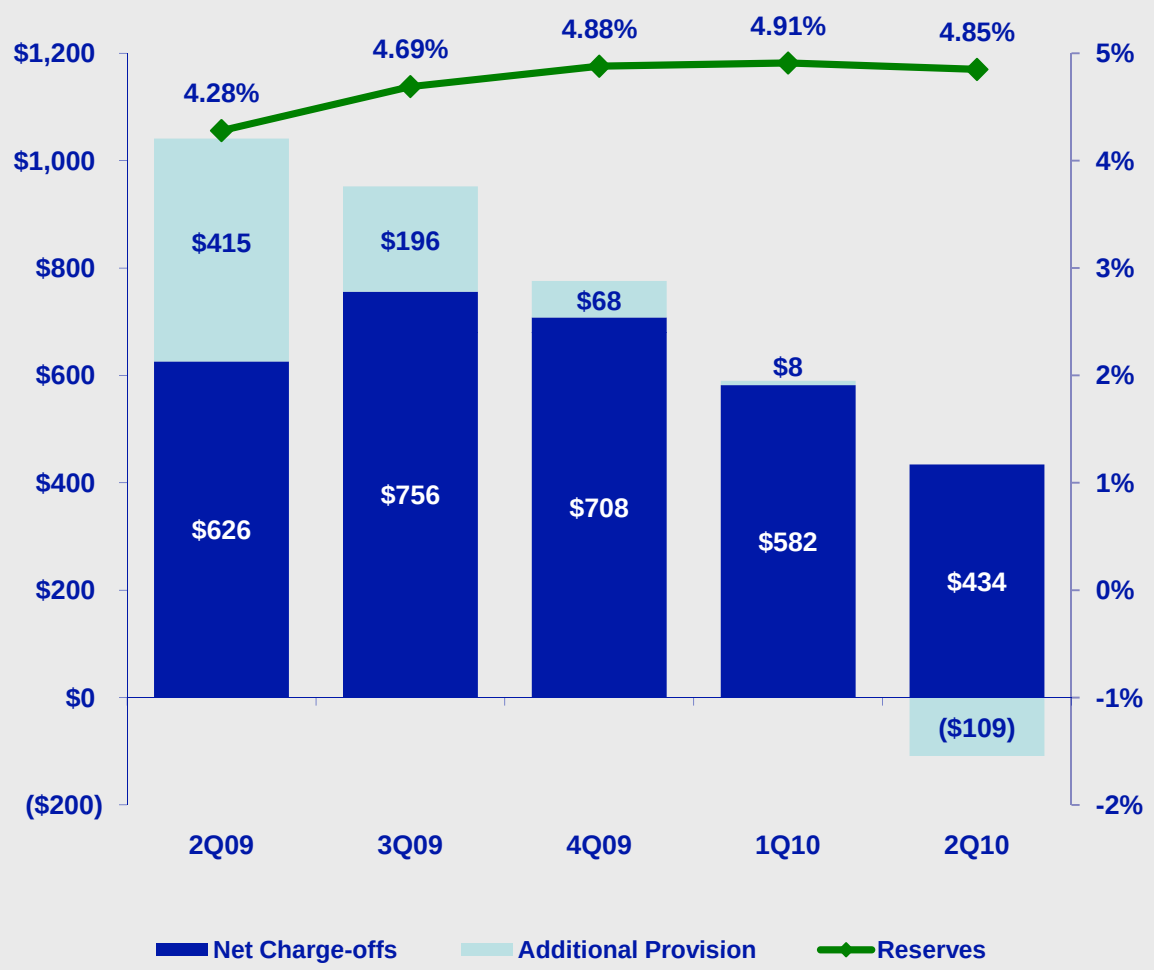
Source: SNL and company reports. NPA and NCO ratios exclude loans held-for-sale and covered assets for peers where appropriate.

** 4Q08 net charge-offs included $800M in NCOs related to commercial losses moved to held-for-sale*

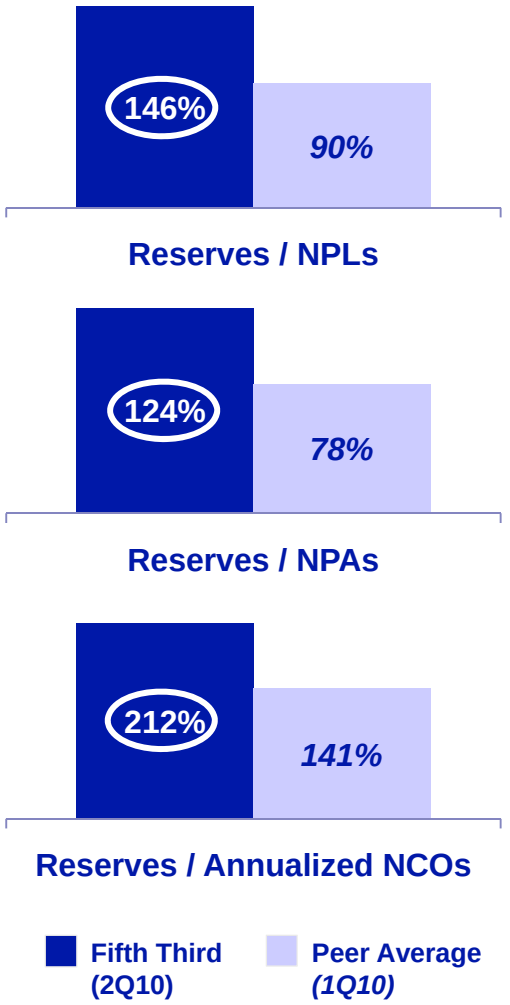
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Strong reserve position

Industry leading reserve level



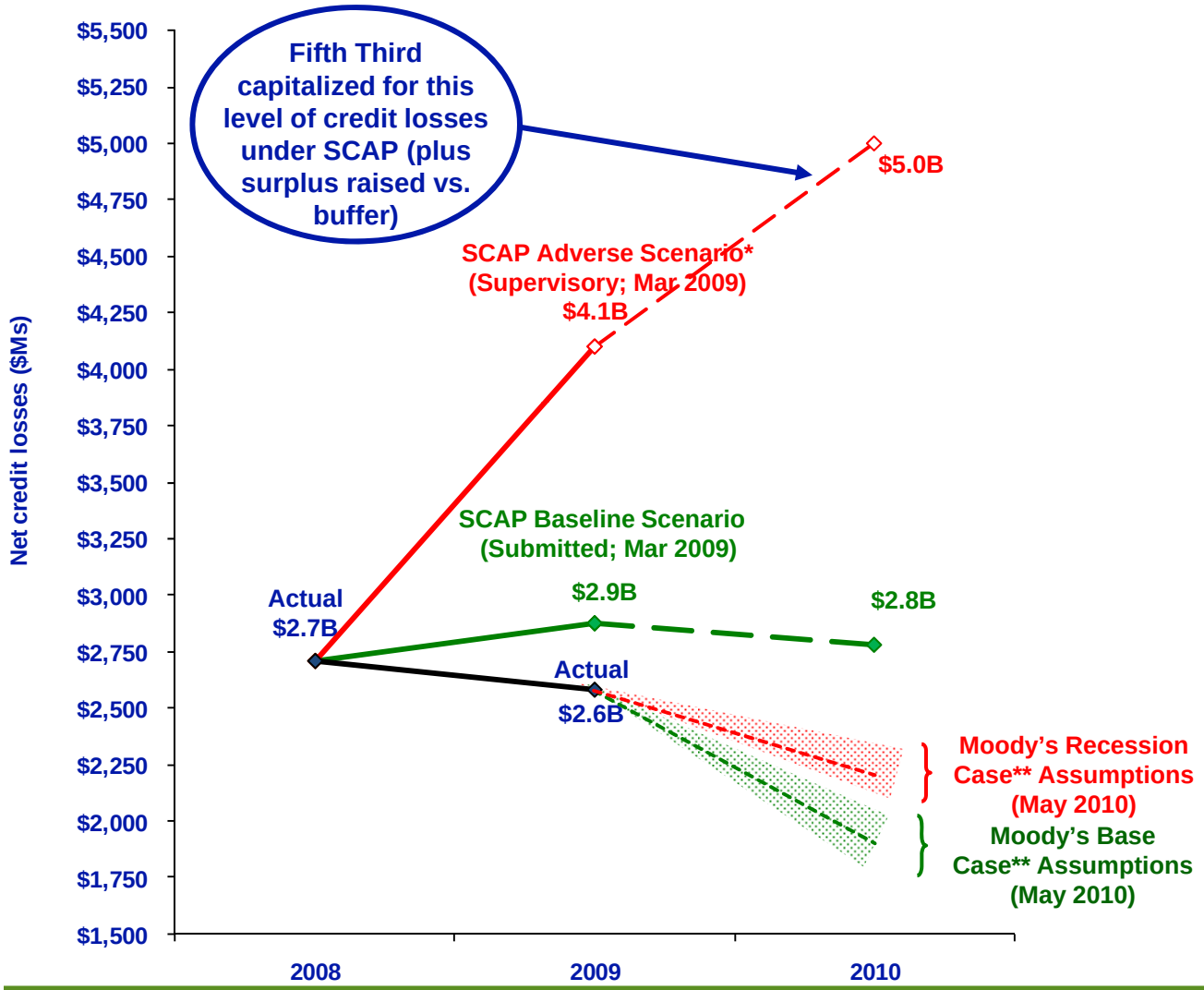
2Q10 coverage ratios are strong relative to peers *(1Q10)*



Source: SNL and company reports. NPAs/NPLs exclude held-for-sale portion for all banks and covered assets for BBT, USB, and ZION.

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Updated credit loss expectations vs. SCAP scenarios



- **Fifth Third's realized credit losses have been significantly below its SCAP submitted baseline and more adverse scenarios**
  - **In SCAP submissions, we incorporated significant conservatism, given then prevailing negative economic and industry trends and extreme uncertainty in potential loss outcomes**
  - **Economic and credit market conditions are much improved versus those expected in spring 2009**
- **Base and stress scenarios reflect Moody's Base Case and Moody's Weaker Recovery/ Mild Second Recession Case (as of May 2010)****
- **Our current expectation is for 2010 losses to be lower than 2009**

Realized credit losses have been significantly below SCAP submissions; expected to continue

** Red SCAP line represents more adverse scenario as adjusted by supervisors for additional assumed two-year losses. Supervisory estimates of total two-year losses under more adverse scenario were not allocated by period. Estimate allocates total two-year supervisory losses using the allocation under Fifth Third's submission.*

*** Source for macroeconomic assumptions: Moody's Economy.com as of May 2010. FITB results updated to reflect 2Q10 actual results.*

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Appendix

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Fifth Third: Third quarter 2010 outlook

Category	2Q10 Actual Results	3Q10 Outlook
Balance Sheet:		
• Average loans & leases (incl. HFS)	$78.8 billion	Flat to down modestly
• Average core deposits	$76.8 billion	Lower than 2Q
Income Statement:		
• Net interest income*	$887 million	Up $10-$20M
• Net interest margin*	3.57%	3.70% +/-
• Noninterest income	$620 million	Down $20-$25M
• Noninterest expense	$935 million	Relatively stable
• Pre-provision net revenue	$567 million	Down slightly, ~$560M range
Asset Quality:		
• Net charge-offs	$434 million	~$450 million, +/- $10-$15M
• Loan loss allowance	$3.7 billion (4.85%)	Likely down
• Nonperforming assets^	$3.0 billion (3.87%)	Relatively stable
Capital Ratios:		
• Tier I common equity	7.2%	Organic growth
• Tier I leverage	12.2%	
• Tier I capital	13.8%	
• Total risk-based capital	18.1%	

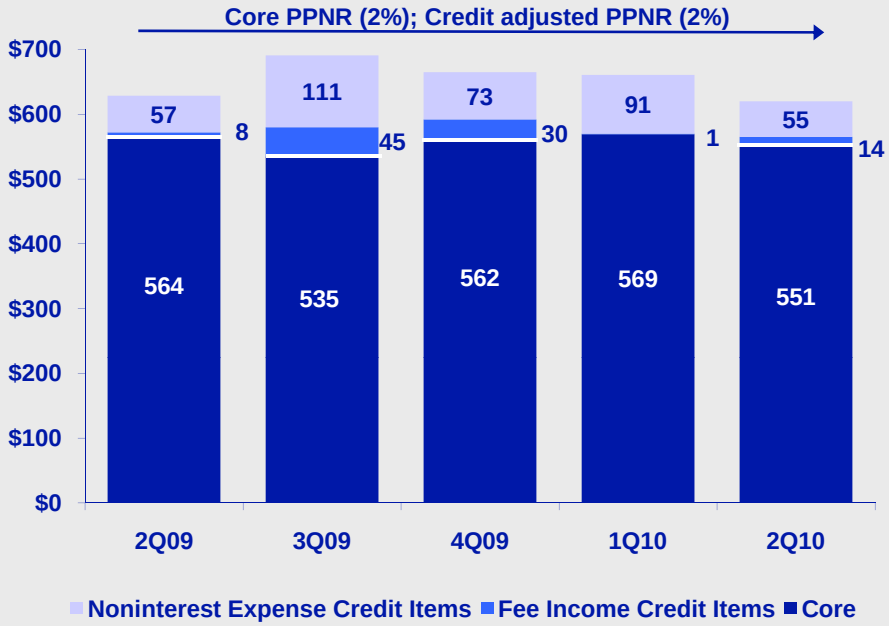
Outlook as of July 22, 1010

Please see cautionary statement for risk factors related to forward-looking statements.
** Presented on a fully-taxable equivalent basis.*
^ Ratios as a percent of loans excluding held-for-sale; allowance expectation assumes current expectation for credit and economic trends and is subject to review at quarter-end.

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Pre-tax pre-provision earnings

Core PPNR trend



Core PPNR reconciliation

	2Q09	3Q09	4Q09	1Q10	2Q10
Reported PPNR*	$2,393	$844	$562	$568	$567
Adjustments:					
Gain on sale of Visa shares	-	(244)	-	-	-
BOLI charge	-	-	-	-	(1)
Gain from sale of processing interest	(1,764)	6	-	-	-
Divested merchant and EFT revenue	(169)	-	-	-	-
Class B Visa swap fair value adjustment	-	-	-	9	-
Securities gains/losses	(5)	(8)	(2)	(14)	(8)
Visa litigation reserve expense	-	(73)	-	-	-
Other litigation reserve expense	-	-	22	4	3
FTPS warrants + puts	-	-	(20)	2	(10)
Seasonal pension expense	-	10	-	-	-
FDIC special assessment	55	-	-	-	-
Divested merchant and EFT expense (estimated)	54	-	-	-	-
Core PPNR	$564	$535	$562	$569	$551
Credit Related Items:					
Fee income credit items	8	45	30	1	14
Noninterest expense credit items	57	111	73	91	55
Credit adjusted PPNR	$630	$690	$665	$661	$620

- **Reported PPNR of $567M consistent with strong 1Q10 levels, reflecting fee income results and lower expenses, partially offset by lower net interest income**
- **Core PPNR of $551M, due to negative adjustments totaling $16M, resulting in sequential and year-over-year declines of 3% and 2%, respectively**
- **Excluding the impact of credit-related adjustments ($69M in 2Q10), PPNR down 6% versus 1Q10; down 2% versus 2Q09**

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

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Updated stress testing - process overview

- **Similar process to that used in our previous stress test applications; updated for actual performance and current economic expectations**
- **Moody's "Base" and "Weaker Recovery/Mild Second Recession" scenarios key economic assumptions**

Economic Assumptions*	**Base 2010**	**Weaker Recovery / Mild Second Recession 2010**
Peak Unemployment	10.0%	10.5%
GDP	2.5%	0.4%
Avg. change in quarterly HPI	(0.8%)	(1.7%)

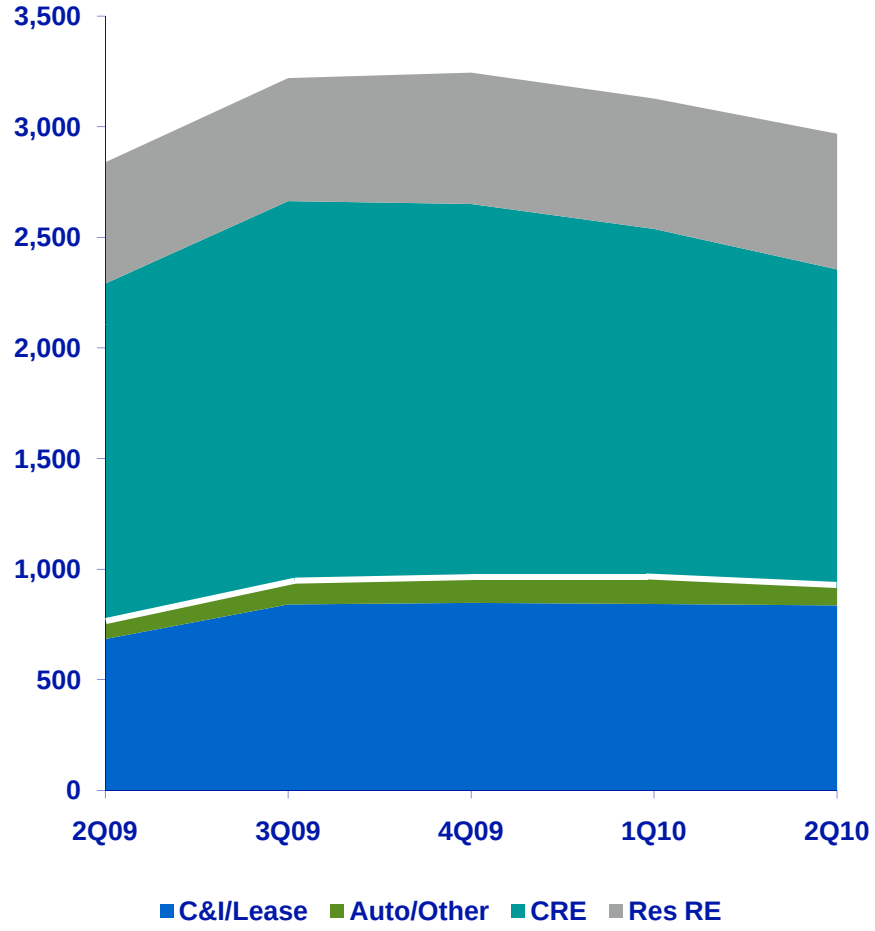
- **Commercial**
  - **33 geographic/industry sectors analyzed and regressed against economic and performance drivers**
  - **Migration trends from criticized to nonaccrual and charge-off evaluated by region and industry**
- **Consumer**
  - **Portfolios subdivided into appropriate categories (i.e. liquidating vs. non-liquidating home equity)**
  - **Results derived using combination of regression models, loss curves and roll rates, and applied economic factors**
    - **Mortgage and home equity key correlation: HPI**
    - **Credit card key correlation: unemployment**
    - **Other consumer key correlations: unemployment and GDP**

** Moody's Economy.com; as of May 2010*

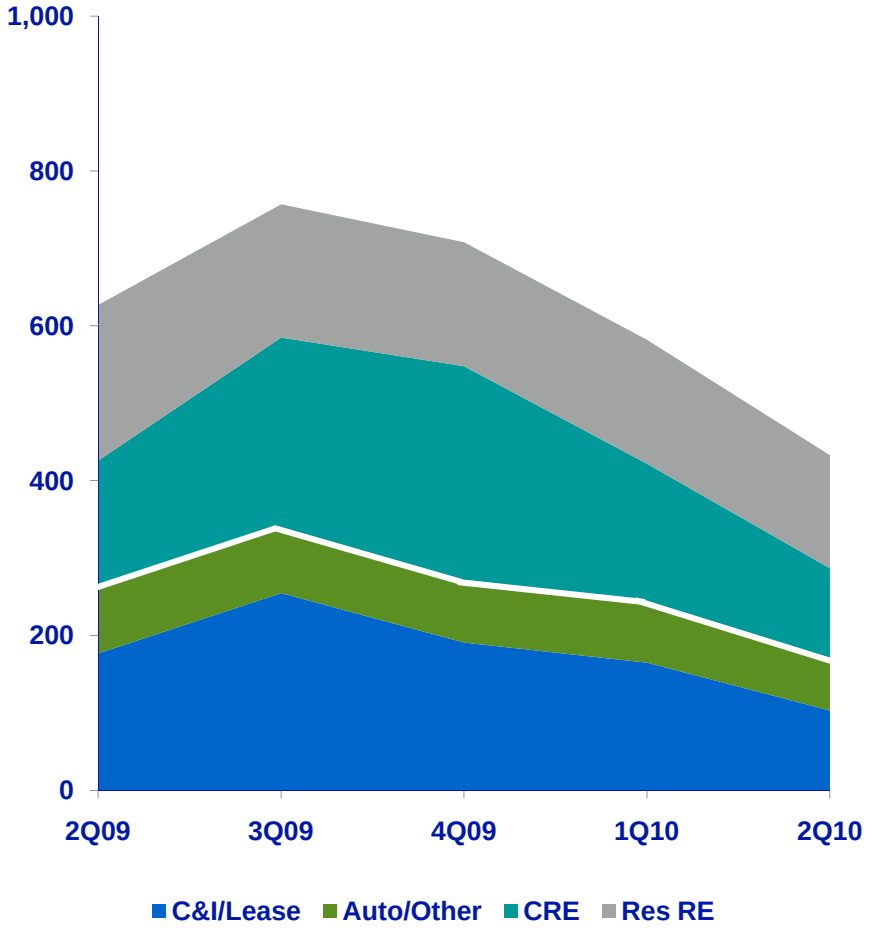
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Non-performing assets and net charge-offs: Product view*

Total NPAs



Total NCOs

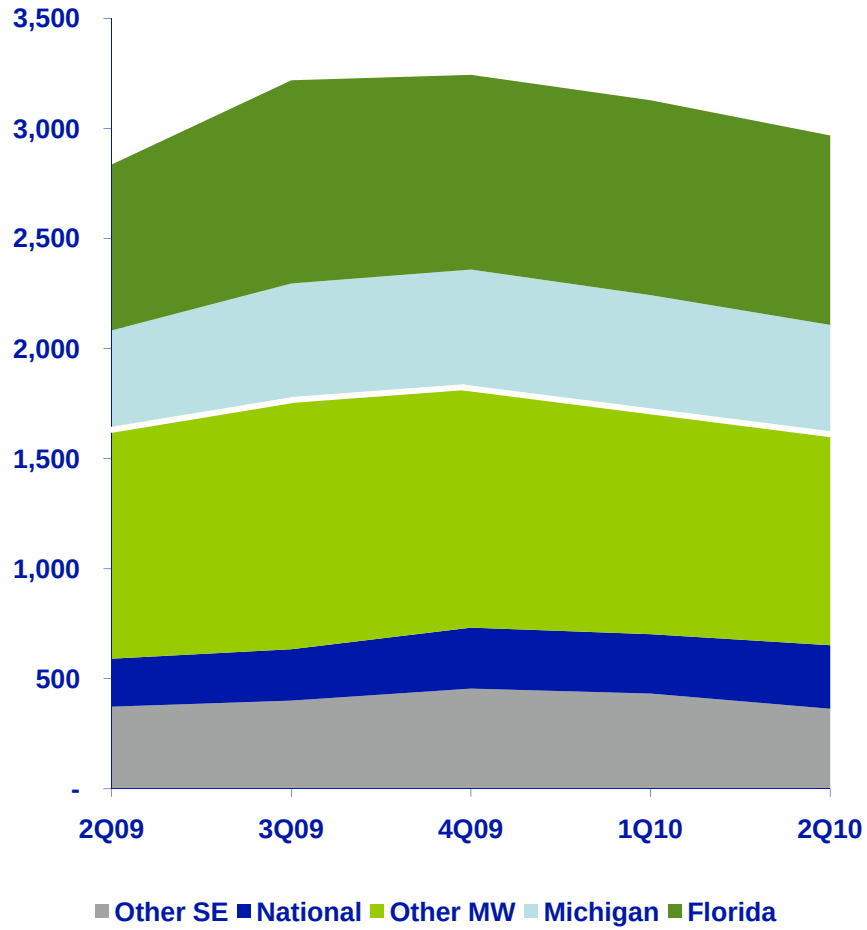


** NPAs exclude loans held-for-sale.*

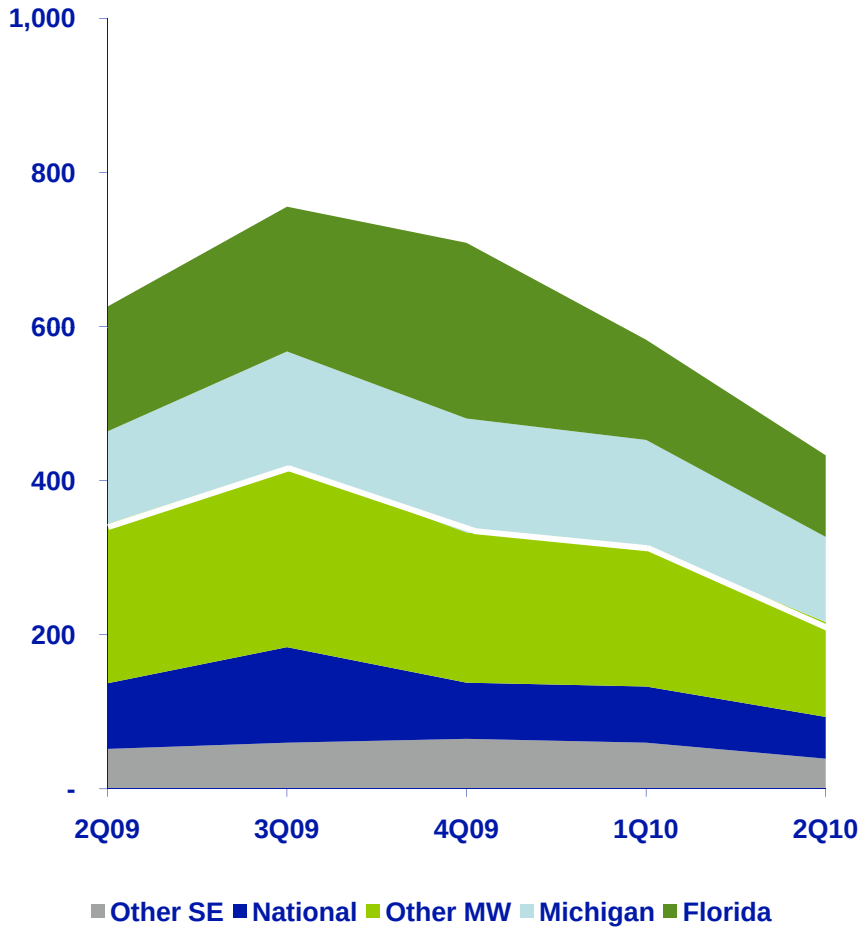
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Non-performing assets and net charge-offs: Geographic view*

Total NPAs



Total NCOs



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

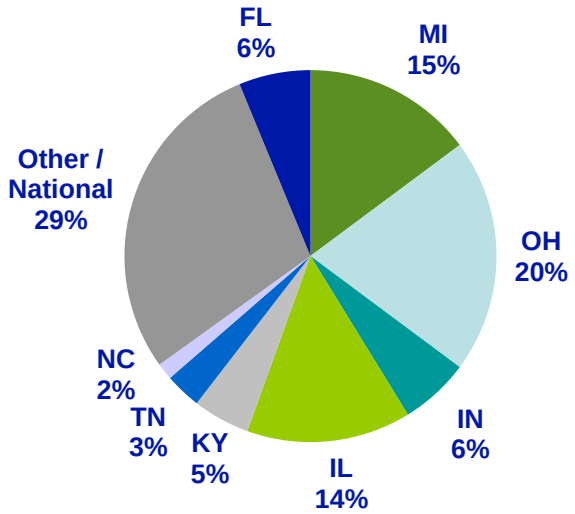
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Commercial & industrial*

Credit trends

($ in millions)	C&I 2Q09	3Q09	4Q09	1Q10	2Q10
Balance	$28,409	$26,175	$25,683	$26,131	$26,008
90+ days delinquent	$142	$256	$118	$63	$49
as % of loans	0.50%	0.98%	0.46%	0.24%	0.19%
NPAs	$634	$790	$781	$788	$792
as % of loans	2.23%	3.02%	3.04%	3.02%	3.05%
Net charge-offs	$177	$256	$183	$162	$104
as % of loans	2.53%	3.70%	2.81%	2.49%	1.59%

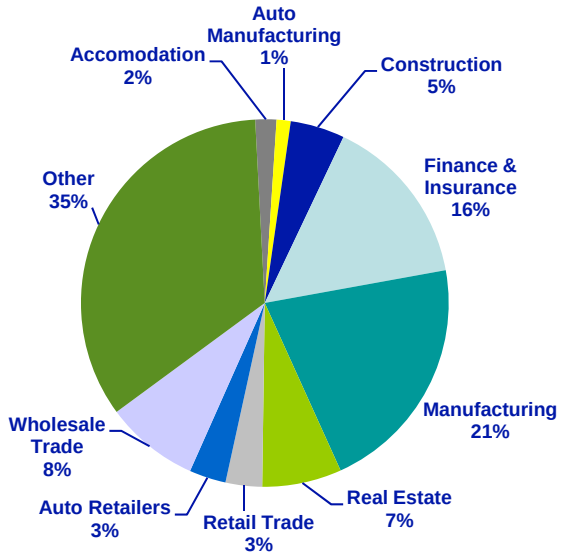
Loans by geography



Comments

- **Commercial & industrial loans represented 34% of total loans and 24% of net charge-offs**
- **36% of 2Q10 losses on loans to companies in real estate related industries**
  - **Loans to real estate related industries of $3.1B; 2Q10 NCO ratio of 4.9%**
  - **2Q10 C&I loss rate of 1.6%, excluding loans to real estate related industries, 1.0%**
- **FL represented 14% of 1Q10 losses, 6% of loans; MI represented 35% of losses, 15% of loans**

Loans by industry



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

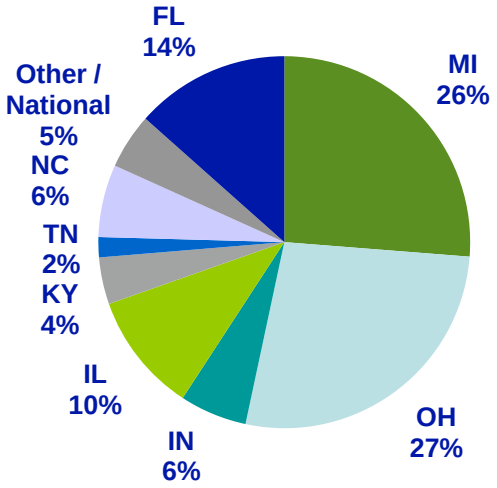
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Commercial mortgage*

Credit trends

($ in millions)	Commercial mortgage 2Q09	3Q09	4Q09	1Q10	2Q10
Balance	$12,407	$12,105	$11,803	$11,744	$11,481
90+ days delinquent	$131	$184	$59	$44	$53
as % of loans	1.06%	1.52%	0.50%	0.38%	0.46%
NPAs	$791	$968	$985	$1,002	$956
as % of loans	6.37%	8.00%	8.34%	8.53%	8.33%
Net charge-offs	$85	$118	$142	$99	$78
as % of loans	2.73%	3.82%	4.69%	3.42%	2.68%

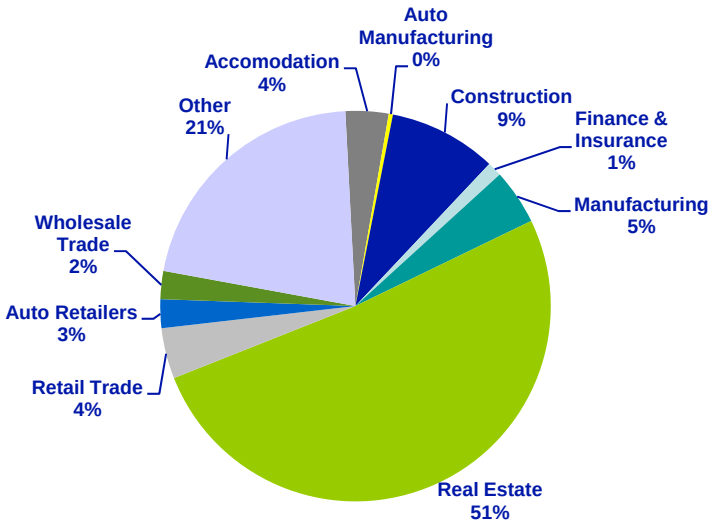
Loans by geography



Comments

- **Commercial mortgage loans represented 15% of total loans and 18% of net charge-offs**
- **Owner occupied 2Q10 NCO ratio of 1.6%, other non-owner occupied 2Q10 NCO ratio of 3.6%**
- **In 4Q08 reduced problem assets in most stressed markets (FL and MI) through portfolio actions**
- **Loans from FL/MI represented 40% of portfolio loans, 63% of portfolio losses in 2Q10**

Loans by industry



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

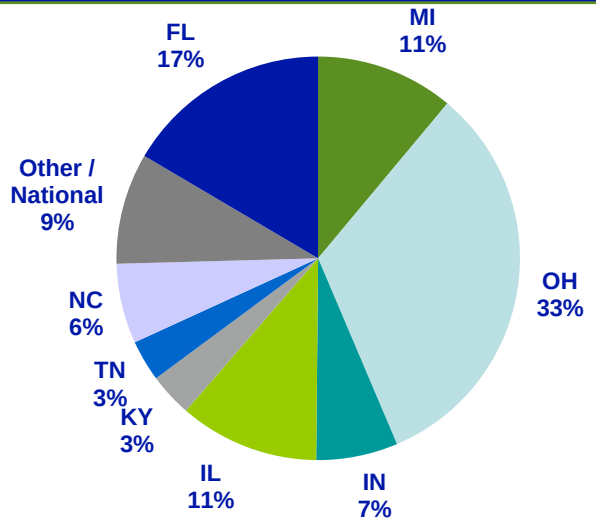
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Commercial construction*

Credit trends

($ in millions)	Commercial construction 2Q09	3Q09	4Q09	1Q10	2Q10
Balance	$4,491	$4,147	$3,784	$3,277	$2,965
90+ days delinquent	$60	$168	$16	$9	$37
as % of loans	1.34%	4.04%	0.44%	0.28%	1.24%
NPAs	$735	$751	$707	$569	$482
as % of loans	16.36%	18.11%	18.68%	17.36%	16.26%
Net charge-offs	$79	$126	$135	$78	$43
as % of loans	6.76%	11.56%	13.28%	8.57%	5.46%

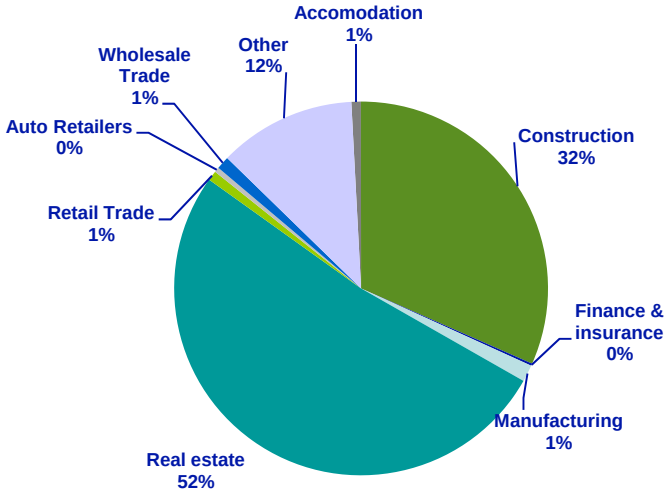
Loans by geography



Comments

- **Commercial construction loans represented 4% of total loans and 10% of net charge-offs**
- **In 4Q08 reduced problem assets in most stressed markets (FL and MI) through portfolio actions**
- **Loans from FL/MI represented 28% of portfolio loans, 34% of portfolio losses in 2Q10**

Loans by industry



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

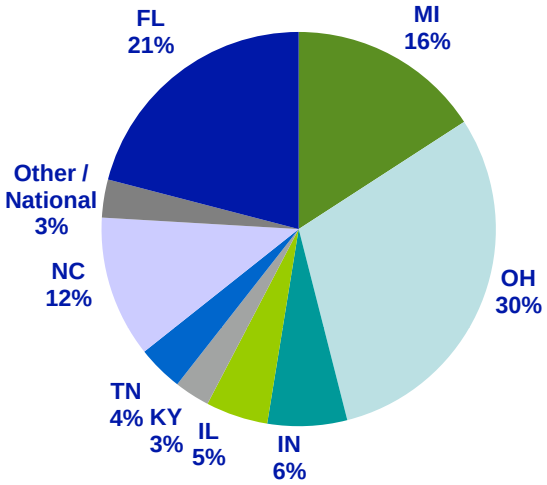
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Homebuilders/developers*

Credit trends

	Homebuilders/developers				
($ in millions)	2Q09	3Q09	4Q09	1Q10	2Q10
Balance	$2,102	$1,846	$1,563	$1,324	$1,207
90+ days delinquent	$53	$79	$19	$6	$12
as % of loans	2.51%	4.29%	1.19%	0.43%	1.03%
NPAs	$613	$600	$548	$520	$431
as % of loans	29.14%	32.51%	35.09%	39.28%	35.68%
Net charge-offs	$76	$108	$110	$81	$48
as % of loans	14.06%	21.92%	26.25%	22.89%	15.01%

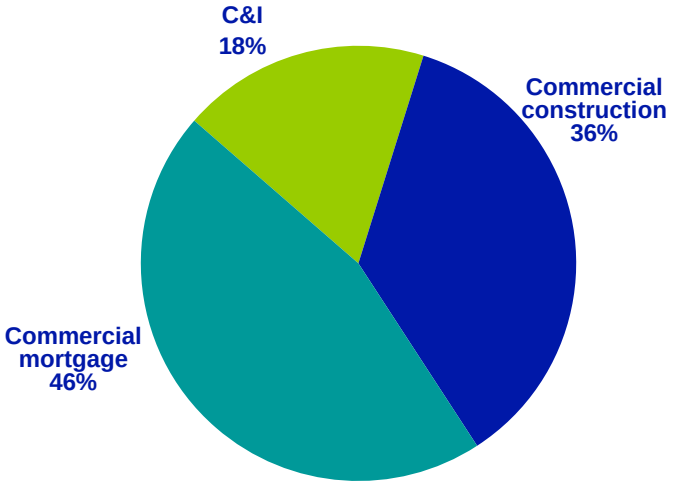
Loans by geography



Comments

- **Originations of builder/developer loans suspended in 2007**
- **Remaining portfolio balance of $1.2B, down 63% from peak of $3.3B in 2Q08, represents approximately 2% of total loans and 3% of commercial loans**
- **$48M of NCOs, down $33M sequentially (51% commercial mortgage, 45% commercial construction, 4% C&I)**
- **$431 of NPAs, down $90M sequentially (49% commercial mortgage, 46% commercial construction, 5% C&I)**

Loans by industry



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

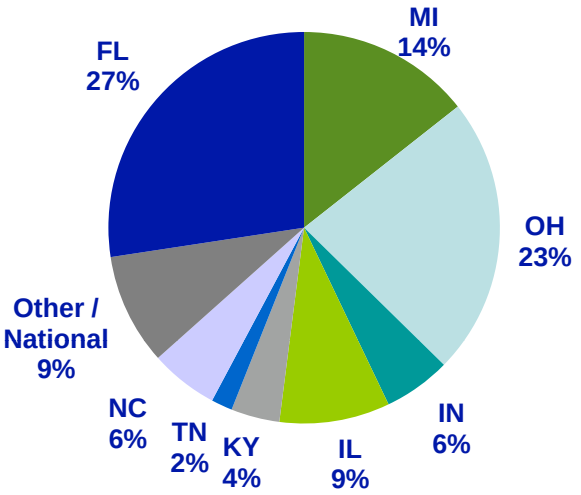
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Residential mortgage

Credit trends

Residential mortgage ($ in millions)	2Q09	3Q09	4Q09	1Q10	2Q10
Balance	$8,489	$8,229	$8,035	$7,918	$7,707
90+ days delinquent	$242	$198	$189	$157	$107
as % of loans	2.85%	2.41%	2.35%	1.98%	1.38%
NPAs	$475	$484	$523	$521	$549
as % of loans	5.59%	5.89%	6.51%	6.57%	7.12%
Net charge-offs	$112	$92	$78	$88	$85
as % of loans	5.17%	4.38%	3.82%	4.46%	4.35%

Loans by geography



Comments

- **Residential mortgage loans represented 10% of total loans and 20% of net charge-offs**
- **FL portfolio 27% of residential mortgage loans driving 61% of portfolio losses**
- **FL lots ($234M) running at 33% annualized loss rate (YTD)**
- **Mortgage company originations targeting 95% salability**

Portfolio details

- **1st liens: 100% ; weighted average LTV: 79%**
- **Weighted average origination FICO: 726**
- **Origination FICO distribution: <660 11%; 660-689 8%; 690-719 12%; 720-749 14%; 750+ 31%; Other^ 24%**

  (note: loans <660 includes CRA loans and FHA/VA loans)
- **Origination LTV distribution: <=70 26%; 70.1-80 41%; 80.1-90 11%; 90.1-95 6%; >95% 16%**
- **Vintage distribution: 2010 4%; 2009 6%; 2008 13%; 2007 15%; 2006 15%; 2005 24%; 2004 and prior 23%**
- **% through broker: 14%; performance similar to direct**

During 1Q09 the Bancorp modified its nonaccrual policy to exclude TDR loans less than 90 days past due because they were performing in accordance with restructured terms. For comparability purposes, prior periods were adjusted to reflect this reclassification.

^ Includes acquired loans where FICO at origination is not available

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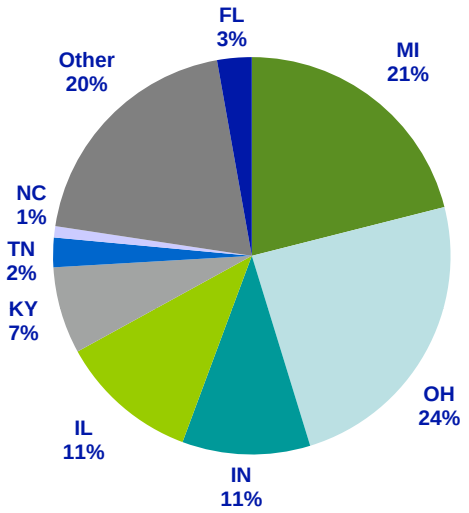
Home equity

Credit trends

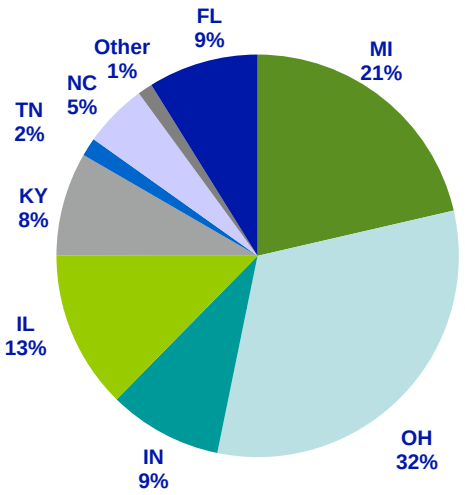
Home equity - brokered					
($ in millions)	2Q09	3Q09	4Q09	1Q10	2Q10
Balance	$2,125	$2,028	$1,948	$1,906	$1,838
90+ days delinquent	$34	$38	$33	$29	$29
as % of loans	1.58%	1.87%	1.72%	1.53%	1.57%
Net charge-offs	$39	$30	$34	$30	$24
as % of loans	7.41%	5.96%	7.02%	6.45%	5.29%

Home equity - direct					
($ in millions)	2Q09	3Q09	4Q09	1Q10	2Q10
Balance	$10,386	$10,349	$10,226	$10,280	$10,149
90+ days delinquent	$63	$66	$65	$60	$61
as % of loans	0.61%	0.64%	0.64%	0.58%	0.60%
Net charge-offs	$49	$49	$48	$43	$37
as % of loans	1.91%	1.89%	1.85%	1.68%	1.45%

Brokered loans by geography



Direct loans by geography



Comments

- **Home equity loans represented 16% of total loans and 14% of net charge-offs**
- **Approximately 15% of portfolio in broker product driving approximately 40% total loss**
- **Approximately one third of Fifth Third 2nd liens are behind Fifth Third 1st liens**
- **Sequential improvement generally due to lower losses in FL and OH**
- **2005/2006 vintages represent 30% of portfolio; account for 57% of losses**
- **Aggressive home equity line management strategies in place**

Portfolio details

- **1st liens: 29%; 2nd liens: 71%**
- **Weighted average origination FICO: 748**
- **Origination FICO distribution: <660 4%; 660-689 8%; 690-719 13%; 720-749 17%; 750+ 49%; Other 10%**
- **Average CLTV: 75% Origination CLTV distribution: <=70 38%; 70.1-80 22%; 80.1-90 18%; 90.1-95 7%; >95 15%**
- **Vintage distribution: 2010 2%; 2009 5%; 2008 11%; 2007 12%; 2006 16%; 2005 15%; 2004 and prior 40%**
- **% through broker channels: 15% WA FICO: 734 brokered, 751 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 increasing NPA/NCOs in real estate related products

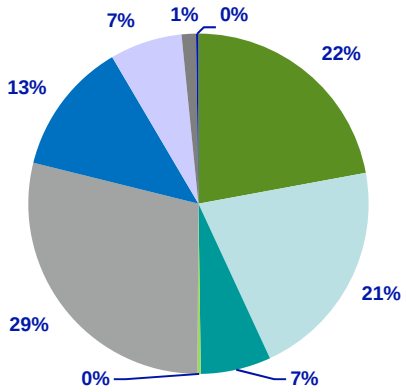
Florida	Loans ($B)	% of FITB	NPAs ($M)	% of FITB	NCOs ($M)	% of FITB
Commercial loans	1.6	6%	132	17%	15	14%
Commercial mortgage	1.5	13%	290	30%	13	16%
Commercial construction	0.5	17%	131	27%	12	29%
Commercial lease	0.0	1%	2	5%	-	0%
Commercial	3.7	8%	556	24%	40	18%
Mortgage	2.1	27%	291	53%	51	61%
Home equity	0.9	8%	6	9%	8	13%
Auto	0.5	5%	2	10%	2	10%
Credit card	0.1	5%	5	8%	5	11%
Other consumer	0.0	2%	0	9%	0	9%
Consumer	3.7	11%	304	44%	66	32%
Total	7.3	10%	860	29%	106	24%

Homebuilders, developers tied to weakening real estate market

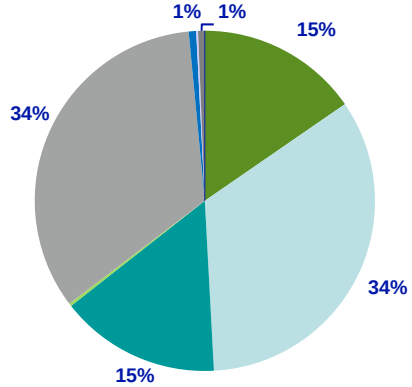
Losses due to significant declines in valuations

Valuations; relatively small home equity portfolio

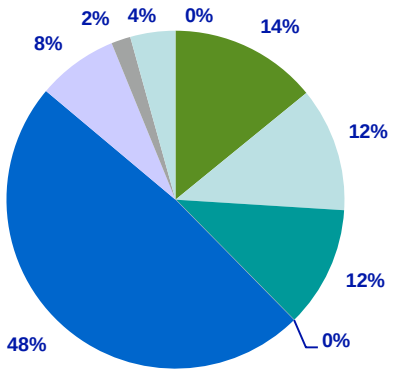
Total Loans



NPAs



NCOs



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

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

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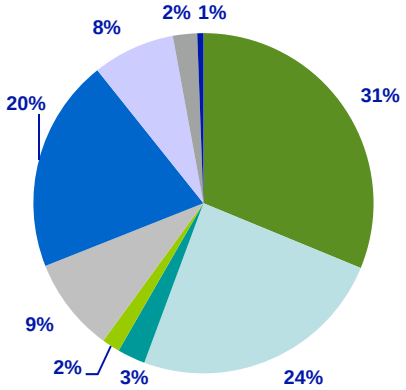
Michigan market*

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

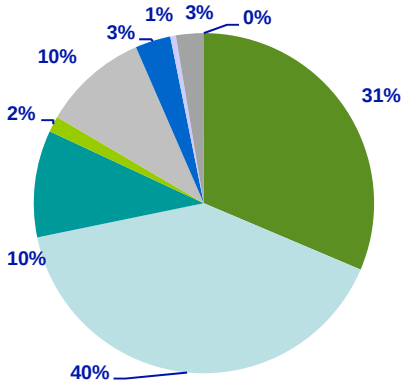
Michigan						
	Loans ($B)	% of FITB	NPAs ($M)	% of FITB	NCOs ($M)	% of FITB
Commercial loans	3.9	15%	155	20%	36	35%
Commercial mortgage	3.0	26%	200	21%	36	46%
Commercial construction	0.3	11%	50	10%	2	5%
Commercial lease	0.2	6%	7	16%	-	0%
Commercial	7.4	17%	412	18%	74	33%
Mortgage	1.1	14%	50	9%	9	11%
Home equity	2.5	21%	17	26%	17	27%
Auto	1.0	9%	3	16%	2	11%
Credit card	0.3	15%	13	20%	8	19%
Other consumer	0.1	10%	0	13%	0	33%
Consumer	4.9	15%	82	12%	36	17%
Total	12.3	16%	494	17%	111	26%

- Economic weakness impacts commercial real estate market
- Homebuilders, developers tied to weak real estate market
- Negative impact from housing valuations, economy, unemployment

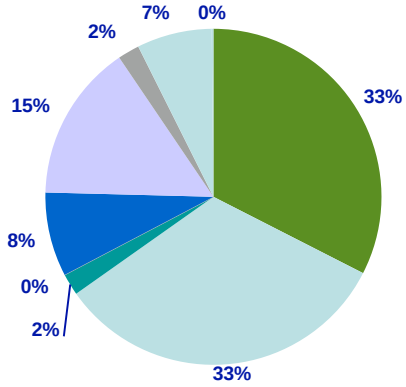
Total Loans



NPAs



NCOs



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

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