Exhibit 99.5



Fourth Quarter 2010 Portfolio Loan and Lease Stratifications

Please refer to January 2011 earnings release for further information



Fourth Quarter 2010 Portfolio Loan and Lease Stratifications
Consumer



Brokered home equity ($1.7 billion) Combined loan-to-value (origination)							
		<=70%**	70.1-80%	80.1-90%	90.1-95%	95.1 +	Total
Florida	Loans (% of total)	1%	1%	1%	<1%	1%	3%
	NPA + 90+ ratio	4.4%	9.1%	6.3%	9.5%	8.4%	7.6%
	NCO ratio	1.3%	16.2%	25.5%	8.4%	23.5%	16.7%
Michigan	Loans (% of total)	2%	3%	5%	4%	7%	21%
	NPA + 90+ ratio	3.1%	2.3%	2.0%	2.1%	2.9%	2.5%
	NCO ratio	6.3%	2.9%	6.5%	9.0%	7.6%	6.8%
Other	Loans (% of total)	7%	9%	16%	11%	33%	76%
	NPA + 90+ ratio	2.2%	2.9%	1.9%	2.0%	2.7%	2.4%
	NCO ratio	0.7%	3.1%	4.8%	5.5%	6.7%	5.1%
Total	Loans (% of total)	10%	13%	22%	14%	41%	100%
	NPA + 90+ ratio	2.5%	3.1%	2.0%	2.1%	2.8%	2.5%
	NCO ratio	2.1%	3.7%	5.7%	6.5%	7.2%	5.8%

1sts	Loans (% of total)	5%	4%	3%	1%	4%	16%
	NPA + 90+ ratio	2.2%	3.5%	2.8%	2.4%	3.9%	3.0%
	NCO ratio	4.1%	3.0%	2.9%	2.1%	2.3%	3.1%
2nds	Loans (% of total)	5%	9%	19%	14%	37%	84%
	NPA + 90+ ratio	2.8%	2.9%	1.9%	2.1%	2.7%	2.5%
	NCO ratio	0.2%	4.0%	6.1%	6.6%	7.7%	6.3%
Total	Loans (% of total)	10%	13%	22%	14%	41%	100%
	NPA + 90+ ratio	2.5%	3.1%	2.0%	2.1%	2.8%	2.5%
	NCO ratio	2.1%	3.7%	5.7%	6.5%	7.2%	5.8%

HE loans	Loans (% of total)	1%	3%	4%	3%	12%	23%
	NPA + 90+ ratio	2.6%	4.5%	2.6%	2.6%	3.3%	3.2%
	NCO ratio	1.6%	3.4%	6.3%	5.1%	7.0%	5.9%
HELOCs	Loans (% of total)	9%	10%	18%	11%	29%	77%
	NPA + 90+ ratio	2.5%	2.7%	1.9%	2.0%	2.6%	2.4%
	NCO ratio	2.1%	3.8%	5.6%	6.8%	7.3%	5.8%
Total	Loans (% of total)	10%	13%	22%	14%	41%	100%
	NPA + 90+ ratio	2.5%	3.1%	2.0%	2.1%	2.8%	2.5%
	NCO ratio	2.1%	3.7%	5.7%	6.5%	7.2%	5.8%

< 660[#]	Loans (% of total)	1%	1%	1%	1%	1%	4%
	NPA + 90+ ratio	9.1%	11.9%	4.0%	3.4%	4.2%	5.6%
	NCO ratio	3.4%	9.7%	12.4%	8.6%	13.2%	10.6%
660-689	Loans (% of total)	1%	1%	3%	2%	5%	12%
	NPA + 90+ ratio	2.9%	3.6%	3.3%	4.3%	4.1%	3.8%
	NCO ratio	8.0%	11.5%	6.9%	15.7%	10.6%	10.4%
690-719	Loans (% of total)	1%	2%	4%	3%	10%	21%
	NPA + 90+ ratio	3.9%	5.0%	3.2%	2.7%	3.2%	3.4%
	NCO ratio	5.8%	3.2%	11.4%	4.7%	8.6%	7.8%
720-749	Loans (% of total)	2%	3%	5%	4%	11%	23%
	NPA + 90+ ratio	1.4%	3.1%	1.9%	1.7%	2.7%	2.3%
	NCO ratio	1.7%	2.8%	4.5%	6.6%	6.4%	5.3%
750+	Loans (% of total)	5%	6%	9%	5%	13%	39%
	NPA + 90+ ratio	1.4%	1.5%	1.0%	1.1%	2.0%	1.5%
	NCO ratio	0.2%	2.4%	2.6%	4.1%	4.7%	3.1%
Other[^]	Loans (% of total)	<1%	<1%	<1%	<1%	<1%	<1%
	NPA + 90+ ratio	8.3%	0.0%	0.0%	0.0%	0.0%	5.8%
	NCO ratio	1.3%	0.0%	0.0%	-5.3%	-0.6%	0.6%
Total	Loans (% of total)	10%	13%	22%	14%	41%	100%
	NPA + 90+ ratio	2.5%	3.1%	2.0%	2.1%	2.8%	2.5%
	NCO ratio	2.1%	3.7%	5.7%	6.5%	7.2%	5.8%

[#] Includes relationship based and private lending

**Contains some loans (primarily acquired) where LTV was not recorded. The NCO ratio of these loans is materially lower than the total portfolio.

[^] Includes acquired loans where FICOs at origination is not available

Note: Consumer net charge-off ratios are calculated using end of period loan balances

Note: Numbers may not tie due to rounding and minor differences between internal management and external reporting with respect to certain products



Retail direct home equity ($9.6 billion) Combined loan-to-value (origination)							
		<=70%**	70.1-80%	80.1-90%	90.1-95%	95.1 +	Total
Florida	Loans (% of total)	5%	2%	1%	<1%	<1%	9%
	NPA + 90+ ratio	2.1%	2.0%	7.3%	7.4%	5.6%	2.9%
	NCO ratio	2.7%	3.3%	8.8%	14.8%	4.9%	3.9%
Michigan	Loans (% of total)	9%	5%	4%	1%	2%	21%
	NPA + 90+ ratio	0.9%	0.8%	1.1%	1.3%	2.1%	1.0%
	NCO ratio	0.9%	1.7%	2.1%	5.5%	3.7%	1.9%
Other	Loans (% of total)	29%	17%	13%	4%	7%	70%
	NPA + 90+ ratio	0.9%	0.8%	1.0%	1.0%	1.3%	1.0%
	NCO ratio	0.6%	1.2%	1.5%	1.7%	3.5%	1.3%
Total	Loans (% of total)	43%	24%	18%	6%	9%	100%
	NPA + 90+ ratio	1.1%	0.9%	1.4%	1.4%	1.6%	1.1%
	NCO ratio	0.9%	1.5%	2.0%	3.2%	3.6%	1.6%

1sts	Loans (% of total)	20%	8%	3%	1%	1%	32%
	NPA + 90+ ratio	0.7%	1.0%	1.6%	3.9%	2.3%	0.9%
	NCO ratio	0.4%	0.8%	0.9%	2.9%	2.2%	0.6%
2nds	Loans (% of total)	23%	16%	15%	5%	9%	68%
	NPA + 90+ ratio	1.4%	0.8%	1.3%	1.1%	1.5%	1.2%
	NCO ratio	1.4%	1.8%	2.2%	3.2%	3.7%	2.1%
Total	Loans (% of total)	43%	24%	18%	6%	9%	100%
	NPA + 90+ ratio	1.1%	0.9%	1.4%	1.4%	1.6%	1.1%
	NCO ratio	0.9%	1.5%	2.0%	3.2%	3.6%	1.6%

HE loans	Loans (% of total)	3%	2%	2%	1%	2%	10%
	NPA + 90+ ratio	2.1%	1.6%	2.5%	1.7%	2.3%	2.1%
	NCO ratio	1.1%	1.5%	2.4%	1.9%	3.1%	1.8%
HELOCs	Loans (% of total)	40%	22%	16%	5%	8%	90%
	NPA + 90+ ratio	1.0%	0.8%	1.2%	1.3%	1.5%	1.0%
	NCO ratio	0.9%	1.5%	2.0%	3.5%	3.7%	1.6%
Total	Loans (% of total)	43%	24%	18%	6%	9%	100%
	NPA + 90+ ratio	1.1%	0.9%	1.4%	1.4%	1.6%	1.1%
	NCO ratio	0.9%	1.5%	2.0%	3.2%	3.6%	1.6%

< 660[#]	Loans (% of total)	1%	1%	1%	<1%	1%	3%
	NPA + 90+ ratio	4.3%	3.4%	2.6%	3.2%	4.6%	3.7%
	NCO ratio	2.9%	4.5%	4.1%	5.6%	9.6%	4.7%
660-689	Loans (% of total)	2%	2%	1%	1%	1%	7%
	NPA + 90+ ratio	1.8%	1.9%	3.1%	1.5%	1.7%	2.1%
	NCO ratio	1.7%	3.0%	3.6%	2.5%	4.5%	2.9%
690-719	Loans (% of total)	3%	3%	2%	1%	2%	12%
	NPA + 90+ ratio	1.3%	1.8%	2.0%	1.8%	1.6%	1.7%
	NCO ratio	1.1%	4.2%	2.4%	5.6%	5.2%	3.2%
720-749	Loans (% of total)	5%	4%	3%	1%	2%	16%
	NPA + 90+ ratio	1.0%	1.1%	1.6%	1.0%	1.4%	1.2%
	NCO ratio	0.7%	1.3%	3.0%	3.5%	2.4%	1.8%
750+	Loans (% of total)	21%	14%	10%	3%	4%	52%
	NPA + 90+ ratio	0.4%	0.4%	0.8%	1.2%	1.3%	0.6%
	NCO ratio	0.4%	0.7%	1.1%	2.2%	2.4%	0.8%
Other[^]	Loans (% of total)	11%	<1%	<1%	<1%	<1%	11%
	NPA + 90+ ratio	1.9%	1.4%	1.5%	3.1%	0.3%	1.9%
	NCO ratio	1.7%	0.0%	4.9%	2.9%	0.0%	1.7%
Total	Loans (% of total)	43%	24%	18%	6%	9%	100%
	NPA + 90+ ratio	1.1%	0.9%	1.4%	1.4%	1.6%	1.1%
	NCO ratio	0.9%	1.5%	2.0%	3.2%	3.6%	1.6%

[#] Includes relationship based and private lending

[^] Includes acquired loans where FICOs at origination is not available

Note: Consumer net charge-off ratios are calculated using end of period loan balances

Note: Numbers may not tie due to rounding and minor differences between internal management and external reporting with respect to certain products



		Total home equity ($11.3 billion) Combined loan-to-value (origination)					
		<=70%**	70.1-80%	80.1-90%	90.1-95%	95.1 +	Total
Florida	Loans (% of total)	5%	2%	1%	<1%	<1%	8%
	NPA + 90+ ratio	2.2%	2.4%	7.2%	7.7%	6.5%	3.2%
	NCO ratio	2.7%	4.0%	10.3%	13.9%	10.7%	4.6%
Michigan	Loans (% of total)	8%	5%	4%	2%	3%	21%
	NPA + 90+ ratio	1.0%	0.9%	1.3%	1.5%	2.4%	1.3%
	NCO ratio	1.1%	1.8%	3.0%	6.6%	5.2%	2.6%
Other	Loans (% of total)	26%	16%	13%	5%	11%	71%
	NPA + 90+ ratio	1.0%	1.0%	1.2%	1.3%	1.9%	1.2%
	NCO ratio	0.6%	1.3%	2.1%	2.9%	4.9%	1.9%
Total	Loans (% of total)	38%	22%	18%	7%	14%	100%
	NPA + 90+ ratio	1.1%	1.1%	1.5%	1.6%	2.1%	1.4%
	NCO ratio	1.0%	1.7%	2.7%	4.2%	5.1%	2.2%
1sts	Loans (% of total)	18%	7%	3%	1%	1%	30%
	NPA + 90+ ratio	0.7%	1.2%	1.8%	3.7%	3.0%	1.1%
	NCO ratio	0.5%	1.0%	1.2%	2.8%	2.3%	0.8%
2nds	Loans (% of total)	21%	15%	15%	7%	13%	70%
	NPA + 90+ ratio	1.5%	1.0%	1.4%	1.4%	2.0%	1.5%
	NCO ratio	1.3%	2.0%	3.0%	4.3%	5.4%	2.9%
Total	Loans (% of total)	38%	22%	18%	7%	14%	100%
	NPA + 90+ ratio	1.1%	1.1%	1.5%	1.6%	2.1%	1.4%
	NCO ratio	1.0%	1.7%	2.7%	4.2%	5.1%	2.2%
HE loans	Loans (% of total)	3%	2%	2%	1%	3%	12%
	NPA + 90+ ratio	2.1%	2.2%	2.5%	2.0%	2.8%	2.4%
	NCO ratio	1.1%	1.9%	3.6%	3.0%	5.2%	3.0%
HELOCs	Loans (% of total)	35%	20%	16%	6%	11%	88%
	NPA + 90+ ratio	1.0%	1.0%	1.3%	1.5%	1.9%	1.2%
	NCO ratio	0.9%	1.6%	2.5%	4.4%	5.1%	2.1%
Total	Loans (% of total)	38%	22%	18%	7%	14%	100%
	NPA + 90+ ratio	1.1%	1.1%	1.5%	1.6%	2.1%	1.4%
	NCO ratio	1.0%	1.7%	2.7%	4.2%	5.1%	2.2%
< 660[#]	Loans (% of total)	1%	1%	1%	<1%	1%	4%
	NPA + 90+ ratio	4.7%	4.2%	2.9%	3.3%	4.5%	4.0%
	NCO ratio	2.9%	5.0%	5.9%	6.6%	10.8%	5.8%
660-689	Loans (% of total)	2%	2%	2%	1%	2%	7%
	NPA + 90+ ratio	1.8%	2.1%	3.2%	2.5%	2.8%	2.5%
	NCO ratio	2.1%	3.9%	4.4%	7.1%	7.3%	4.7%
690-719	Loans (% of total)	3%	3%	3%	1%	3%	13%
	NPA + 90+ ratio	1.5%	2.2%	2.3%	2.1%	2.4%	2.1%
	NCO ratio	1.4%	4.1%	4.4%	5.3%	6.9%	4.3%
720-749	Loans (% of total)	4%	4%	4%	2%	3%	17%
	NPA + 90+ ratio	1.0%	1.3%	1.6%	1.2%	2.0%	1.4%
	NCO ratio	0.8%	1.4%	3.3%	4.5%	4.3%	2.5%
750+	Loans (% of total)	19%	13%	9%	3%	5%	50%
	NPA + 90+ ratio	0.4%	0.5%	0.8%	1.2%	1.5%	0.7%
	NCO ratio	0.4%	0.8%	1.3%	2.6%	3.2%	1.1%
Other[^]	Loans (% of total)	9%	<1%	<1%	<1%	<1%	9%
	NPA + 90+ ratio	2.0%	1.4%	1.4%	2.9%	0.2%	1.9%
	NCO ratio	1.7%	0.0%	4.7%	2.3%	-0.1%	1.7%
Total	Loans (% of total)	38%	22%	18%	7%	14%	100%
	NPA + 90+ ratio	1.1%	1.1%	1.5%	1.6%	2.1%	1.4%
	NCO ratio	1.0%	1.7%	2.7%	4.2%	5.1%	2.2%

[#] Includes relationship based and private lending

[^] Includes acquired loans where FICOs at origination is not available

Note: Consumer net charge-off ratios are calculated using end of period loan balances

Note: Numbers may not tie due to rounding and minor differences between internal management and external reporting with respect to certain products



Total residential mortgage ($9.0 billion) FICO (origination)								
		< 660[#]	660-689	690-719	720-750	750+	Other^	Total
Lots	Loans (% of total)	<1%	<1%	1%	1%	2%	2%	5%
	NPA + 90+ ratio	22.7%	16.5%	13.7%	7.1%	5.7%	15.5%	11.4%
	NCO ratio	17.4%	21.6%	22.6%	8.5%	8.9%	27.2%	17.4%
Residential construction	Loans (% of total)	<1%	<1%	<1%	<1%	<1%	<1%	<1%
	NPA + 90+ ratio	0.0%	0.0%	0.0%	0.0%	0.0%	NM	0.0%
	NCO ratio	0.0%	0.0%	0.0%	0.0%	0.0%	NM	0.0%
Other non-owner occupied	Loans (% of total)	<1%	<1%	<1%	<1%	1%	3%	5%
	NPA + 90+ ratio	19.4%	23.3%	12.2%	11.5%	5.9%	13.9%	13.1%
	NCO ratio	12.7%	14.4%	10.3%	10.0%	4.1%	8.0%	8.2%
Owner occupied	Loans (% of total)	8%	6%	10%	13%	40%	13%	90%
	NPA + 90+ ratio	8.9%	7.2%	6.9%	4.6%	1.3%	7.8%	4.4%
	NCO ratio	3.6%	3.4%	2.5%	1.9%	0.7%	2.1%	1.7%
Total	Loans (% of total)	9%	7%	11%	14%	42%	18%	100%
	NPA + 90+ ratio	9.4%	8.2%	7.4%	4.9%	1.5%	9.4%	5.1%
	NCO ratio	4.1%	4.7%	3.8%	2.5%	1.0%	5.3%	2.8%

Total residential mortgage ($9.0 billion) Loan-to-value (origination)							
		<=70%	70.1-80%	80.1-90%	90.1-95%	95.1 +	Total
Lots	Loans (% of total)	1%	1%	1%	<1%	2%	5%
	NPA + 90+ ratio	12.9%	14.0%	12.4%	7.4%	8.6%	11.4%
	NCO ratio	22.6%	20.8%	14.1%	11.6%	15.9%	17.4%
Residential construction	Loans (% of total)	<1%	<1%	<1%	<1%	<1%	<1%
	NPA + 90+ ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	NCO ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other non-owner occupied	Loans (% of total)	1%	2%	1%	<1%	<1%	5%
	NPA + 90+ ratio	7.8%	13.7%	17.0%	16.9%	13.0%	13.1%
	NCO ratio	4.4%	9.8%	9.3%	0.4%	9.0%	8.2%
Owner occupied	Loans (% of total)	30%	36%	7%	4%	13%	90%
	NPA + 90+ ratio	3.4%	4.2%	7.6%	7.9%	4.6%	4.4%
	NCO ratio	0.7%	1.6%	3.6%	3.5%	2.9%	1.7%
Total	Loans (% of total)	32%	40%	9%	5%	15%	100%
	NPA + 90+ ratio	3.7%	5.1%	9.1%	8.2%	5.2%	5.1%
	NCO ratio	1.2%	2.7%	5.6%	3.8%	4.6%	2.8%

Total residential mortgage ($9.0 billion)					
		Florida	Michigan	Other	Total
Lots	Loans (% of total)	2%	<1%	2%	5%
	NPA + 90+ ratio	16.3%	4.1%	8.2%	11.4%
	NCO ratio	27.5%	9.2%	9.7%	17.4%
Residential	Loans (% of total)	<1%	<1%	<1%	<1%
	NPA + 90+ ratio	0.0%	0.0%	0.0%	0.0%
	NCO ratio	0.0%	0.0%	0.0%	0.0%
Other non-owner occupied	Loans (% of total)	2%	<1%	2%	5%
	NPA + 90+ ratio	17.4%	12.3%	7.6%	13.1%
	NCO ratio	11.4%	7.6%	4.3%	8.2%
Owner occupied	Loans (% of total)	16%	14%	60%	90%
	NPA + 90+ ratio	9.4%	4.2%	3.1%	4.4%
	NCO ratio	3.0%	3.0%	1.1%	1.7%
Total	Loans (% of total)	21%	15%	65%	100%
	NPA + 90+ ratio	11.1%	4.3%	3.4%	5.1%
	NCO ratio	6.6%	3.3%	1.5%	2.8%

[#] Loans with FICO < 660 include CRA and FHA/VA loans as well as relationship based and private lending

^ Includes acquired loans where FICOs at origination is not available

Note: Consumer net charge-off ratios are calculated using end of period loan balances

Note: Numbers may not tie due to rounding and minor differences between internal management and external reporting with respect to certain products



		Total auto ($10.7 billion) FICO (origination)						
		< 660	660-689	690-719	720-750	750+	Other^	Total
Auto/Van	Loans (% of total)	<1%	2%	7%	9%	22%	<1%	41%
	NPA + 90+ ratio	1.0%	0.8%	0.5%	0.3%	0.1%	0.4%	0.3%
	NCO ratio	1.9%	1.8%	1.3%	0.8%	0.3%	1.4%	0.7%
Small/Med SUV and Compact Pickup	Loans (% of total)	<1%	2%	5%	7%	17%	<1%	31%
	NPA + 90+ ratio	1.1%	0.7%	0.4%	0.2%	0.1%	0.1%	0.2%
	NCO ratio	0.1%	1.3%	1.1%	0.6%	0.1%	0.1%	0.4%
Large SUV/Full Size Pickup	Loans (% of total)	<1%	1%	4%	5%	11%	1%	22%
	NPA + 90+ ratio	0.7%	0.9%	0.5%	0.3%	0.1%	0.2%	0.3%
	NCO ratio	0.5%	0.8%	0.9%	0.6%	0.3%	0.3%	0.5%
Other	Loans (% of total)	<1%	<1%	1%	1%	3%	<1%	5%
	NPA + 90+ ratio	1.3%	0.8%	0.9%	0.5%	0.6%	2.9%	0.8%
	NCO ratio	4.4%	5.3%	3.4%	1.7%	2.1%	3.4%	2.6%
Total	Loans (% of total)	1%	6%	17%	22%	52%	1%	100%
	NPA + 90+ ratio	1.0%	0.8%	0.5%	0.3%	0.1%	0.8%	0.3%
	NCO ratio	1.7%	1.7%	1.2%	0.7%	0.3%	1.1%	0.7%

New	Loans (% of total)	<1%	2%	7%	10%	27%	1%	48%
	NPA + 90+ ratio	1.1%	0.7%	0.5%	0.2%	0.1%	0.4%	0.2%
	NCO ratio	1.9%	1.2%	1.1%	0.6%	0.2%	0.5%	0.5%
Used	Loans (% of total)	1%	3%	10%	12%	25%	1%	52%
	NPA + 90+ ratio	1.0%	0.8%	0.5%	0.3%	0.1%	1.4%	0.3%
	NCO ratio	1.6%	2.0%	1.4%	0.8%	0.5%	1.9%	0.8%
Total	Loans (% of total)	1%	6%	17%	22%	52%	1%	100%
	NPA + 90+ ratio	1.0%	0.8%	0.5%	0.3%	0.1%	0.8%	0.3%
	NCO ratio	1.7%	1.7%	1.2%	0.7%	0.3%	1.1%	0.7%

<=100% advance rate	Loans (% of total)	1%	4%	9%	12%	35%	1%	61%
	NPA + 90+ ratio	1.0%	0.6%	0.3%	0.2%	0.1%	0.8%	0.2%
	NCO ratio	1.4%	1.2%	0.6%	0.4%	0.2%	1.0%	0.4%
>100% advance rate	Loans (% of total)	<1%	2%	8%	10%	18%	<1%	39%
	NPA + 90+ ratio	1.0%	1.2%	0.7%	0.4%	0.2%	0.6%	0.4%
	NCO ratio	2.3%	2.6%	2.0%	1.1%	0.7%	1.8%	1.2%
Total	Loans (% of total)	1%	6%	17%	22%	52%	1%	100%
	NPA + 90+ ratio	1.0%	0.8%	0.5%	0.3%	0.1%	0.8%	0.3%
	NCO ratio	1.7%	1.7%	1.2%	0.7%	0.3%	1.1%	0.7%

<=60 month term	Loans (% of total)	<1%	1%	3%	5%	18%	1%	29%
	NPA + 90+ ratio	1.1%	0.5%	0.2%	0.2%	0.0%	0.3%	0.1%
	NCO ratio	1.1%	0.8%	0.7%	0.2%	0.1%	0.2%	0.2%
>60 month term	Loans (% of total)	1%	5%	14%	17%	34%	1%	71%
	NPA + 90+ ratio	1.0%	0.9%	0.6%	0.3%	0.2%	1.3%	0.4%
	NCO ratio	2.0%	1.9%	1.4%	0.9%	0.5%	2.0%	0.9%
Total	Loans (% of total)	1%	6%	17%	22%	52%	1%	100%
	NPA + 90+ ratio	1.0%	0.8%	0.5%	0.3%	0.1%	0.8%	0.3%
	NCO ratio	1.7%	1.7%	1.2%	0.7%	0.3%	1.1%	0.7%

^ Includes acquired loans where FICOs at origination is not available
Note: Consumer net charge-off ratios are calculated using end of period loan balances
Note: Numbers may not tie due to rounding and minor differences between internal management and external reporting with respect to certain products

FIFTH THIRD BANCORP

		Consumer loans by vintage									
		Mortgage				Home equity					
		Lot	Resi constr	Other non-owner occ'd	Owner occ'd	Brokered	Direct	Auto	Card	Other	Total
2010	Loans (% of total, by loan type)	1%	41%	5%	30%	0%	4%	43%	12%	13%	23%
	NPA + 90+ ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.6%	0.0%	0.1%
	NCO ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	1.1%	0.6%	0.1%
2009	Loans (% of total, by loan type)	<1%	33%	1%	7%	0%	5%	22%	14%	8%	11%
	NPA + 90+ ratio	3.0%	0.0%	4.9%	0.3%	0.0%	0.0%	0.2%	3.3%	0.5%	0.4%
	NCO ratio	0.0%	0.0%	5.7%	0.4%	0.0%	0.2%	2.6%	26.7%	17.4%	3.8%
2008	Loans (% of total, by loan type)	2%	7%	3%	10%	1%	13%	14%	14%	40%	12%
	NPA + 90+ ratio	11.5%	0.0%	20.7%	5.9%	0.0%	0.4%	0.5%	6.8%	0.1%	2.0%
	NCO ratio	7.2%	0.0%	15.1%	2.7%	-0.3%	0.9%	1.2%	9.3%	0.8%	2.0%
2007	Loans (% of total, by loan type)	14%	8%	8%	11%	14%	11%	11%	24%	19%	12%
	NPA + 90+ ratio	10.2%	0.0%	16.2%	8.9%	2.4%	1.5%	0.6%	6.5%	0.3%	3.7%
	NCO ratio	14.4%	0.0%	26.7%	3.4%	5.7%	2.0%	1.3%	8.5%	6.6%	3.5%
2006	Loans (% of total, by loan type)	35%	6%	16%	9%	31%	13%	5%	10%	8%	10%
	NPA + 90+ ratio	11.5%	0.0%	20.4%	11.1%	3.1%	1.8%	0.7%	6.9%	0.9%	4.8%
	NCO ratio	15.3%	0.0%	9.6%	3.9%	7.8%	3.5%	1.4%	7.6%	8.8%	4.8%
2005	Loans (% of total, by loan type)	38%	2%	33%	15%	26%	12%	2%	8%	4%	11%
	NPA + 90+ ratio	11.3%	0.0%	16.6%	6.5%	2.4%	1.5%	0.8%	5.8%	1.6%	4.5%
	NCO ratio	20.8%	0.0%	8.8%	2.1%	5.8%	2.7%	1.4%	8.0%	28.7%	4.2%
2004 & prior	Loans (% of total, by loan type)	10%	3%	35%	17%	28%	43%	2%	19%	8%	20%
	NPA + 90+ ratio	14.0%	0.0%	7.1%	4.6%	2.3%	1.2%	1.2%	5.8%	0.4%	2.4%
	NCO ratio	20.3%	0.0%	3.5%	2.2%	3.8%	1.2%	3.0%	7.1%	3.7%	2.1%
Total	Loans (% of total, by loan type)	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
	NPA + 90+ ratio	11.4%	0.0%	13.1%	4.4%	2.5%	1.1%	0.3%	5.3%	0.3%	2.2%
	NCO ratio	17.4%	0.0%	8.2%	1.7%	5.8%	1.6%	1.1%	9.8%	5.1%	2.5%

Note: Consumer net charge-off ratios are calculated using end of period loan balances
Note: Numbers may not tie due to rounding and minor differences between internal management and external reporting with respect to certain products



Fourth Quarter 2010 Portfolio Loan and Lease Stratifications
Commercial

Total commercial loans ($43.5 billion)					
		Florida	Michigan	Other	Total
Other non-owner occupied RE	Loans (% of total)	2%	4%	10%	16%
	NPA ratio	24.3%	7.5%	7.7%	9.8%
	NCO ratio	5.0%	6.3%	2.5%	3.8%
Owner-occupied RE	Loans (% of total)	2%	3%	9%	13%
	NPA ratio	6.9%	5.3%	3.3%	4.2%
	NCO ratio	1.7%	2.3%	1.0%	1.4%
C&I	Loans (% of total)	4%	8%	50%	63%
	NPA ratio	3.1%	3.5%	2.4%	2.6%
	NCO ratio	1.6%	2.5%	1.0%	1.3%
Commercial lease	Loans (% of total)	<1%	<1%	7%	8%
	NPA ratio	0.0%	2.9%	0.7%	0.8%
	NCO ratio	0.0%	NM	NM	NM
Other	Loans (% of total)	<1%	<1%	<1%	<1%
	NPA ratio	0.0%	0.0%	0.0%	0.0%
	NCO ratio	0.0%	0.0%	0.0%	0.0%
Total	Loans (% of total)	8%	16%	76%	100%
	NPA ratio	9.4%	4.8%	3.0%	3.8%
	NCO ratio	2.5%	3.3%	1.1%	1.6%

C&I	Loans (% of total)	4%	8%	50%	63%
	NPA ratio	3.1%	3.5%	2.4%	2.6%
	NCO ratio	1.6%	2.5%	1.0%	1.3%
Commercial mortgage	Loans (% of total)	3%	6%	16%	25%
	NPA ratio	13.3%	6.1%	5.0%	6.3%
	NCO ratio	3.9%	4.5%	1.9%	2.9%
Commercial construction	Loans (% of total)	1%	1%	3%	5%
	NPA ratio	28.7%	11.4%	8.7%	12.7%
	NCO ratio	2.2%	4.7%	1.3%	1.9%
Commercial lease	Loans (% of total)	<1%	<1%	7%	8%
	NPA ratio	0.0%	2.9%	0.7%	0.8%
	NCO ratio	0.0%	NM	NM	NM
Other	Loans (% of total)	<1%	<1%	<1%	<1%
	NPA ratio	0.0%	0.0%	0.0%	0.0%
	NCO ratio	0.0%	0.0%	0.0%	0.0%
Total	Loans (% of total)	8%	16%	76%	100%
	NPA ratio	9.4%	4.8%	3.0%	3.8%
	NCO ratio	2.5%	3.3%	1.1%	1.6%

Homebuilders / developers (included in #'s above)	Loans (% of total)	<1%	<1%	1%	2%
	NPA ratio	101.8%	23.4%	26.8%	37.1%
	NCO ratio	17.5%	16.5%	5.9%	10.1%

NPAs exclude loans held-for-sale

NPA ratio calculated as nonperforming assets/end-of-period loans

Note: Percentages may not sum due to rounding

		Total commercial loans ($43.5 billion)				
		C&I	Commercial mortgage	Commercial construction	Other	Total
Other non-owner occupied RE	Loans (% of total)	<1%	13%	4%	<1%	16%
	NPA ratio	0.0%	8.5%	14.5%	0.0%	9.8%
	NCO ratio	0.0%	4.3%	1.9%	0.0%	3.8%
Owner-occupied RE	Loans (% of total)	<1%	12%	1%	<1%	13%
	NPA ratio	0.0%	4.0%	6.9%	0.0%	4.2%
	NCO ratio	0.0%	1.3%	2.3%	0.0%	1.4%
C&I	Loans (% of total)	63%	<1%	<1%	<1%	63%
	NPA ratio	2.6%	0.0%	0.0%	0.0%	2.6%
	NCO ratio	1.3%	0.0%	0.0%	0.0%	1.3%
Commercial lease	Loans (% of total)	<1%	<1%	<1%	8%	8%
	NPA ratio	0.0%	0.0%	0.0%	0.8%	0.8%
	NCO ratio	0.0%	0.0%	0.0%	0.4%	NM
Other	Loans (% of total)	<1%	<1%	<1%	<1%	<1%
	NPA ratio	0.0%	0.0%	0.0%	0.0%	0.0%
	NCO ratio	0.0%	0.0%	0.0%	0.0%	0.0%
Total	Loans (% of total)	63%	25%	5%	8%	100%
	NPA ratio	2.6%	6.3%	12.7%	0.8%	3.8%
	NCO ratio	1.3%	2.9%	1.9%	NM	1.6%

Homebuilders / developers (included in #'s above)	Loans (% of total)	<1%	1%	<1%	<1%	2%
	NPA ratio	8.6%	43.4%	44.8%	0.0%	37.1%
	NCO ratio	5.8%	10.0%	13.3%	0.0%	10.1%

NPAs exclude loans held-for-sale

NPA ratio calculated as nonperforming assets/end-of-period loans

Note: Percentages may not sum due to rounding



		Total commercial loans ($43.5 billion)						
		Residential raw land	Residential developed land	Residential vertical land	Commercial raw land	Commercial developed land	Other	Total
Other non-owner occupied RE	Loans (% of total)	1%	<1%	1%	<1%	1%	13%	16%
	NPA ratio	44.0%	53.0%	22.1%	19.6%	17.1%	4.8%	9.8%
	NCO ratio	8.9%	12.7%	5.7%	4.4%	6.4%	2.8%	3.8%
Owner-occupied RE	Loans (% of total)	<1%	<1%	<1%	<1%	<1%	13%	13%
	NPA ratio	0.0%	37.7%	6.2%	0.0%	1.9%	4.1%	4.2%
	NCO ratio	0.0%	58.8%	5.2%	0.0%	0.0%	1.3%	1.4%
C&I	Loans (% of total)	<1%	<1%	1%	<1%	<1%	62%	63%
	NPA ratio	3.9%	8.4%	10.0%	7.5%	14.2%	2.5%	2.6%
	NCO ratio	1.7%	0.1%	3.5%	6.2%	NM	1.2%	1.3%
Commercial lease	Loans (% of total)	<1%	<1%	<1%	<1%	<1%	8%	8%
	NPA ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%	0.8%
	NCO ratio	0.0%	0.0%	0.0%	0.0%	0.0%	NM	NM
Other	Loans (% of total)	<1%	<1%	<1%	<1%	<1%	<1%	<1%
	NPA ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
	NCO ratio	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	Loans (% of total)	1%	<1%	2%	1%	1%	95%	100%
	NPA ratio	38.8%	49.0%	16.7%	15.0%	15.7%	2.9%	3.8%
	NCO ratio	7.8%	13.1%	5.0%	5.0%	5.5%	1.3%	1.6%
Florida	Loans (% of total)	<1%	<1%	<1%	<1%	<1%	7%	8%
	NPA ratio	87.5%	151.1%	32.4%	8.7%	25.9%	5.3%	9.4%
	NCO ratio	4.3%	25.0%	4.6%	1.6%	17.0%	1.5%	2.5%
Michigan	Loans (% of total)	<1%	<1%	<1%	<1%	<1%	15%	16%
	NPA ratio	42.1%	9.6%	13.4%	23.0%	11.3%	4.1%	4.8%
	NCO ratio	25.6%	8.5%	3.7%	3.3%	0.8%	3.1%	3.3%
Other	Loans (% of total)	<1%	<1%	1%	<1%	1%	73%	73%
	NPA ratio	25.8%	34.3%	15.1%	15.7%	11.3%	2.4%	3.0%
	NCO ratio	3.4%	9.9%	5.4%	6.6%	0.5%	0.9%	1.1%
Total	Loans (% of total)	1%	<1%	2%	1%	1%	95%	100%
	NPA ratio	38.8%	49.0%	16.7%	15.0%	15.7%	2.9%	3.8%
	NCO ratio	7.8%	13.1%	5.0%	5.0%	5.5%	1.3%	1.6%
Homebuilders / developers (included in #'s above)	Loans (% of total)	1%	<1%	<1%	<1%	<1%	<1%	2%
	NPA ratio	38.8%	49.0%	27.7%	0.0%	0.0%	6.7%	37.1%
	NCO ratio	8.1%	15.2%	5.9%	0.0%	0.0%	8.6%	10.1%

NPAs exclude loans held-for-sale

NPA ratio calculated as nonperforming assets/end-of-period loans

Note: Percentages may not sum due to rounding



Total commercial loans ($43.5 billion)						
		C&I	Commercial mortgage	Commercial construction	Other	Total
Accommodation	Loans (% of total)	1%	1%	<1%	<1%	2%
	NPA ratio	2.3%	4.1%	13.0%	0.0%	3.2%
	NCO ratio	0.7%	2.3%	NM	0.0%	1.3%
Auto manufacturing	Loans (% of total)	1%	<1%	<1%	<1%	1%
	NPA ratio	0.0%	0.7%	0.0%	0.0%	0.1%
	NCO ratio	NM	0.0%	0.0%	0.0%	NM
Construction	Loans (% of total)	3%	2%	1%	<1%	6%
	NPA ratio	4.3%	17.4%	24.1%	0.2%	12.4%
	NCO ratio	2.4%	6.0%	5.7%	1.8%	4.3%
Finance & insurance	Loans (% of total)	8%	<1%	<1%	<1%	9%
	NPA ratio	4.2%	2.8%	0.0%	4.9%	4.2%
	NCO ratio	0.8%	0.7%	0.0%	0.0%	0.8%
Manufacturing	Loans (% of total)	14%	1%	<1%	1%	16%
	NPA ratio	2.4%	2.3%	0.0%	0.9%	2.2%
	NCO ratio	1.6%	0.3%	0.0%	0.1%	1.4%
Real estate	Loans (% of total)	4%	12%	3%	1%	19%
	NPA ratio	5.3%	6.8%	10.7%	0.3%	6.8%
	NCO ratio	3.1%	3.9%	2.0%	0.0%	3.4%
Retail trade	Loans (% of total)	2%	1%	<1%	<1%	4%
	NPA ratio	2.0%	4.8%	2.9%	0.0%	2.7%
	NCO ratio	0.5%	0.8%	0.0%	0.0%	0.6%
Auto retailers	Loans (% of total)	2%	<1%	<1%	<1%	2%
	NPA ratio	1.0%	5.0%	8.5%	0.0%	1.9%
	NCO ratio	0.7%	1.4%	0.0%	0.0%	0.8%
Wholesale trade	Loans (% of total)	6%	1%	<1%	<1%	7%
	NPA ratio	0.4%	3.5%	3.4%	0.1%	0.7%
	NCO ratio	0.0%	0.0%	0.0%	0.0%	0.0%
Other	Loans (% of total)	23%	6%	1%	5%	35%
	NPA ratio	2.1%	3.0%	2.0%	0.8%	2.1%
	NCO ratio	1.2%	1.0%	NM	NM	0.8%
Total	Loans (% of total)	63%	25%	5%	8%	100%
	NPA ratio	2.6%	6.3%	12.7%	0.8%	3.8%
	NCO ratio	1.3%	2.9%	1.9%	NM	1.6%

NPAs exclude loans held-for-sale

NPA ratio calculated as nonperforming assets/end-of-period loans

Note: Percentages may not sum due to rounding

Total commercial loans ($43.5 billion)					
		Florida	Michigan	Other	Total
Accommodation	Loans (% of total)	<1%	<1%	1%	2%
	NPA ratio	1.0%	8.7%	2.2%	3.2%
	NCO ratio	0.0%	2.2%	1.4%	1.3%
Auto manufacturing	Loans (% of total)	<1%	<1%	<1%	1%
	NPA ratio	0.0%	0.1%	0.1%	0.1%
	NCO ratio	0.0%	0.0%	NM	NM
Construction	Loans (% of total)	1%	1%	5%	6%
	NPA ratio	26.6%	8.7%	11.2%	12.4%
	NCO ratio	5.5%	5.3%	3.9%	4.3%
Finance & insurance	Loans (% of total)	<1%	1%	8%	9%
	NPA ratio	2.2%	3.5%	4.3%	4.2%
	NCO ratio	0.3%	3.7%	0.4%	0.8%
Manufacturing	Loans (% of total)	<1%	2%	13%	16%
	NPA ratio	1.2%	2.1%	2.3%	2.2%
	NCO ratio	12.9%	1.5%	1.0%	1.4%
Real estate	Loans (% of total)	2%	5%	12%	19%
	NPA ratio	23.8%	7.1%	3.8%	6.8%
	NCO ratio	7.8%	5.7%	1.7%	3.4%
Retail trade	Loans (% of total)	<1%	1%	3%	4%
	NPA ratio	5.7%	8.5%	0.9%	2.7%
	NCO ratio	2.0%	1.3%	0.2%	0.6%
Auto retailers	Loans (% of total)	<1%	<1%	2%	2%
	NPA ratio	2.1%	2.3%	1.7%	1.9%
	NCO ratio	NM	1.6%	0.8%	0.8%
Wholesale trade	Loans (% of total)	1%	1%	5%	7%
	NPA ratio	0.0%	1.6%	0.7%	0.7%
	NCO ratio	0.1%	NM	0.0%	0.0%
Other	Loans (% of total)	3%	4%	27%	35%
	NPA ratio	1.6%	3.2%	2.0%	2.1%
	NCO ratio	NM	2.4%	0.9%	0.8%
Total	Loans (% of total)	8%	16%	76%	100%
	NPA ratio	9.4%	4.8%	3.0%	3.8%
	NCO ratio	2.5%	3.3%	1.1%	1.6%

NPAs exclude loans held-for-sale

NPA ratio calculated as nonperforming assets/end-of-period loans

Note: Percentages may not sum due to rounding



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. 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 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.