

**FIFTH THIRD BANCORP**

	CPP Disbursement Date 12/31/2008	RSSD (Holding Company) 1070345	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$130,672	\$112,736	-13.7%	
Loans	\$85,971	\$78,806	-8.3%	
<i>Construction &amp; development</i>	\$9,613	\$7,468	-22.3%	
<i>Closed-end 1-4 family residential</i>	\$11,812	\$11,352	-3.9%	
<i>Home equity</i>	\$10,665	\$10,469	-1.8%	
<i>Credit card</i>	\$1,791	\$1,969	9.9%	
<i>Other consumer</i>	\$8,694	\$8,942	2.9%	
<i>Commercial &amp; Industrial</i>	\$25,105	\$22,050	-12.2%	
<i>Commercial real estate</i>	\$10,460	\$9,793	-6.4%	
Unused commitments	\$49,392	\$42,592	-13.8%	
Securitization outstanding principal	\$880	\$630	-28.4%	
Mortgage-backed securities (GSE and private issue)	\$8,741	\$11,633	33.1%	
Asset-backed securities	\$340	\$2,092	516.0%	
Other securities	\$3,149	\$3,914	24.3%	
Cash & balances due	\$11,861	\$5,681	-52.1%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$2,227	\$4,675	109.9%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$2,224	\$4,458	100.4%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$116,991	\$96,435	-17.6%	
Deposits	\$88,047	\$86,972	-1.2%	
Total other borrowings	\$20,740	\$5,229	-74.8%	
FHLB advances	\$6,112	\$2,561	-58.1%	
<b>Equity</b>				
Equity capital at quarter end	\$13,681	\$16,301	19.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2,028	\$1,617	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	8.6%	12.6%	--	
Tier 1 risk based capital ratio	9.5%	13.4%	--	
Total risk based capital ratio	11.8%	15.4%	--	
Return on equity <sup>1</sup>	-58.2%	-2.1%	--	
Return on assets <sup>1</sup>	-6.2%	-0.3%	--	
Net interest margin <sup>1</sup>	3.7%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	80.4%	96.6%	--	
Loss provision to net charge-offs (qtr)	144.8%	109.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	7.5%	3.6%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	2008	2009	2008	2009
<i>Construction &amp; development</i>	12.9%	19.1%	7.5%	3.4%
<i>Closed-end 1-4 family residential</i>	6.9%	6.7%	0.8%	0.8%
<i>Home equity</i>	2.3%	1.4%	0.5%	0.7%
<i>Credit card</i>	3.9%	6.5%	1.8%	2.4%
<i>Other consumer</i>	0.5%	0.3%	0.7%	0.5%
<i>Commercial &amp; Industrial</i>	2.0%	2.9%	1.5%	0.5%
<i>Commercial real estate</i>	4.0%	5.7%	1.9%	0.6%
<i>Total loans</i>	4.0%	4.9%	1.9%	0.9%