TREASURY MONTHLY INTERMEDIATION SNAPSHOT

Name of institution: Fifth Third Bancorp | **Submission date: 3/30/09** | **Person to be contacted about this report: Blane Scarberry**

PART I. QUANTITATIVE OVERVIEW

SCHEDULE A: CONSUMER LENDING (Millions $)	2008 DEC	2009 JAN	2009 FEB	Key	Comments
1. First Mortgage					
a. Average Loan Balance (Daily Average Total Outstanding)	$12,332	$12,290	$12,921	Average balance consists of 1-4 family residential mortgage loans consistent with the classification of the FR Y9C report. This includes loans held for sale and held for investment.	**Mortgage applications continue to increase driven by attractive interest rates within agency conforming product categories. Total originations for the month neared $2.0 billion, an increase of more than $500 million over January 2009.**
b. Total Originations	$954	$1,459	$1,972		
(1) Refinancings	$600	$1,265	$1,793		
(2) New Home Purchases	$354	$194	$180		
2. Home Equity					
a. Average Total Loan Balance	$12,067	$12,123	$12,125	Average balance consists of HELOC and HELOAN accounts consistent with the classification of the FR Y9C report.	**Fifth Third continued to focus on tightening loan-to-value requirements within real estate backed products. Even with these tightened requirements, we extended $141 million of new home equity lines of credit during the month.**
b. Originations (New Lines+Line Increases)	$150	$129	$141		
c. Total Used and Unused Commitments	$21,137	$21,081	$20,783		
3. US Card - Managed					
a. Average Total Loan Balance - Managed	$2,081	$2,120	$2,117	Average balance consists of US cards for consumer obligors only, consistent with the classification of the FR Y9C report. Business cards are included in C&I balances.	**Fifth Third extended $135 million of new credit card originations during the month, down from $233 million in January. The higher January extensions were driven by a budgeted direct mail marketing campaign.**
b. New Account Originations (Initial Line Amt)	$247	$233	$135		
c. Total Used and Unused Commitments	$13,313	$13,452	$13,586		
4. Other Consumer					
a. Average Total Loan Balance	$9,487	$9,537	$9,533	Average balance consists of auto and other consumer loans and leases consistent with the classification of the FR Y9C report.	**Other consumer loan originations, which include new car loans, were $317 million in February. This was down slightly from the $388 million in January, due primarily from a decreased demand in auto loans.**
b. Originations	$514	$388	$317		

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SCHEDULE B: COMMERCIAL LENDING (Millions $)	DEC	JAN	FEB	Key	Comments
1. C & I					
a. Average Total Loan and Lease Balance	$30,906	$30,089	$30,074	Average balance consists of non-real estate commercial loans and leases consistent with the classification of the FR Y9C report.	**Fifth Third's average C&I balances were flat in February compared to January. New C&I commitments in February were $634 million while renewals were $1,654 million, both down slightly from January.**
b. Renewal of Existing Accounts	$2,475	$1,701	$1,654	Includes renewed funded loans and renewed commitments.	
c. New Commitments	$1,289	$785	$634	Includes new commitments both funded and unfunded	
2. Commercial Real Estate					
a. Average Total Loan and Lease Balance	$19,883	$19,261	$19,181	Average balance consists of real estate secured commercial loans consistent with the classification of the FR Y9C report.	**Average CRE balances decreased by 0.5% in February while new commitments were $143 million compared to $109 million in January. Renewal levels for existing accounts increased to $471 million compared to $267 million in January. Fifth Third continues to suspend lending on new non-owner occupied properties and on new homebuilder and developer projects in order to manage existing portfolio positions.**
b. Renewal of Existing Accounts	$1,224	$267	$471	Includes renewed funded loans and renewed commitments.	
c. New Commitments	$268	$109	$143	Includes new commitments both funded and unfunded	
SCHEDULE C: OTHER INTERMEDIATION ACTIVITIES (Millions $)					
1. MBS/ABS Net Purchased Volume					
a. Mortgage Backed Securities	-$709	-$122	$1,213	Consists of net purchases, sales and paydowns.	**MBS activity was driven by purchases by the investment portfolio of a combination of agency pass-throughs and agency CMOs. The purchases were made as part of the company's ongoing investment activity. The increase in ABS was primarily the result of Fifth Third's providing liquidity to the auto asset backed security market through purchase of an auto loan securitization transaction.**
b. Asset Backed Securities	-$264	$1,693	$483	Consists of net purchases, sales and paydowns.	
2. Secured Lending (Repo, PB, Margin Lending)					
a. Average Total Matched Book (Repo/Reverse Repo)[1]	$0	$0	$0		
b. Average Total Debit Balances[2]	$0	$0	$0		
3. Underwriting					
a. Total Equity Underwriting	$0	$0	$0		
b. Total Debt Underwriting	$483	$1,060	$357		

Notes:
1. Not applicable if matched book activity does not exceed $50 billion.
2. Applicable only for institutions offering prime brokerage or other margin lending services to clients.

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PART II. QUALITATIVE OVERVIEW

Please provide a brief overview of the intermediation activity during the month. This discussion should include a general commentary on the lending environment, loan demand, any changes in lending standards and terms, and any other intermediation activity.

Company description

Fifth Third Bancorp is a diversified financial services company headquartered in Cincinnati, Ohio. As of December 31, 2008, the Company had $120 billion in assets, operated 18 affiliates with 1,307 full-service Banking Centers, including 92 Bank Mart locations open seven days a week inside select grocery stores and 2,341 ATM's in Ohio, Kentucky, Indiana, Michigan, Illinois, Florida, Tennessee, West Virginia, Pennsylvania, Missouri, Georgia and North Carolina. Fifth Third operates five main businesses: Commercial Banking, Branch Banking, Consumer Lending, Investment Advisors and Fifth Third Processing Solutions. Fifth Third is among the largest money managers in the Midwest and, as of December 31, 2008, had $179 billion in assets under care, of which it managed $25 billion for individuals, corporations and not-for-profit organizations.

The Treasury's preferred stock investment in Fifth Third was made on December 31, 2008.

Consumer

February 2009 overall loan demand for non-mortgage consumer credit (home equity, credit card and auto) was slightly down compared to January 2009 given reduction in auto loan and credit card demand. This seasonal trend was experienced in prior years as well. Mortgage applications continue to increase driven by attractive interest rates within the agency conforming product categories.

February continued to be an exceptional month for mortgage lending, driven by attractive interest rates. Total originations for the month neared $2.0 billion, an increase of more than $500 million over January 2009. This was driven by $1.8 billion of refinancing activity, a $500 million increase compared to January. We also extended $141 million of new home equity lines of credit during the month.

February new credit card extensions were $135 million, lower than our $233 million of extensions in January. The higher January credit card extensions were driven by a budgeted direct mail marketing campaign. Other consumer loan originations, which include new car loans, were $317 million in February. This was down slightly from the January $388 million due to decreased demand in auto loans, a trend we experienced in prior years as well.

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During the month of February 2009, Fifth Third continued to make prudent adjustments to consumer lending standards, consistent with peer institutions as reported by the Federal Reserve and as observed in the market. Fifth Third focused on tightening loan-to-value requirements within real estate backed products, given an outlook for further U.S. home price depreciation. Fifth Third also enhanced credit requirements for non real estate lending due to projected further stress within the U.S. economy.

In February of 2009, Fifth Third's portfolio of consumer loans and leases was flat relative to January 2009. The first mortgage portfolio primarily drove this result where the majority of originations are sold into the secondary market.

CRE

Average CRE balances decreased by approximately one half of one percent in February 2009 compared to January 2009. New CRE commitments originated in February were $143MM, which was up from $109MM in January. Renewal levels for existing accounts increased in February 2009 to $471MM versus January 2009 at $267MM. Volume was modestly up in February as Fifth Third continues to engage in lending on owner occupied properties. Fifth Third continues to suspend lending on new non-owner occupied properties and on new homebuilder and developer projects in order to manage existing portfolio positions. We believe this is prudent given that we do not believe added exposure in those sectors is warranted and given our expectations for continued negative trends in the performance of those portfolios.

C&I

Average C&I balances were flat in February 2009 compared to January 2009 as new loans were offset by borrowers continuing to deleverage their balance sheets. New C&I commitments originated in February were $634MM. Renewal levels for existing accounts in February 2009 of $1,654MM were slightly lower than January 2009 at $1,701MM. While volume was down slightly in February, lending in the Commercial, Business Banking and Private Banking segments continues to qualified borrowers exhibiting average risk or better. Continued emphasis is placed on prudent underwriting and demonstrated ability to repay as we are seeing certain borrowers' sales weaken, profit margins narrow and the number of business bankruptcies increase. Overall, loan demand is down as we are seeing reduced confidence in the economy from our C&I borrowers, which varies by geography. Customers are deleveraging and increasing liquidity through asset sales and reduced inventories versus expanding operations and purchasing equipment.

Demand for Small Business credit is still relatively stable but showing signs of weakening as application volume is starting to slow. Business Banking loan originations continue to be made using prudent

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underwriting standards. In February, we originated or renewed approximately $214MM of loan balances, which is up slightly from January at $175MM.

The primary market for syndicated credit and large corporate deals has remained stable in February 2009 compared to January 2009. There was a large decrease in demand in the fourth quarter of 2008 that has spilled over into 2009. Given the outlook for the economy, many companies have scaled back plans for capital expenditures and inventory build, which in turn has reduced the need for financing. Merger and acquisition activity continued to remain slow in February. Terms and covenants continue to be somewhat tighter and spreads have remained wide in February, which has also served to constrain demand.

Average total commercial loan and lease balances were flat in February 2009 compared to January 2009. We continue to actively work out problem loans, which offset new loan volume in the month of February.

Investment Portfolio

MBS activity was driven by purchases by the investment portfolio of a combination of agency pass-throughs and agency CMOs. The purchases were made as part of the company's ongoing investment activity. The increase in ABS was primarily the result of Fifth Third providing liquidity to the auto asset backed security market through purchase of an auto loan securitization transaction.