



# Consumer Lending

## 2010 Highlights

- \$1.1 billion total revenue
- \$20.5 billion average loans
- \$65.6 billion mortgage servicing portfolio
- 7,700 dealer indirect auto lending network

## Business Description

Consumer Lending provides loan solutions to customers across and beyond Fifth Third's footprint. Our loan products include mortgages and home equity loans and lines. Consumer Lending also partners with a network of auto dealers that originate loans on the Bank's behalf. Whether in need of a mortgage or a new car, our customers know we offer a solution to help them achieve their goals.

## Customer Focus

We recognize that personal loans are often a vital element for the prosperity of our customers. We deliver a full spectrum of competitive lending solutions that correspond to their financial situations. Throughout the entire customer experience, we strive to provide expert advice and outstanding service. To help prepare for major life moments like buying a car or for purchasing every day necessities, Fifth Third provides lending solutions that fit our customers' needs today and tomorrow.

We also support homeownership by offering a variety of refinancing and workout arrangements to give our customers options. While each situation is different, we intend to work toward mutually beneficial outcomes with our borrowers. Some alternative modification options may include changing the terms of the original loan to make the payments more affordable, primarily by lowering interest rates and extending the terms.

## Strategy

Fifth Third understands that each customer has unique needs. To evolve with the dynamic marketplace and meet the changing needs of customers as they progress through life, we continue to adjust our lending solutions. Our strategic focus is to surround each new and existing customer with a team of professional bankers committed to providing complete banking solutions in order to profitably grow market share.

Our sales and service associates strive to achieve the highest ratings for customer experience while delivering operational excellence. In 2010, we advanced our mortgage origination market share within the top 20, and remain a top five market share leader within the non-captive prime auto lending space.