



POSITION SPECIFICATION

TITLE: Consumer Credit Risk Analyst

LOCATION: Cincinnati, OH

COMPANY: Fifth Third Bancorp

RELATIONSHIP: Position reports to Consumer Risk Review Manager

GENERAL FUNCTION:

Responsible for developing analytics to assist in the identification and evaluation of all risks related to Consumer Credit (i.e. Direct, Indirect, Credit Card, and Mortgage).

ESSENTIAL DUTIES & RESPONSIBILITIES:

- Demonstrate technical expertise in the area of consumer credit risk.
- Provide direct support within the Credit Risk Review group in the evaluation and analysis of all consumer credit risk.
- Analyze portfolio level information to identify and monitor key risk factors and develop proposed solutions.
- Perform ad-hoc analysis of consumer portfolios as directed.
- Report and analyze characteristics of the Consumer Credit lines of business in relation to policies, guidelines and processes.
- Establish close working relationships with the Credit functions of the various Consumer Lending groups, while maintaining independence/objectivity.
- Develop and/or evaluate various models used for loss forecasting, portfolio stress testing, and other targeted analysis.
- Monitor and evaluate problem loan statistics. Ensure that appropriate reporting of activity is occurring consistent with Bancorp policy as well as pertinent accounting/regulatory guidance.
- Ability to access and query a multitude of databases and create and maintain data sets as appropriate.
- Identify and communicate potential policy and or operational improvements that will enhance credit quality.

SUPERVISORY RESPONSIBILITIES: None

MINIMUM KNOWLEDGE, SKILLS AND ABILITIES REQUIRED:

- 2-5 years of Consumer Lending experience (origination and/or credit).
- Minimum 2 years experience in reporting systems, database management and analytics.
- Excellent analytical, verbal and written communication skills.
- Demonstrated ability to interpret data and determine next steps.
- Demonstrated ability to work with significant volumes of data in various formats and databases.
- **Computer Skills:**
 - Strong Excel, Access, Business Objects, and/or SAS background.
 - Demonstrated ability to learn and understand various applications and business intelligence/database tools.

COMPANY PROFILE:

Fifth Third Bancorp is a diversified financial services company headquartered in Cincinnati, Ohio. The Company has \$105.0 billion in assets, operates 19 affiliates with 1,132 full-service Banking Centers, including 120 Bank Mart® locations open seven days a week inside select grocery stores and 2,027 Jeanie® ATMs in Ohio, Kentucky, Indiana, Michigan, Illinois, Florida, Tennessee, West Virginia, Pennsylvania and Missouri. 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 March 31, 2006, has \$203 billion in assets under care, of which it manages \$33 billion for individuals, corporations and not-for-profit organizations. Investor information and press releases can be viewed at www.53.com. Fifth Third's common stock is traded through the NASDAQ® National Market System under the symbol "FITB."

COMPANY HIGHLIGHTS:

- Top ten Superregional Bank in *Fortune Magazine's* 2006 'Most Admired Companies in America' Survey.
- Fortune 500 company (#299) in 2007.
- ***Institutional Shareholder Services*** – Fifth Third Bank outperformed 99.8% of all companies in the S&P 500 index, and 100% of banks for its corporate governance practices and policies, April 1, 2006.
- Named one of 'The World's Safest Banks' in *Global Finance Magazine's* annual survey (2005).
- *Business Week* ranked Fifth Third Bank as the seventh most philanthropic company, calculated as a percentage of revenues, November 29, 2004.

COMPENSATION & BENEFITS:

We offer outstanding salary/benefits package commensurate with an industry leader, including 401(K) with company match, profit sharing, employee stock purchase plans, flexible spending accounts, medical/dental/life insurance, and much more. More detailed benefits information can be found by following the link below.

TO APPLY:

Please go to www.53.com and follow the careers link to complete an employment profile and apply to the position. Also forward your resume to Tanya.Minella@53.com.