

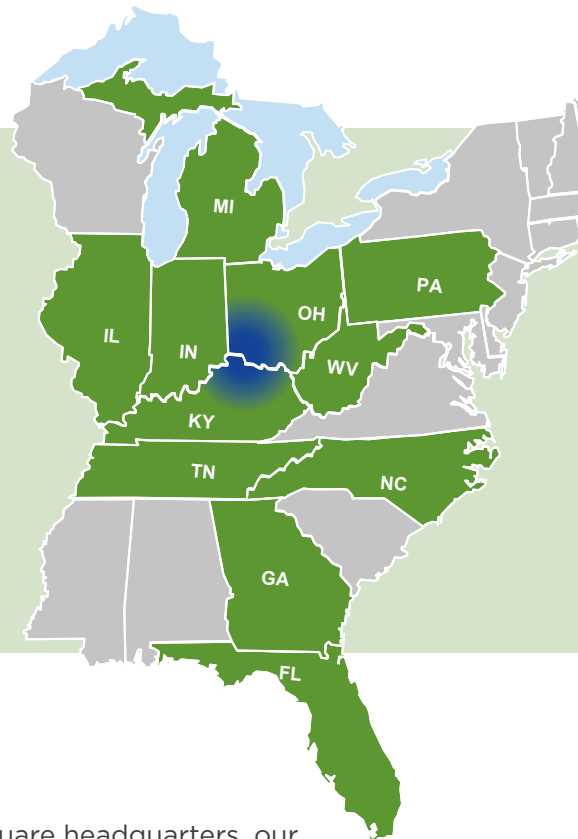
IMPROVING LIVES IN Greater Cincinnati



YOUR HOMETOWN BANK

Since 1853, Fifth Third Bank has proudly called Greater Cincinnati home. Our bankers work hard to earn the business and trust of our neighbors and friends, providing smart financial tools and solutions to help them improve their lives and achieve their financial goals.

We're also committed to enhancing the wellbeing of our communities, annually working with hundreds of Greater Cincinnati and Northern Kentucky non-for-profit organizations. Employees volunteer thousands of hours as mentors, advocates and providers of financial literacy programs like the Fifth Third Young Bankers Club® and the American Banker Association's Teach Children to Save®. This outreach is part of our five-year, \$30 billion commitment to community, which runs through 2020 and exemplifies our commitment to healthy and sustainable communities through lending, investment and strategic support.



TOTAL REGIONAL COMMUNITY INVESTMENT

Home to Fifth Third's Fountain Square headquarters, our Madisonville campus and 90+ financial centers, 7,000 employees live and work in Greater Cincinnati and Northern Kentucky. Fifth Third and its employees annually contribute more than \$8 Million to 140 local community organizations, marketing sponsorships and financial literacy initiatives, and employees recorded 26,000 local volunteer hours in 2015.



Fifth Third offers a suite of educational programs that help financially empower individuals at every age and stage of life. **L.I.F.E. (Lives Improved through Financial Empowerment)** programs include: Fifth Third's Young Bankers Club, Dave Ramsey's "Foundations in Personal Finance," Fifth Third Empower U® and the Fifth Third eBuses. We also promote the American Banker Association's Teach Children to Save program, engaging bankers to help kids develop lifelong savings habits. In 2015, Fifth Third led a coalition of eleven regional banks, delivering the TCTS program to all 4,500 students Cincinnati Public Schools seventh and eighth graders reaching 157 classrooms in 20 schools.



Fifth Third's Greater Cincinnati executive team and staff members actively volunteer with **United Way** of Greater Cincinnati, its board, committees and societies in alignment with our regional Bold Goals. Fifth Third led UWGC's 2015 Centennial Campaign, contributing more than \$3.8 Million through employee pledges, bank sponsorship and gifts from the Fifth Third Foundation. We are active participants in United Way's annual VITA tax assistance program and other economic, workforce development, education and human services initiatives throughout the year. Company-wide, our corporate and employee gifts to United Way exceeded \$7.8 million in 2015.



In 2015, **The Fifth Third Financial Empowerment Mobile, or eBus**, visited 113 communities across the Bank's footprint, including underserved neighborhoods in Greater Cincinnati, Greater Dayton and Northern Kentucky. Collaborating with local community organizations like the Cincinnati Hamilton County Community Action Agency, more than 35,000 visitors were welcomed aboard during the eBus tours, receiving financial empowerment resources including free credit reports, one-to-one credit and budget counseling, NextJob® employment assistance and homeownership education.



Fifth Third Bancorp has donated more than \$6 million to fund cancer research through its collaboration with **Stand Up To Cancer (SU2C)**. In Greater Cincinnati, Fifth Third conducted a multimedia marketing campaign in collaboration with the Cincinnati Bengals to raise visibility and awareness of Stand Up To Cancer's mission. Prior to the Bengals' regular season home opener, 75 volunteers distributed 45,000 SU2C placards which were displayed in a chill inducing NFL-first placard moment.



IMPROVING LIVES IN **GREATER CINCINNATI** *continued*

Through education, lending and investment, Fifth Third Bank and our employees are dedicated to continually improving the lives of our neighbors and the wellbeing of our communities.

Fifth Third is committed to economic and community development in Greater Cincinnati and across our footprint, extending \$48 billion in credit in 2015. Workshops and seminars on accessing capital support small business owners and entrepreneurs with more than \$2 billion in small business lending.

Fifth Third is also dedicated to meeting the mortgage needs of low- and moderate-income borrowers, providing homebuyer education on basic banking, budgeting, building and repairing credit, and providing \$4.1 billion in 2014 and 2015.

Since its inception in 1989, the Fifth Third Bank Community Development Corporation (CDC) has made more than \$3.4 billion in equity investments in



affordable housing, economic revitalization and historic restoration projects. A major supporter of Greater Cincinnati's revitalization, Fifth Third has invested in the redevelopment of Fountain Square, Over the Rhine, the Banks, Madisonville and neighborhoods across the city and Northern Kentucky. In 2016, we reached a \$500 million milestone in affordable housing equity investment with Ohio Capital Corporation for Housing (OCCH).



Fifth Third Young Bankers Club® is the Bank's signature L.I.F.E. program for fifth grade students where they learn the basics about money and the importance of education and personal responsibility. In the 2015-16 school year, 90 Cincinnati regional staff members served as Young Bankers Club mentors in 15 area elementary schools. These volunteers provided over 3,000 hours of financial literacy, delivering the YBC curriculum to more than 600 students.

Fifth Third is proud that more than 13,000 students have graduated from Young Bankers Club, company-wide, since 2004.



Greater Cincinnati employees celebrated Fifth Third Day (May 3rd), with an annual tradition of generating awareness for the many in our communities who are impacted by hunger. This year, employees donated funds to provide more than 40,000 meals to the region through the Freestore Foodbank. In addition, more than 150 employees rolled up their sleeves to assemble Freestore Foodbank Powerpacks, providing nutritious meals and snacks for area children in need.

In 2016, **all of the Fifth Third regions helped to provide more than a half million meals to help feed our communities.**



Fifth Third supports veterans and military families across the bank's footprint through products and service offerings, employment opportunities, volunteerism, sponsorships and a variety of activities. Since 2014, Fifth Third has supported the University of Cincinnati Veterans Programs & Services Office's annual Veterans Day ceremony. Fifth Third community and economic development, retail, business banking and recruiting staff spoke with ROTC students, military alumni and other guests and offered Empower U® financial literacy programming to affiliated students and faculty. Company-wide in 2015, we provided career coaching scholarships to veterans and invested \$220,000 with Rebuilding Together to help rebuild the homes of low-income veterans.



Fifth Third Bank is the exclusive sponsor of **Dave Ramsey's Foundations in Personal Finance** curriculum for high school students. In Greater Cincinnati and Northern Kentucky, we delivered the curriculum to 10,169 students in 87 local high schools.

Fifth Third funded the delivery of Ramsey's program in 1,637 high schools across 12 states during the 2015-16 school year. In the five years of our sponsorship, Fifth Third and Dave Ramsey have helped educate nearly 1 million students in the ways of personal finance, helping to pave the way for these students to have successful financial futures.