



BUILDING BRIDGES

2015 Corporate Social Responsibility Report



BUILDING BRIDGES

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FIFTH THIRD BANCORP



Dear Friends,

It is an honor to address you as Fifth Third Bancorp's chief executive officer and to lead this great Company.

We are working hard at Fifth Third to position ourselves for long-term, sustainable success. We are executing our strategic plan with a laser-like focus on nurturing a culture of excellence. We are keeping the customer at the center of all we do, acting with integrity and delivering consistently strong performance. We are committed to working hard as One Bank, as one team.

So, what does this mean for corporate social responsibility at our Company? Put simply, it means that we are going to concentrate on doing the right thing for the people in our communities, and beyond them, for the communities themselves. It means we are going to be even more focused, more strategic and more attuned to community relations, strategic partnerships, financial investments and delivery of needs-based programs. Our recently announced \$27.5 billion community commitment demonstrates our seriousness in accomplishing this goal and makes it easier for the community to hold us accountable for our success.

Bridges is the theme of this year's CSR Report because bridges take us where we want to go, even over obstacles that can seem difficult to overcome. Whether it's a bridge between individuals, between business and the community or between one vision and another—building bridges is the way we cross those paths. Bridging differences is how we all come together for the benefit of society. The concept of bridges represents to me a true desire to marry community goals and our Company's financial and employee resources to accomplish a shared vision for where we all live and work.

In this CSR Report, we are happy to report on the bridges we built with you in 2015, and the great things we see on the horizon for the markets we serve. Thank you for your commitment to Fifth Third and for helping us to fulfill our purpose to improve lives and the well-being of our communities.

Sincerely,

A handwritten signature in black ink, reading "Greg Carmichael". The signature is fluid and cursive, with a large, stylized "G" and "C".

Greg D. Carmichael
President & CEO
Fifth Third Bancorp
April 2016



CONSUMERS



One way that Merriam-Webster's Collegiate Dictionary defines a bridge is: a time, place, or means of connection or transition. At Fifth Third, we are partial to that definition because our support of individuals and families in communities—customers and non-customers alike—is centered on helping connect them to the products and services they most need.

Consumers need access to top-quality financial products and services. Our bricks and mortar locations, and more frequently, our 53.com website, mobile applications and other forms of digital delivery like Apple Pay, are key to this effort. So is a new product that Fifth Third launched in 2015, Express Banking.*

Fifth Third designed Express Banking to serve the one in four households that is unbanked or underbanked.** Individuals who are underbanked often don't feel they have enough money for a bank account or are unable to

open an account due to past banking problems. They often use banks and non-bank alternatives such as check-cashing centers to cash checks, make payments and get cashier's checks.

The underbanked are growing at a faster rate than the overall population, especially among younger consumers.*** Further, Fifth Third Bank's footprint includes some of the highest underbanked markets in the country, including Kentucky, Florida and North Carolina. Express Banking provides a way for people to manage their money with no monthly service charge, balance requirement or overdraft fees.

**FIFTH THIRD BANK IS
CONNECTING CONSUMERS
TO THE PRODUCTS AND
SERVICES THEY MOST NEED.**

We developed Express Banking to meet a growing need. The program, which launched in 2015, quickly attracted customers and exceeded the Bank's expectations.

The Consumer Financial Protection Bureau (CFPB) recently announced a plan to improve checking account access. The CFPB sent letters to the 25 largest retail banks encouraging them to make available and widely market lower-risk deposit accounts. The bureau emphasized designing services that prevent customers from overdrafting their accounts to avoid spending money they don't have, and avoid accumulating fees.

"This is exactly why we created Express Banking," said Greg Carmichael, Fifth Third Bancorp president and CEO. "We want to provide a simple and safe way for families to manage their finances and build their assets. It will benefit families, but also our communities."

Express Banking features check cashing and direct deposit, money orders and cashier's checks, among other services. The more consumers use qualifying Express Banking services, the more discounts they earn on these services. Express Banking features a lifetime tier system, so once consumers earn discounts, they keep them for the life of the account. The highest level gives customers a 50 percent discount on money orders and check-cashing fees, among other services.

Express Banking customers also have access to money management tools and financial literacy resources.

*Visit 53.com/expressbanking for more details about the account.

**2013 Federal Deposit Insurance Corporation National Survey of Unbanked and Underbanked Households

***KPMG's 2014 Banking Industry Outlook Survey

SPOTLIGHT



Fifth Third Leads 11-Bank Effort to Teach Financial Literacy in Cincinnati Public Schools

In an unprecedented collaboration, more than 300 volunteers from 11 area banking institutions taught lessons on the importance of saving to more than 4,000 seventh- and eighth-graders in Cincinnati Public Schools (CPS) on Sept. 16, 2015 (pictured above and below). Using curriculum developed by the American Bankers Association (ABA) Foundation, they reached more than 155 classrooms in 20 district schools as they helped to address a major issue confronting the nation: lack of financial literacy.

"Our local banking community understands the need to increase financial literacy in the community," said Tim Elsbrock, market president for Fifth Third Bank. "We also understand that, like so much in life, the sooner good financial habits are adopted, the more likely they are to continue in life."

Led by Fifth Third Bank, participating banks included Chase, Citi, the Federal Reserve, First National, Huntington, KeyBank, Park National, PNC, Republic and U.S. Bank.

"Bankers live and breathe the world of finance and we believe no one is better suited to take on financial education," said Jeni Pastier, senior manager of financial education for the ABA



Foundation. "We're proud that bankers continue to make this a priority for their communities and that ABA Foundation resources help them do so."

We believe lives are improved when individuals have the tools and knowledge they need to successfully manage their finances at every age and stage of life.



84%

of teens look to their parents for money management skills*

BUT



34%

of parents don't discuss finances with children to "let kids be kids."**

MONEY HABIT

PERCENTAGE OF AMERICANS

SPEND WITHOUT A BUDGET**



BALANCE CHECKBOOK <1 TIME A MONTH***



HAVE A SIX-MONTH SAVINGS SAFETY NET***



KNOW MAX. \$ TO CONTRIBUTE TO 401(K)***



HOW DOES FIFTH THIRD HELP?

The Fifth Third Financial Empowerment eBus logged:



221
TOURS



113 CITIES
VISITED



35K+
VISITORS



1K VOLUNTEER
HOURS



2,072 students educated through **Young Bankers Club** in 2015

Ramsey's Foundations in Personal Finance delivered to 800,000 students since 2010, thanks to Fifth Third Bank.

*2015 Teens and Personal Finance Survey. Junior Achievement/The Allstate Foundation, March 25, 2015. <http://tinyurl.com/JA-Allstate-2015>

**2015 Consumer Financial Literacy Survey. National Foundation for Credit Counseling/NerdWallet, April 7, 2015. <http://tinyurl.com/NFCC-Consumer-Survey>

***2015 Financial Literacy Survey. Research Now, Commissioned by Fifth Third Bank, March 5-17, 2015.

Financial Empowerment

In addition to providing the underbanked with an economical and safe way to conduct financial transactions and potentially bridge to more traditional bank relationships through Express Banking, Fifth Third also helps improve lives through its suite of financial empowerment programs, called L.I.F.E. (Lives Improved through Financial Empowerment®).

Our L.I.F.E. programs were born more than a decade ago out of the need to combat financial illiteracy. Our years of experience in the industry showed us how a lack of understanding about budgeting, saving and financial planning can have a detrimental and long-lasting effect on people's future. We also learned through one of our key programs, the Young Bankers Club, how effective financial education can be if taught early and reinforced throughout a child's development.

L.I.F.E. is a combination of our internally developed programs and key sponsorships exclusive in our 12-state market. Our L.I.F.E. programs provide free access to educational services to hundreds of thousands of people. At the conclusion of 2015, L.I.F.E. at Fifth Third included four key programs:

- The Fifth Third Young Bankers Club® for elementary school students teaching the importance of education, saving and budgeting.
- Dave Ramsey's *Foundations in Personal Finance*® curriculum for high school juniors that teaches budgeting, insurance, investing and charitable giving.
- Empower U® for adults, including classes on homeownership, college funding and retirement planning.
- Fifth Third's Financial Empowerment Mobiles, or eBuses, which travel into underserved and minority neighborhoods bringing financial education and access directly to residents. Job search assistance, homeownership education, loss-mitigation assistance and foreclosure prevention are available on our eBuses.



In 2015, our Company commissioned a financial literacy survey that confirmed the need for financial literacy education. We also put two of our bankers on the radio airwaves during Financial Literacy Month in April to build awareness about Fifth Third's L.I.F.E. programs. The coverage included an article in *USA Today* aimed at stimulating discussions about budgeting and savings in American households.

Our L.I.F.E. programs provide free access to educational services to hundreds of thousands of people.



Employees from our Georgia region are excited about a day staffing the Financial Empowerment Mobile. At the event, they offered financial guidance to community members and helped many obtain and read their credit reports.

Reemployment

One of the most successful bridges we've built in the past several years has been to out-of-work consumers with NextJob, a national employment solutions company. Several years ago, our two companies joined forces to create the first-ever homeowner reemployment program. It matched our mortgage borrowers who were unemployed or underemployed with NextJob career coaches and additional NextJob services to help them regain financial security and potentially avoid foreclosure. Since 2012, this and other Fifth Third and NextJob collaborations have helped more than 250 people land jobs.

In 2015, we continued this program as well as free access for our customers to the Job Seeker's Toolkit, a set of online job training modules, at 53.com. We also expanded our outreach in 2015 to recent college graduates who were finding it tough in a recovering economy to land jobs after graduation. That effort, called *Brand of You*, provided scholarships to members of the Millennial generation and others to get job coaching from NextJob. Our *Brand of You* effort helped many young people get their foot in the door to their first career and the beginning of the rest of their lives. We also extended the scholarship offer to U.S. military members, veterans and their spouses during November and December of 2015.

Responsible Banking

Responsible banking is at the core of how we serve consumers. We are committed to delivering best-in-class financial products and services and to providing access to those services whenever and wherever consumers want them.

Our Responsible Banking department, part of our Compliance Risk Management group, ensures that our complete product and service suite is accessible to all consumers, in all market segments, and that we're offering the right types of responsive products and services.

Our commitment is to act in the best interest of our customers by providing reasonably priced products, defining clear terms and disclosures and offering fair and consistent service. By doing so, we can build lasting customer relationships and meet our responsibility to help them prosper. ■



Above: Fifth-graders from Grand Haven Christian Schools received a valuable lesson on business from our Robbins Road Financial Center. Manager Julie Koning helped students write and present a business plan. Then, 32 fifth-grade students met with Fifth Third bankers at the branch, presented their plans and asked for a \$20 loan as seed money to run their business.

Ideas ranged from dog walking and car detailing services to products like art work, food, books and jewelry. The Robbins Road team made each session feel like an actual loan interview, shaking each student's hand, giving them a business card and taking notes. At the close of school, a market day was held where the students sold the products from their business. The students turned the original \$640 in seed grants into \$2,262 in donations to Casa de Esperanza, an orphanage in Haiti, and the World Vision Micro Loan Program.

Above, lower: More than 235 fifth-grade students and volunteer mentors from the West Virginia and Kentucky Young Bankers Club programs attended a field trip to Marshall University.

Fifth Third Bank and NextJob: Bridging the Gap to Employment

7.9MM

UNEMPLOYED
AMERICANS*

2.1MM

LONG-TERM
UNEMPLOYED*

62.2%

CIVILIAN LABOR FORCE
PARTICIPATION RATE*

HOW DOES FIFTH THIRD HELP?

Fifth Third Bank's Homeowner Reemployment Program
matches out-of-work mortgage customers with job coaches
and job-search training from NextJob.



*Bureau of Labor Statistics, U.S.
Department of Labor, Press release
"The Employment Situation—December
2015, January 8, 2016.

**since 2012.

SPOTLIGHT

"I don't think I'd have found a job as soon as I have if it were not for my NextJob coach Karen Hansen. She's been so helpful in finding me leads, and giving me ideas for leads. She advised me on how to approach the subject of relocating for jobs and how to word that on my cover letter."

—Patrick Harrington, who won a scholarship through Fifth Third's 2015 *Brand of You* campaign

"This experience has truly convinced me that job coaching is an essential tool to anyone who's struggling to find work. Without Fifth Third funding NextJob's services for me, I may never have left the retail industry. Thank you so much for helping me advance my career."

—Kristian, who started his new career in the fall of 2015

"An idea whose time had come."

—John Courtney, CEO, NextJob

"If the world's greatest athletes can benefit from a coach, why can't today's job seekers?"

—Kristi Weigant, chief operating officer and director of customer happiness, NextJob

CONSUMERS



COMMUNITIES



A bridge can also be defined as “a structure carrying a pathway to or roadway over a depression or obstacle.” At Fifth Third, we understand that the road to great achievements is often paved with challenges of many varying types—and that building bridges with community leaders, businesses, local government and even across our own business lines is a vital part of the construction process.

The key to accomplishing great things in the community is identifying a common goal and bringing the right groups of people together to work toward a solution. Our mission in the community is to be an integral part of that team, to lead when possible and to contribute our expertise whenever practical. It is our corporate social responsibility to help create economically healthy, vibrant and sustainable communities and to improve the quality of life for residents therein.

That’s why, in 2015, we worked hard to formulate a \$27.5 billion, five-year commitment to the community that outlines our goals and priorities for now and into the future.

Highlights of our commitment include:

- \$10 billion in mortgage credit access.
- \$10 billion in small business loans and investments, including Small Business Administration (SBA) Express loans.
- \$6.5 billion in commercial credit development loans within our Wholesale Bank, including commercial lending, commercial real estate, dealer finance, healthcare services, large corporate lending, mid cap, middle market lending, professional services and structured finance.

**FIFTH THIRD HAS
PLEGGED A \$27.5 BILLION,
FIVE-YEAR COMMITMENT
TO THE COMMUNITY.**

- \$1 billion in CRA-related investments through the Fifth Third Community Development Corporation (CDC) to support affordable housing, revitalization, historic preservation and small businesses.

The Company also is committing to \$89.4 million of additional investments, service and marketing:

- \$22 million in housing-related investments, including down-payment assistance and homebuyer education.
- \$7 million in small business-related investments, including \$5 million in Public Investment Programs and Loan Pools and \$2 million to support technical assistance providers for small business owners.
- \$45.1 million in CRA donations that support initiatives that would qualify for credit under the federal Community Reinvestment Act.
- \$15.3 million in additional investments that support diverse hiring, supplier programs, retail accessibility enhancements and Fifth Third's L.I.F.E. (Lives Improved through Financial Empowerment®) programs, including the Fifth Third Bank Young Bankers Club, Financial Empowerment Mobiles (eBuses) and delivery of Dave Ramsey's *Foundations in Personal Finance* curriculum in high schools.

Our community commitment, made public in early 2016 and extending through 2020, is designed to help us fulfill our purpose to improve lives and be a force of positive change within our footprint.

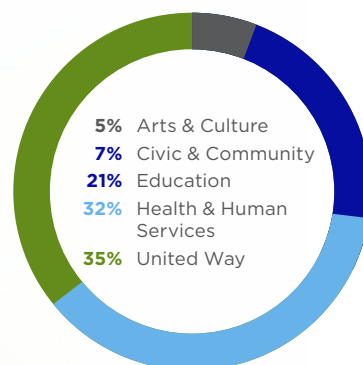
Our purpose is to listen to our customers and inspire them with smart financial solutions that continually improve their lives and the well-being of our communities.

..... HOW DOES FIFTH THIRD HELP?

FIFTH THIRD FOUNDATION CONTRIBUTIONS

\$4,300,000

FY ENDING 9/30/15



FIFTH THIRD BANK CONTRIBUTIONS

\$193.3 million

in CDC investments in 2015

\$459,000

in Strengthening our Communities Fund grants

20 full scholarships
for emerging leaders

..... AWARDS & HONORS

JUNE 2015

Illinois Bankers Association Community Service Award for efforts to serve communities, especially through "Honoring Our Veterans" campaign



JULY 2015

Financial Services Roundtable Corporate Social Responsibility Leadership Award for dedication to community service and financial literacy



Honoring Our Veterans

Fifth Third rallies around the occasion of Veterans Day each year to show our support to U.S. military members, their families and veterans to thank them for their service. Our support takes many forms, including event sponsorships of activities that help raise funds for veteran needs, commemorative events that engage the community in showing its appreciation for their sacrifices and acknowledgment of the veterans who are members of our employee family.

Our support also includes real financial and hands-on volunteer support. In 2015, we provided job-coaching scholarships with employment solutions company NextJob to assist veterans in gaining civilian employment. One such veteran was a Marine who desired a position that would utilize his military experience in law enforcement and

investigative services. His NextJob career coach helped him tweak his resume, develop a one-line impact statement that would benefit him at job fair interviews and build a strong network. At a job fair, the marine was offered his dream job in Federal Protection Services.

Fifth Third also invested \$220,000 with Rebuilding Together National on 17 home rebuild projects for low-income veterans. Our employees joined with local Rebuilding Together affiliate volunteers (pictured above in Indianapolis and left in Columbus) to make vital house repairs, upgrades and landscape improvements for veterans and their families whose physical and financial circumstances prevented them from making them independently.

Fifth Third Bank regions also deployed their resources to benefit veterans in many meaningful ways.



Fifth Third Community Development Corporation

We make a significant impact in the communities we serve through the Fifth Third Community Development Corporation (CDC). In 2015, the CDC invested \$193.3 million in affordable housing, revitalization, historic preservation and small business projects in the Bank's footprint states.

In Chillicothe, Ohio, the CDC invested in Freedom's Path, a low-income housing tax credit project. Freedom's Path is being developed near the Chillicothe Veterans Affairs (VA) Medical Center in Chillicothe. Freedom's Path is primarily being developed for veterans that are homeless, at-risk for homelessness or disabled. The project consists of one three-story elevator-served building containing 58 one-bedroom units and two, two-bedroom units. The building is being designed to meet LEED Silver certification and will incorporate energy-efficient appliances and systems to mitigate its environmental impact. Units are targeted to veteran households with 30-, 50- and 60-percent area median incomes.

Fifth Third Foundation

Fifth Third Bank was the first financial institution in the United States to establish a philanthropic foundation in 1948. It was established to make strategic grants in the areas of community development, health and human services, the arts and education. The Fifth Third Foundation made grants of more than \$4.3 million in the fiscal year, which ended Sept. 30, 2015.

Among the civic and community development grants made in 2015 were \$10,000 to the Resurrection Project in Chicago for its financial wellness initiative; \$25,000 to Catalytic Development Funding Corporation of Northern Kentucky for its Catalytic Fund, which provides financing assistance and related services for developers of quality real-estate projects in Northern Kentucky's urban cities; and \$5,000 to Catholic Charities of the Archdiocese of Atlanta in Georgia for housing counseling, including pre-purchase and homebuyer education.

The Foundation also made a \$5,000 grant to the Toledo Urban Federal Credit Union in Ohio for its Project FREE (Families Reaching Economic Empowerment) initiative; \$10,000 to the Inner City Christian Foundation in western Michigan to support its financial empowerment initiatives; and \$5,000 to Habitat for Humanity of Hillsborough County, Florida, for a local home build project.

Community Sponsorships

At Fifth Third, we recognize that we are only as strong as the communities we serve. Each year, our Company sponsors community and economic development forums and conferences with the aim of giving our partners access to valuable information and networking opportunities. We help to ensure that select community organizations can participate by providing full scholarships through our Empowering Community Leaders (ECL) Scholarship program.

Through the ECL program, we have enabled 75 emerging or long-standing leaders to participate in educational forums and conferences over the past five years. In 2015, 20 scholarships were awarded for individuals to attend conferences and workshops like the Cleveland Fed's Annual Policy Summit, the Opportunity Finance Network's Annual Conference and the National Community Reinvestment Coalition's annual conference networking event. In addition, several other scholarships afforded organizations the opportunity to attend state-wide or regional educational forums such as housing conferences.

Annually, Fifth Third financially supports a wide range of national forums and conferences. We supported the National Development Council Academy in Washington, D.C., in 2015. Within our footprint, we also supported the Reclaiming Vacant Properties Conference and Opportunity Finance Network's Annual Conference in Detroit, and the Association of Enterprise Opportunities Conference held in Atlanta. ■

Right: Detroit residents have a new resource to take control of their household finances and become entrepreneurs, thanks to a collaboration among Fifth Third Bank, financial empowerment nonprofit Operation HOPE and the City of Detroit through Bank On Detroit. Collectively, these organizations opened the first HOPE Inside location in Michigan. Fifth Third's involvement with HOPE is part of its \$85 million commitment to Detroit. It includes moving its headquarters to the historic One Woodward Building, adopting and revitalizing Hart Plaza, and numerous other charitable donations, marketing sponsorships, small business loans, Fifth Third Community Development Corporation tax credit investments and economic impact contributions over the next five years. In the photo, Detroit Mayor Mike Duggan speaks at the grand opening of HOPE Inside.

Right, lower: Employees in Columbus, part of our Central Ohio Region, were proud to participate in the African American Wellness Walk in 2015.





BUSINESSES



FIFTH THIRD BANK IS PROUD TO SUPPORT SMALL BUSINESSES IN OUR COMMUNITIES.

According to the U.S. Small Business Administration (SBA), more than half of Americans either own or work for a small business. As such, small businesses are critical to a healthy economic environment. Fifth Third Bank is proud to support small businesses and does so in a variety of ways.

Fifth Third is an SBA Preferred Lender.* In 2015, our SBA lending was \$122 million. SBA loans offer many benefits for small businesses, including fixed and variable interest rates with flexible terms, the ability to finance loan closing costs and lower down payments on commercial real estate.

We offer many types of SBA lending options, including SBA Express Loans, which feature simpler application processes and faster approval than 7(a) general purpose loans. Our SBA Express Loan production, which are loans that total less than \$350,000 and are generally made to smaller-sized businesses, increased 147 percent in unit count year-over-year.

Last year, the State Small Business Credit Initiative (SSBCI) announced that Fifth Third Bank was the nation's top lender by dollar amount since the initiative's inception. In its Summary of States report, Fifth Third Bank is noted as having issued 82 SSBCI loans totaling more than \$98 million since 2011, for an average of \$1.2 million per loan.

Earnest Products, a sheet metal fabricator in Sanford, Florida, received an SSBCI credit line through Fifth Third Bank. "We brought in multiple banks, but Fifth Third Bank bent over backwards to help, arranged all the details and made the process incredibly easy for us," said John Szydlowski, controller for Earnest

Products. “With the loan, we were able to maintain a strong working capital position while expanding into a new facility that quadrupled our size and allowed us to pursue new, larger customers.”



Fifth Third's commitment to small businesses was recognized by Greenwich Associates as a “Best Brand in Small Business Banking” award winner in 2015. Fifth Third was one of 12 banks out of 750 evaluated through the United States to receive the “Best Brand – Overall”

designation. According to Greenwich Associates, the distinction is “awarded to providers that are statistically differentiated in earning consideration among customers and non-customers.”

Small Business Week



Issued as a presidential proclamation every year since 1963, National Small Business Week recognizes the critical contributions of America's entrepreneurs and small business owners. This year, we worked to acknowledge the week by offering tips to small businesses to diagnose, develop and execute an effective working capital management plan.

Kala Gibson, Fifth Third's senior vice president and head of business banking, conducted a radio media tour to highlight the top five takeaways small business owners need to achieve long-term success. The radio media tour resulted in live radio interviews on two syndicated programs and 11 regional radio stations, reaching over 9.5 million listeners across our footprint.

*Lending subject to credit review and approval.

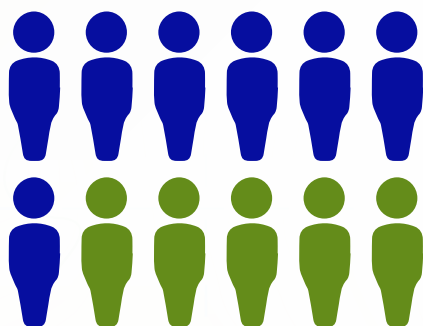
Fifth Third's commitment to small businesses was recognized by Greenwich Associates as a “Best Brand in Small Business Banking” award winner in 2015.



Fifth Third Bank (Chicago) led the Chicago Small Business Bus Tour, offering a myriad of resources to business owners and entrepreneurs. Utilizing the Fifth Third Bank Financial Empowerment Mobile (eBus) as a bridge to business owners and entrepreneurs, the Tour offered financial education, credit counseling, business counseling and information on how to access capital. In partnership with community organizations, the Chicago Small Business Bus Tour started with a ribbon-cutting ceremony and included a full-day agenda culminating with a business shark competition that resulted in the selection of three businesses to receive training and technical assistance. In addition, Fifth Third Bank (Chicago) provided Goodcity, a local partner, with a \$5,300 grant to assist in providing start-up support to the three businesses selected. This initiative is an example of our numerous efforts that take place in support of small businesses.



NEARLY TWO OUT OF EVERY THREE JOBS
CREATED IN THE U.S. ANNUALLY ARE
ATTRIBUTED TO SMALL BUSINESSES*



MORE THAN HALF OF AMERICANS
EITHER OWN OR WORK FOR A SMALL
BUSINESS, ACCORDING TO THE U.S.
SMALL BUSINESS ADMINISTRATION**

..... FIFTH THIRD BANK IS COMMITTED TO SMALL BUSINESSES

Fifth Third Bank is the Nation's Top SSBCI Lender.

**“Best Brand in Small
Business Banking”**

—Greenwich Associates, November 2015



PREFERRED LENDER

“It’s always an honor to be recognized as best in class, but the Greenwich Associates award is even more special because the evaluation comes directly from small business owners,” said Kala Gibson, senior vice president and head of business banking at Fifth Third Bank. “This recognition exhibits the impact of our effort and commitment to helping our small business clients achieve their business goals.”

Charitable Giving

The Fifth Third Foundation also makes grants in support of business development. In 2015, the Foundation made a \$20,000 grant to Florida Gulf Coast University for the Fifth Third Bank Business Growth Acceleration Program. A \$5,000 grant to The Edge Connection, Inc. in Georgia supported its business development program and a \$9,000 grant to the Michigan Small Business and Technology Development Center supported its Northwest Region’s Virtual Business Assistance Program.

The Fifth Third Private Bank also makes an annual donation to charitable organizations to thank its clients for participating in a survey about how to best meet their needs. In 2015, the Private Bank donated \$104,250 to eight national charities. They were: The American Cancer Society; DAV (Disabled American Veterans); Ronald McDonald House Charities, Inc.; the American Red Cross; American Heart Association; American Society for the Prevention of Cruelty to Animals; Juvenile Diabetes Research Foundation International; and 17 regional divisions of United Way. The Private Bank has been making an annual donation on behalf of its clients for six years and the total donation amount is more than \$479,000. ■

*U.S. Small Business Administration, January 15, 2015.
<https://www.sba.gov/blogs/small-businesses-create-2-million-jobs>

**<https://www.sba.gov/nsbw/about>

SPOTLIGHT



Fifth Third is Working Hard to Stand Up To Cancer

Our collaboration with Stand Up To Cancer (SU2C) illustrates how the needs of our business can be combined with a worthy cause to improve lives. In this case, our delivery of quality credit and debit cards, part of our Consumer Bank's suite of products and services, has been linked in our offering of branded SU2C cards. These cards help to engage customers in the cause of raising funds to accelerate innovative cancer research, enabling scientific collaboration in order to get new therapies to patients quickly.

Since the collaboration began two years ago, Fifth Third has helped to raise more than \$6 million in donations to SU2C. In 2015, our Company conducted a social campaign centered on #howifight and SU2C Nights at Minor League ballparks within our footprint. During the campaign, Fifth Third encouraged people to share stories on social media about how they fight cancer. Fifth Third donated \$1 to SU2C for each eligible post using the #howifight hashtag.

One in two men and one in three women in the United States will be diagnosed with cancer in their lifetime, according to statistics collected by the Surveillance Epidemiology and End Results program at the National Cancer Institute. To date, SU2C has funded 162 clinical trials, enrolling more than 6,000 patients.

Our SU2C MiLB nights demonstrated how our Bancorp priorities to fight cancer were amplified in our local markets.

Above: This part of an employee performance in North Florida was a moving tribute to SU2C and all our Fifth Third family members who are currently fighting cancer.

Right: More than 20 Retail employees from the Georgia East Region (Atlanta) participated in the Teddy Bear Employee Engagement/SU2C Outing on Aug. 2. The team made 17 teddy bears at the Mall of Georgia Build-A-Bear Workshop and then traveled to Egleston Children's Hospital Cancer Unit in Atlanta to make the donation. The donation is to help provide children suffering from cancer a stuffed animal to hold for comfort as they receive their chemotherapy treatment; Employees in northeastern Ohio banking centers did their part in social media to promote the fight against cancer; SU2C Night special guest Calysta Bevier gets ready to deliver the lineup card with Toledo Mud Hens Manager Larry Parrish.





EMPLOYEES

EMPLOYEES



ENVIRONMENT



CONSUMERS



COMMUNITIES

**FIFTH THIRD'S EMPLOYEES
ARE THE COMPANY'S
BRIDGE TO THE
COMMUNITIES WE SERVE.**

The employee members of our Fifth Third Bank family are the Company's bridge to the community. In fact, they are the face of Fifth Third every time they assist a customer, volunteer on local boards and work together to deliver on our promise to be the one bank people most value and trust.

In 2015, Gallup recognized Fifth Third Bank for the third time with its Gallup Great Workplace award. This prestigious honor acknowledges the degree to which employees feel connected, valued and supported in their workplace. Receiving the Gallup Award is a true testament to the efforts of Fifth Third Bank's employees, managers and leadership team to actively build and sustain an engaging and inclusive environment, especially given that only 13 percent of employees worldwide are engaged at work, according to Gallup's 142-country study on the State of the Global Workplace.

Many of Fifth Third's regions, including Cincinnati, Central Ohio, Eastern Michigan, Indiana, Northeastern Ohio, Northwestern Ohio

and Tennessee, were honored last year as Top Workplaces, as were many of our great leaders whose commitment to our Company and the community were significant and noteworthy.

This recognition reflects our commitment to engagement and inclusion. We measure employee engagement each year through an Employee Viewpoints survey administered by Gallup. In 2015, survey results showed that employees share our commitment to sustaining our great workplace. Items that asked about employee engagement action plans received high marks, with 75 percent of workgroups achieving an overall score of 4 or higher on a 5-point scale. Inclusion index scores also show that employees feel respected and included at work.

Inclusion Councils and Business Resource Groups

Our Company is proud of our active inclusion councils and business resource groups (BRGs), which help to drive our employees' sense of engagement and serve as a bridge into the communities we serve. For several years, these groups have been working to infuse engagement and inclusion into the work culture. The structure of the groups is designed to:

- Drive accountability for both engagement and inclusion.
- Aid in retention and recruitment.
- Support career development.
- Create a consistent way to share local best practices and foster collaboration.
- Facilitate business networking among employees and senior leaders.
- Leverage strengths to drive business results for the Bank.

In 2015, to help connect and present our councils and BRGs as one unified team, new logos and names were introduced to our communities. Historically, the names, logos and images of the BRGs were developed locally and were unique to each region. This limited the use of the names and identities to internal use only. Now, the Bank is pleased to present images to our communities that clearly tie to our Vision and brand while articulating clearly what the names of the BRGs represent.



INCLUSION COUNCIL

This shows the many diverse, raised and willing hands it takes to conduct the important work of leading the BRGs.



AFRICAN AMERICAN Business Resource Group

The logo represents Martin Luther King's "I Have a Dream" speech that resonates both in the United States and with those from other countries in search of the American dream.



ASIAN & PACIFIC ISLANDER Business Resource Group

This portrays the feeling of harmony and balance in the design using the yin and yang, and soothing colors.



INDIVIDUALS with DISABILITIES Business Resource Group

The bright horizon gives the sense of a journey to a positive future of opportunity.



LATINO Business Resource Group

The many hands working together represent a sense of connection and family and also represent many different Latino ethnicities from around the world.



LGBT Business Resource Group

The rainbow flag of the Lesbian, Gay, Bisexual and Transgender (LGBT) logo illustrates the diversity and vibrancy of the people included in the LGBT community.



MIDDLE EASTERN Business Resource Group

The strong and thriving tree represents the perseverance of the group to succeed and overcome challenging circumstances.



MILITARY Business Resource Group

The American flag is symbolic of the respect and honor for those who serve our country.



MULTICULTURAL Business Resource Group

This mosaic illustrates a diverse group coming together, keeping each individual's valuable uniqueness.



WOMEN'S Business Resource Group

The bright ladder has no limits and depicts endless opportunities.



YOUNG PROFESSIONALS Business Resource Group

Here the abundance of energy is illustrated, which is channeled in many pursuits.



Above: Project SEARCH students at the Tee Off for Project Search 2015 check presentation.

Above, lower: Fifth Third was proud to sponsor the ReelAbilities Film Festival last year. Established in 2007, ReelAbilities is the largest national film festival dedicated to the stories, lives and art of individuals with disabilities. The Bank was proud to lend its financial and volunteer resources to its Silver Popcorn sponsorship of the festival and the March 5 screening of *Travis, A Soldier's Story*.

Project SEARCH

Fifth Third's commitment to inclusion is evidenced by our years-long commitment to Project SEARCH, a school-to-work transition program for people with physical or developmental disabilities. Fifth Third Bank's Project SEARCH program welcomed incoming classes in the fall of 2015 with 30 student interns—eight in downtown Cincinnati, 13 at the Madisonville campuses north of Cincinnati, and nine in Grand Rapids, Michigan.

To celebrate another successful year, the 10th annual Tee Off for Project SEARCH golf outing was held in September and raised \$151,000 for the continued enhancement of the program. Over the past 10 years, the golf outing has raised \$1 million for Project SEARCH. Since 2005, Fifth Third Bank's Project SEARCH program has provided interactive learning opportunities to 225 students.

"Having an active, engaged and important partner like Fifth Third is vital to the continued success of Project SEARCH," said Erin Riehle, founder and director of Project SEARCH at Cincinnati Children's Hospital Medical Center. "The program provides meaningful vocational training and employment for people with disabilities. Fifth Third serves as a model and leader to other programs across the globe."

Ellie Tobin, a Fifth Third Project SEARCH intern, said, "I wanted a challenge. That's why I came to Fifth Third. My job coaches and instructor help me stand on my own two feet, build confidence in myself and say 'I have my own job and I can do whatever anybody else can do.'"

Fifth Third's work on behalf of those with disabilities earned significant recognition in 2015, including the Full Circle Brand Award from Ohio Excellence in Disability Inclusion; Disability Matters Award from Springboard Consulting, LLC.; and Champion of Opportunity Award presented by Opportunities for Ohioans with Disabilities.

Wellness

Just as we want to improve lives in the community, we also want to do our part to contribute to the physical, emotional and financial wellness of our employees. We do this because Fifth Third understands that our employees are our greatest asset.

Our wellness programs saw active participation in 2015—from our Humana Vitality program that rewards employees for positive actions taken on behalf of their physical and emotional health to the online financial wellness programs we made available, our employees took advantage of the tools provided.

In 2015, we were recognized as a Save 10 Employer for our dedication to helping our employees successfully save for retirement. Save 10, a coalition of employers through the Financial Services Roundtable, empowers employers to help put their employees on the path to save, eventually saving a minimum of 10 percent of their income. In addition, Fifth Third was named an American Heart Association Fit-Friendly Gold Worksite for offering employees physical activity support, increasing healthy eating options at work and promoting a wellness culture.

Employee Volunteers

As an extension of our Company in the community, our employees play a vital role in our community support. In addition to spending several days in May working to end hunger in our communities through our Feeding Our Communities campaign in which we provided over 800,000 meals, employee volunteers also worked during local United Way Days of Caring throughout our markets. In 2015, the Bank's employee and corporate gifts to United Way were \$7.8 million.

Volunteers also worked as tutors for the Be the Change recruitment initiative in our headquarters market of Cincinnati. Be the Change is an effort led by Cincinnati Public Schools, the Strive Partnership and United Way of Greater Cincinnati to utilize 1,000 volunteer tutors in Cincinnati Public elementary schools for math and reading. For the 2015-2016 school year, 38 Fifth Third Bank Leadership Program participants are volunteering in two local schools. ■

OVER
11,000,000,000
EMPLOYEE STEPS

SPOTLIGHT



Feeding Our Communities on Fifth Third Day

On the third day of the fifth month, 5/3 on the calendar, Fifth Third celebrates its unique day by helping to meet the basic and immediate needs of the communities we serve. The Bank's regions work with food pantries and other like organizations to provide meals and collect personal care items. In many cases, employees work alongside volunteers from the non-profits to stock shelves, distribute the foodstuffs and package items for families. In 2015, Fifth Third helped provide more than 800,000 meals.

In a special effort in North Florida called Fifth Third Feeding Families, employees and customers collected 227 barrels of food, the equivalent of 36,320 meals, and fed 9,080 families throughout the Tampa Bay, Central Florida and Jacksonville markets. Teams commemorated Fifth Third Day by volunteering at Metropolitan Ministries in Tampa and Second Harvest Food Bank in Orlando to help sort the collected food and prepare meals for families in need (pictured above). That region's community partners launched Summer of Dreams, a 10-week program that provides homeless students with meals, academic enrichment, mentoring and school supplies as well as financial empowerment for parents and students. 2015 marked the fifth year of Fifth Third sponsoring the program, and the goal was to raise enough funding, food and supplies



Fifth Third Day activities in Cincinnati included making Power Packs for the Freestore Foodbank on Fountain Square. Each Power Pack provides a child food for a weekend.

to send 2,000 children in Central Florida to camp during the summer gap, when school food and services are often not available.



**FIFTH THIRD WORKS
TO FIND BETTER AND
EFFICIENT SOLUTIONS FOR
THE ENVIRONMENT.**

ENVIRONMENTAL SUSTAINABILITY

Environmental sustainability helped Fifth Third build bridges within our Company and in the community in 2015. We formed an Environmental Sustainability Council to engage a broader cross-section of the Bank's management on emerging environmental issues. We also worked to find better and more efficient solutions for our employees, customers and shareholders.

Our commitment to environmental sustainability also leads us to support organizations that build bridges between companies, non-profit organizations and government. We do this because we know that the economy and the communities can and must become more sustainable and we know we will go faster and farther by working together.

Energy Consumption and Emissions

As a large operator of facilities, we continue to build stronger connections with existing and new partners to help us reduce our carbon footprint. In 2015, we continued the installation of digital controls, lighting sensors

and new HVAC equipment at our headquarters buildings in Cincinnati. We also worked to boost the energy efficiency of our entire portfolio of buildings through energy audits and re-commissioning. Finally, we conducted due diligence on upgrading interior lighting and implementing targeted HVAC controls in our banking centers. These efforts, helped by mild weather in most of our footprint, led to reductions in energy use and built a foundation for further reductions.

As a result, in 2015, electricity consumption at facilities where Fifth Third receives an energy bill was 61 million kilowatt-hours (26.4 percent) lower than our baseline year of 2007. These facilities also reduced natural gas consumption

Fifth Third Bank, Energy consumption directly billed by utilities

	Electricity and natural gas consumption directly billed by utilities (Million BTU)	Greenhouse gas emissions from energy directly billed by utilities (Scope 1 & 2) (Metric Tons Carbon Dioxide Equivalent, CO ₂ e)
2007	1,271,050	161,936
2011	946,230	126,036
2015	810,450	100,338
% reduction from 2007	-36.2%	-38.0%

by 253,000 million British thermal units (52.4 percent) relative to 2007. Based on average emissions factors for electric power and natural gas in the United States, these energy savings correspond to a reduction in 2015 carbon dioxide equivalent emissions of 61,600 metric tons (38.0 percent) relative to 2007.

As part of our 2015 submission to the Carbon Disclosure Project (CDP), our Scope 1, Scope 2 and some components of our Scope 3 greenhouse gas emissions were independently verified to ensure the integrity of our methodology. The verification, along with our Board-adopted Environmental Sustainability Policy and the formation of an Environmental Sustainability Council, helped us earn a CDP disclosure score of 94 on a 100-point scale. We continue to monitor climate change-related developments as we work to improve our ability to manage the risks and opportunities related to climate change.

Green Building

Four new Fifth Third financial centers earned the U.S. Green Building Council's (USGBC) Leadership in Energy and Environmental Design (LEED) recognition in 2015, including two that earned LEED Silver. We now have 27 LEED-certified banking centers.

Fifth Third also used the relocation of Fifth Third Bank (Eastern Michigan) headquarters to Detroit's iconic One Woodward Building as a way to invest in and reconnect with this important American city. The late 2015 move also transferred our employees into a collaborative, modern workplace that is inspiring our employees to do their best work and contribute to this resurgence.

The new office space provides all employees with access to daylight and breathtaking views of the city by using open floor plan



Above: New office space in Detroit's One Woodward Building.

Above, lower: In late August volunteers from our Eastern Michigan region spent the afternoon harvesting vegetables at the Cadillac Urban Garden in Southwest Detroit. Because the land is contaminated in this area, the entire garden is grown above ground in steel containers that once were used to ship General Motors car engines. The garden is open daily so the neighbors in this low- to moderate-income tract can come and pick what they need, and baskets of produce are put out daily for anyone in need to take home. Pictured is Senior Private Banker Krista Pankopf with the tomato plants.

SPOTLIGHT

Renewable Energy



We supported renewable energy by purchasing 67.8 million kilowatt-hours

of renewable energy certificates (RECs). Equivalent to 30 percent of our projected electricity consumption at owned and leased facilities, the RECs were from the Shooting Star Wind Farm in Kansas.

This purchase led the U.S. Environmental Protection Agency to recognize Fifth Third Bank as a Green Power Partner and as a member of EPA's Green Power Leadership Club. We also were ranked as the 23rd largest purchaser of green power in EPA's October 2015 Fortune 500® Partners List.

Investments



Rubicon Global, just named one of Fast Company's "Most Innovative Companies in the World," has a mission to end waste. Through its cloud-based platform, businesses

of all sizes are reducing the environmental and social impact of waste while also reducing costs. Rubicon's technology empowers independent haulers and recyclers to grow their businesses and participate in this market-driven global movement.

Fifth Third Capital Holdings, Fifth Third's Private Equity Group, has helped to finance Rubicon. Its co-founder and CEO Nate Morris said, "It means a great deal to us to have Fifth Third behind us in creating a future without landfills."

neighborhoods and flexible workspace. This new, more space-efficient environment reduces our need for office space by 40 percent or more and investments in LED lighting, new HVAC equipment and automatic window shades are helping to make the space even more energy-efficient. The new office also includes environmentally friendly features such as finishes with high recycled content and/or low VOCs along with high-efficiency plumbing fixtures.

Waste Reduction and Recycling

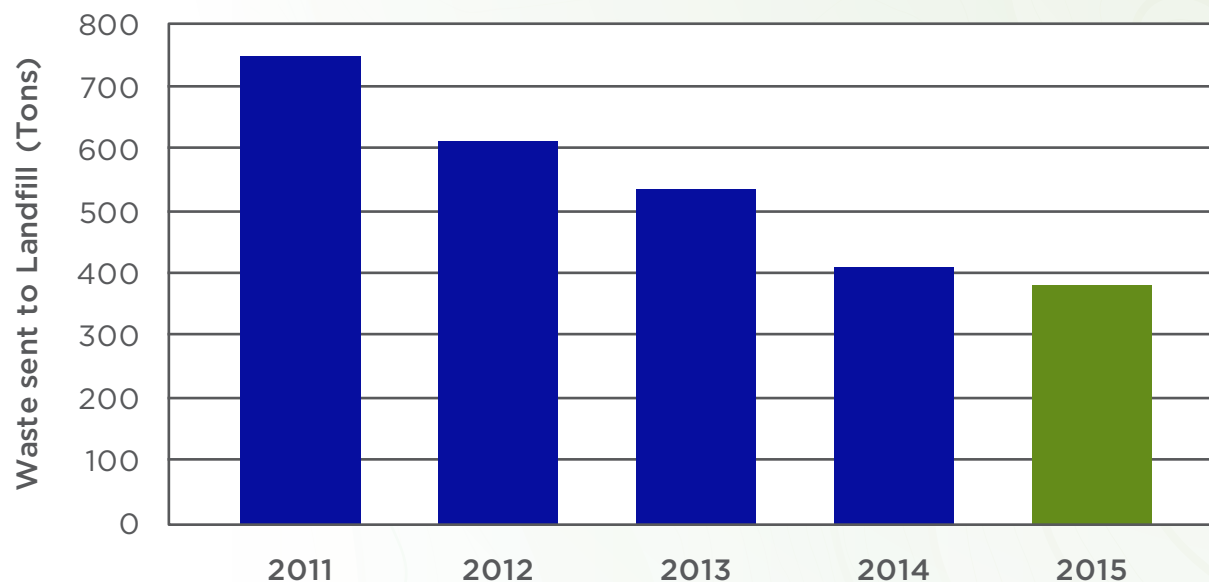
The roughly 5,000 employees at our Madisonville campus continue to inspire the Company by showing that comprehensive recycling programs can substantially reduce

the quantity of waste sent to the landfill. Through a combination of secure shred programs (for non-public information), multiple recycling programs and a cafeteria-based compost program, the campus diverted 90 percent of its waste from the landfill in 2015. The campus' strong recycling programs earned it Honoree recognition at the 2015 Green Business Awards presented by the Cincinnati Business Courier and the Cincinnati Regional Chapter of the U.S. Green Building Council.

Transportation

In the fall of 2015, our Madisonville Campus was recognized as an inaugural Gold member of the Transit-Friendly Destination (TFD) Program launched by Green Umbrella®, the regional

Fifth Third Bank Madisonville Landfill Shipments, 2011-2015





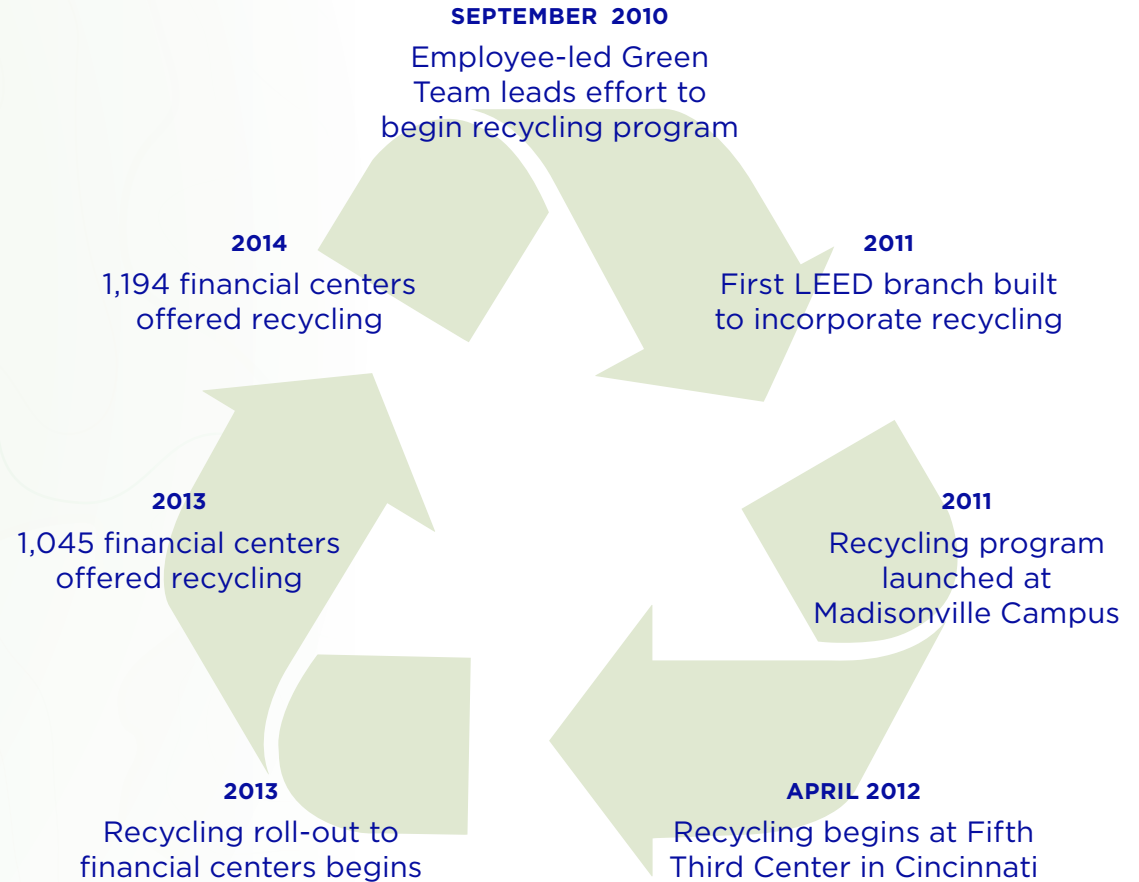
sustainability alliance for Greater Cincinnati. This program recognized the campus for specific measures, including its accessibility to transit and sidewalks, inclusion of

regional transit providers in our benefits fair, and sharing of updated transit information through our intranet website. Through our participation in the TFD program, we were able to build new connections inside our Company, with the region's transit providers, and we made it easier for our employees to get to and from work.

Advancing Sustainability

Fifth Third also supports sustainability organizations that build connections across our communities. As a founding member of the Greater Cincinnati Green Business Council (GCGBC), we helped promote the sharing of best practices by serving as the past president in 2015. Last year our director of environmental affairs also became the president of the Board of Trustees of Green Umbrella®, the regional sustainability alliance for Greater Cincinnati. As board president, he helped the organization continue to grow by hiring a new executive director, improving its financial management systems and focusing on improving collaboration through action teams, key initiatives and events. Through the kinds of partnerships these organizations create, we believe our communities will be better able to innovate, improve the environment, grow the economy and boost quality of life in ways that benefit us all. ■

The Evolution of Recycling at Fifth Third Bank



..... **TODAY**

Recycling in 89 percent of financial centers owned by Fifth Third

Fifth Third Bancorp is a diversified financial services company headquartered in Cincinnati, Ohio. The Company has \$141 billion in assets and operates 1,254 full-service Banking Centers, including 95 Bank Mart® locations, most open seven days a week, inside select grocery stores and 2,593 ATMs in Ohio, Kentucky, Indiana, Michigan, Illinois, Florida, Tennessee, West Virginia, Pennsylvania, Missouri, Georgia and North Carolina. Fifth Third operates four main businesses: Commercial Banking, Branch Banking, Consumer Lending and Investment Advisors. Fifth Third also has an 18.3% interest in Vantiv Holding, LLC. Fifth Third is among the largest money managers in the Midwest and, as of December 31, 2015, had \$297 billion in assets under care, of which it managed \$26 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 on the NASDAQ® Global Select Market under the symbol "FITB." Fifth Third Bank was established in 1858.

Member FDIC.  Equal Housing Lender.







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