



# 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.**

**F**ifth 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.

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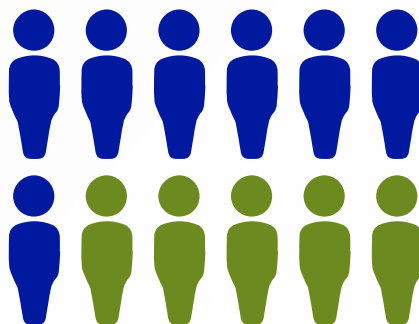


Fifth Third Bank (Chicago) led the Chicago Small Business Bus Tour, offering a myriad of resources to business owners and entrepreneurs. Utilizing the Fifth Third Bank Financial Empowerment Mobile (eBus) as a bridge to business owners and entrepreneurs, the Tour offered financial education, credit counseling, 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

U.S. Small Business Administration



**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.

