

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.

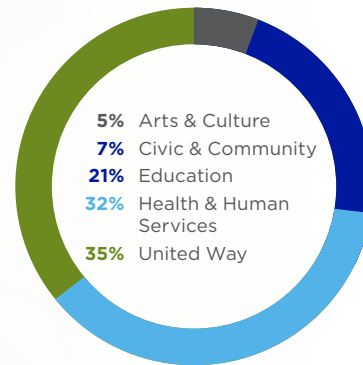
Our purpose is to listen to our customers and inspire them with smart financial solutions that continually improve their lives and the well-being of our communities.

..... 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

SPOTLIGHT



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.

