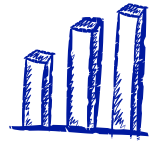


businesses



Offering credit and debit card payment solutions to consumers is a normal business for a financial institution such as ours. But we look at everyday types of services as ways to live out our Company's commitment to corporate social responsibility.

Our innovative alliance with Stand Up To Cancer (SU2C®) illustrates how our business model can help solve real-world problems like the treatment of cancer. Nearly all of our employees and customers have been touched in some way by cancer affecting someone they care about. It's a difficult problem, but we know that our business can be a catalyst for change even on issues that are seemingly unrelated to banking.

SU2C's mission is to raise funds to accelerate the pace of groundbreaking translational research that gets new therapies to patients quickly and saves lives now. SU2C brings together the best and the brightest researchers and rewards collaboration among the cancer community.

In 2013, Fifth Third worked with SU2C and began offering a special SU2C credit card, followed quickly by SU2C debit cards. These cards enabled our customers to help fight cancer with every



SU2C Co-founder Rusty Robertson visited Cincinnati during the "Pay to the Order of" campaign to meet with executives and to visit and thank employees for their support. Pictured here from left to right is Greg Carmichael, president and COO, Robertson and Kevin Kabat, vice chairman and CEO.

card swipe. Last year, we had a special “Pay to the Order Of” promotion that offered new checking customers the opportunity earn \$150 for themselves and \$150 for SU2C, both paid by the Bank, with the opening of a checking account and upon completion of qualifying activities.

Our Company also expanded our assistance to SU2C into community outreach, hosting launch parties for the 2014 SU2C telethon, for example. Since we began working with the nonprofit organization, we have donated more than \$4 million in support of the mission to eradicate cancer.

Serving Businesses

Fifth Third Bank serves the business community primarily through its operations as a Commercial Bank. We offer traditional lending and depository products, as well as a wide range of international and global cash management, foreign exchange and international trade finance, derivatives and capital markets services, asset-based lending, real estate finance, public finance, commercial leasing and syndicated finance. Being a top tier Commercial bank is tied to our corporate social responsibility efforts because everything we do to support businesses is linked to the strength of the economy in the communities we serve.

In addition to financial services and the dedication and expertise of our experienced bankers, Fifth Third also supports the business community by hosting and sponsoring industry events that bring together business leaders to share their insights and best practices. In 2014, Fifth Third Bank (Chicago) was the presenting sponsor of the inaugural Crain’s Business of Healthcare event where 375 healthcare professionals gathered to hear industry experts discuss and present solutions for challenges facing the rapidly-changing industry. In Cincinnati, Fifth Third again presented its Business & Advisory Series for local business leaders to gather and exchange ideas.

Small Businesses

Fifth Third Bank lent more than \$31 billion to businesses of all sizes throughout its footprint in 2014, including small businesses. Our affiliates



Fifth Third Bank (North Florida) Retail Executive José Peña and new customer JLee Moodie spoke with 10 News about the Bank’s SU2C campaign.



The Fort Wayne TinCaps wore special jerseys on its SU2C night designed by Cory Dold, a fan who won the Fifth Third Bank Design-A-Jersey contest. Pictured here, Dold (second from left) and his family show off the jersey design with Kevin Hipskind, market president for Central and Northeast Indiana (center).



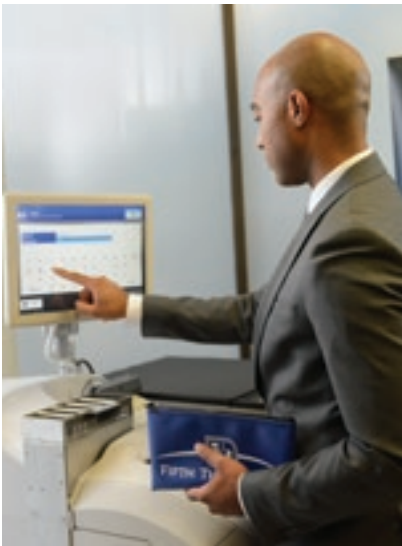
Ricky Stenhouse Jr., driver of the NASCAR No. 17 Fifth Third Ford Fusion, passed the Stand Up To Cancer baton to Tom Partridge, Fifth Third Bank (Kentucky) president. The baton was passed between nearly 100 employees to raise money for cancer research in Louisville.



A group of employees and guests attended the SU2C telethon on Sept. 5 at the Dolby Theatre in Los Angeles. Fifth Third Bank was recognized as a major supporter during the nationally televised broadcast.



Fifth Third Bank (Chicago) Senior Vice President Robert Ries welcomes attendees to the inaugural 2014 Crain's Business of Healthcare event.



Fifth Third Bank's curiosity often leads to business solutions that help businesses operate more efficiently. One such solution is the Remote Currency Manager, an innovation that enables business customers to access provisional credit, cash, and reporting wherever Remote Currency Manager is installed. It is being demonstrated here by Fifth Third Bank Public Relations Manager Sean Parker.

provided access to credit and capital and promoted technical assistance to small businesses through associations with several government agencies and nonprofit organizations, including the U.S. Small Business Administration (SBA), the Small Business Technology Council and local community development corporations. The Bank also made SmallBizU, a curriculum for small businesses, available at no cost to entrepreneurs and owners looking for guidance and assistance in growing their enterprises. Fifth Third is committed to helping small businesses grow, improve working capital and enter new markets.

We are a U.S. Small Business Administration Preferred Lender. In 2014, our SBA lending was \$105 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.

Fifth Third offers many types of SBA lending options, including 7(a) general

purpose loans; SBA Express Loans, which feature simpler application processes and faster approval than 7(a) loans; and SBA Veterans Advantage loans designed for the establishment or expansion of a small business by a veteran or member of the military community. The Bank also participates in the SBA CAPLines Program, which offers small businesses a revolving line of credit that aids in addressing short-term and cyclical working capital needs.

Last year, Fifth Third Bank (Western Michigan) worked with a small business owner looking to purchase an existing day care business and the associated real estate. The first consultation, which came from an existing client referral, revealed that the owner, Mamta Patel, also had a need for operating capital for day-to-day expenses, a deposit account to manage funds and an efficient way to deposit check and ACH payments from her customers. The Fifth Third team was able to recommend and execute a SBA 7(a) loan and SBA Express Line of Credit in time to meet her end-of-year deadline.

The SBA loan products, as well as other cash management and depository services from Fifth Third Bank, resulted in a satisfied client who was able to begin a new career in a field for which she has great passion.

In 2014, Fifth Third again participated in the State Small Business Credit Initiative (SSBCI) in the states of Florida, Illinois, Kentucky, Michigan and Ohio. This program is administered with the U.S. Treasury and allocates dollars to state economic development departments to create need-based loan guarantee programs designed to aid companies in job creation. In our second year of participation, more than \$48 million was lent to businesses unable to borrow through conventional means. Our Company ranked third nationally in SSBCI lending.

We also support microenterprises—small businesses that have fewer than five employees and which represent 87 percent of all businesses in the United States, according to the Association for Enterprise Opportunity. As our philanthropic arm, the Fifth Third Foundation enables us to offer financial support to nonprofit organizations committed to supporting microenterprises. In its 2014 fiscal year, the Foundation made a \$10,000 grant to Accion Chicago for its microloan program. Accion Chicago is a small business lender that provides financing and business education to small businesses. The Fifth Third Foundation also made a \$10,000 grant to Goodwill Industries of Southwest Florida, Inc., to

support its microenterprise project and its microloan pool. Fifth Third Bank is a Goodwill Southwest Microenterprise Institute partner.

Business Giving Back

The way we do business can help us be a good corporate citizen and our individual businesses also can make an impact. Our Fifth Third Private Bank annually makes donations to nonprofit organizations on behalf of its customers, as a thank you for their participation in a client survey. The survey is designed to solicit feedback on our ability to deliver on our promise to improve lives, and the donations are an extension of the ways we can assist that mission.

In 2014, the Fifth Third Private Bank donated \$115,550 to seven national charities: American Cancer Society, Disabled American Veterans, Ronald McDonald House Charities Inc., American Red Cross, American Heart Association, American Society of the Prevention of Cruelty to Animals and the Juvenile Diabetes Foundation International. Over the past five years, Fifth Third Private Bank has donated more than \$375,000 to many worthy charitable organizations.

“Each year we survey our clients to learn how we can better meet their needs and use those insights to improve our advice and service delivery,” said Phil McHugh, executive vice president and president of Fifth Third Private Bank. “The survey also gives us an opportunity to improve our communities through our charitable donation and to say thanks to our clients in a unique way.” ■



A Small Business Administration loan through Fifth Third Bank helped small business owner Mamta Patel purchase the building for The Karnak Creative Child Care Center. Patel said, “The team from Fifth Third took the time to understand my business needs and recommended a financial strategy to help me open my day care center. I appreciate their willingness to help me get started as well as their support along the way.”