

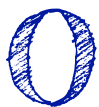


The team from Fifth Third Bank (Tennessee) rehabbed the home of World War II veteran Leo Buttray and his wife, Martha, as part of the Bank's outreach to veterans. Fifth Third employees across our footprint worked on 14 veterans' homes on Nov. 6, 2014 in partnership with local chapters of Rebuilding Together.

communities



In the fall of 2014, World War II Army Veteran Leo Buttray resided in his aging 1950s home in Nashville, Tennessee, unable to make necessary repairs to his house. At 88-years-old, Buttray's focus was on caring for his disabled wife, Martha. When his granddaughter sought help for the couple, she received it from Fifth Third Bank (Tennessee) and Rebuilding Together Nashville.



On Nov. 6, a combined volunteer workforce of the two organizations worked at the Buttray home to make crucial repairs to make the home safe again for the family and improve their quality of life. Volunteers installed a new wheelchair ramp, repaired plumbing and replaced fixtures in the bathroom, repaired broken windows and cleaned gutters. They also made important upgrades, including sanding and painting all kitchen cabinets, installing a new washer, dishwasher and stove, and painting all door and window frames. The Buttray's granddaughter, said, "Our family is very thankful for all your dedication. Thank you for all of your hard work on their home. They are so happy with the outcome of their house."

2014 marked the third consecutive year that Fifth Third and Rebuilding Together America have worked together to make repairs on the homes of veterans. Rebuilding Together is an organization that strengthens the lives of our most vulnerable communities by providing low-income homeowners with critical home repairs, accessibility modifications and energy-efficient upgrades. Employees from across the Bank's footprint joined with local chapters of Rebuilding Together on 14 different house projects for low-income veterans last year. It was a financial investment of more than \$190,000, but the reward for employees and their veterans helped was significantly greater.

The effort was part of Fifth Third's ongoing commitment to honor and serve veterans, active-duty military members and their families. It is a year-round commitment that culminates in November, the month of Veterans Day. In addition to rebuilding veterans' homes, Fifth Third created many opportunities to commemorate, support and raise funds for veterans. Company-wide, we worked with NextJob, the company that helps us deliver our reemployment program, to open up free access to the Job Seeker's Toolkit at 53.com for all past and present military members and their families. The Job Seeker's Toolkit enables veterans to make an easier transition back into the workforce by aggregating the best military specific tools and sites, job

boards that key off of military occupation codes, military social media sites and military-specific resume examples.

In Chicago, where our grassroots effort began several years ago, the first-ever Fifth Third Bank/Career Builder Veterans Day Hiring Fair was held on Veterans Day. Former Army Sgt Derwin Jones of Robbins, Illinois, credits the fair with bringing him a new career. Jones, 51, worked on heavy equipment during tours in Egypt, Honduras and Panama and later earned degrees in marketing, business administration and engineering. He is now a production supervisor at GE Transportation.

Other events include commemorative activities like rallies for veterans and appreciation wall signings. Care package assemblies and letter-writing campaigns

were among the events of support and many Fifth Third markets did fundraising in the community for charities that support military and veterans' causes.

53-Impact

Our work with veterans is but one illustration of our commitment to communities. Our curiosity—our active listening and willingness to find creative solutions to problems—helps us create new ways for our Company to effect positive change. We are dedicated to helping build and sustain vibrant and healthy neighborhoods for the benefit of all.

53-Impact, our holistic approach to community development, combines all of our Company's efforts for maximum impact to benefit a community. Instead

of an isolated loan or grant, 53-Impact plans help us make connections throughout the areas of our Company so that our staff board memberships, Fifth Third Community Development Corporation investments, foundation grants, volunteer events, reemployment and L.I.F.E. initiatives all work together to make a powerful and lasting impact.

53-Impact is working in Western Michigan where our Company is embracing a comprehensive community development initiative, Neighborhood Connections, to revitalize distressed neighborhoods surrounding Holland, Michigan. While work in these neighborhoods is not new for Fifth Third, the project's designation as a 53-Impact initiative in 2014 helped to bring strategic Community Reinvestment Act (CRA)-



Robert Sullivan, president and CEO of Fifth Third Bank (Chicago), was happy to present a check for \$100,000 to Folds of Honor Foundation on Veterans Day 2014. Employees in Chicago sold commemorative cardboard stars to raise funds for the organization, which provides education scholarships for family members of veterans.

More than 25 employees worked inside and outside (in freezing rain) to overhaul the Indianapolis home of 69-year-old veteran Bill Cage, whose home had fallen into disrepair since his wife died two years ago. Work included complete landscaping outside, complete kitchen and bathroom remodel, and paint, new carpet and painting throughout the house.





In October 2014, Fifth Third Bank (Eastern Michigan) announced some major news – the relocation of its affiliate headquarters to downtown Detroit into one of the city’s most prominent skyline fixtures – the iconic One Woodward Avenue building. The move is part of an \$85 million commitment Fifth Third is making to Detroit and will result in a new name for the skyscraper the Bank is occupying, which will be soon called Fifth Third Bank at One Woodward.

Fifth Third’s investment in the downtown area also includes charitable donations, small business lending, Community Development Corporation tax credit investments and economic impact contributions over the next five years. The “5/3 (Five Three) in the D” initiative also includes plans to “adopt” Hart Plaza and enhance it as a premier gathering space along the Detroit riverfront.

Fifth Third Bank at One Woodward was the first skyscraper designed by Minoru Yamasaki, who also designed the original World Trade Center with its iconic twin towers in New York. Fifth Third will occupy four floors of the 29-story Detroit building by the summer of 2016. In the photo, Detroit Mayor Mike Duggan, Eastern Michigan President & CEO David Girodat and renowned Detroit businessman Dan Gilbert unveil a concept for the new sign atop the Fifth Third Bank at One Woodward building.

motivated development activities to the area and directly aligned the Bank’s activities with a community priority.

To this end, Fifth Third is continuing a long-standing relationship with Good Samaritan Ministries, a nonprofit that works to end poverty and homelessness. In 2014, Fifth Third Bank (Western Michigan) designated an \$80,000 Strengthening Our Communities Fund grant to the organization. The affiliate also contributed \$20,000.

The combined \$100,000 investment continues funding for Neighborhood Connections; provides the means to implement Circles, a poverty elimination program; funds 20 Individual Development Accounts, which are matched savings accounts that help people save toward the purchase of a lifelong asset like a home; and provides revolving construction funding for Habitat for Humanity’s Neighborhood Revitalization Initiative in target neighborhoods.

53-Impact also encourages employees to provide additional support, including visits to targeted communities to provide meals; financial empowerment training with our Financial Empowerment Mobiles and designating the neighborhoods for Fifth Third’s United Way Day of Caring activities. Employees also serve on boards of local community organizations and members of our Community and Economic Development Department provide technical support for a variety of initiatives.

Strengthening our Communities Fund

The Strengthening Our Communities (SOC) Fund, formerly called the Enterprise Investment Fund, helps build and revitalize local communities. In 2014, the SOC Fund made grants of more than \$552,000 to Bank affiliates who applied on behalf of their local markets.

In North Carolina, a \$90,000 SOC grant was awarded to DHIC Inc., a certified HUD-approved and Neighborworks member organization, to support a down-payment assistance program for low- and moderate-income borrowers to help them achieve homeownership in Raleigh and Wake County. A \$100,000 SOC grant was awarded in Indiana to the Local Initiative Support Corporation (LISC) to support the development of a Quality of Life Plan, a comprehensive community and economic development strategy targeting the Southside of Indianapolis consisting of five neighborhoods. The SOC grant enables Fifth Third Bank (Indiana) to become the first financial institution to support comprehensive community and economic development efforts in the area.

In Cincinnati, a \$25,000 SOC grant was awarded to the Over-the-Rhine (OTR) Revitalization Corporation to support its Innovation Challenge program. The Innovation Challenge provides \$1,000 grants to businesses with an innovative idea for how to invest, with a focus on growing new products and services in Cincinnati’s OTR neighborhood. Further north in Ohio, Akron Summit Action Inc. (ASCA) received a \$15,000 SOC grant to

support YouthBuild, a comprehensive youth and community development program providing hands-on construction worksite training for at-risk young adults, ages 18-24.

Empowering Leaders

Each year, we seek opportunities to help community leaders grow because we know the impact they have on a community's health. Our Empowering Leaders program offers scholarships so that representatives from nonprofit organizations can attend educational forums and workshops like statewide housing conferences, the Federal Reserve Bank of Philadelphia's Bridging Growth Opportunity, Reinventing Older Communities and the National Community Reinvestment Coalitions' annual conference.

Fifth Third also partnered with the Leadership Council of Human Services Executives in 2014 to create a new LIVE to Lead (L2L) program. LIVE stands for *Leaders Inspiring Visionary Excellence*. The inaugural class of L2L will graduate in 2015. The sessions are taught by Fifth Third's human resources professionals and include the following topics: *Building Relationships, Maximizing Individual and Organizational Performance, Strategic Planning and Agility* and *Change Leadership*. It also includes a Three-Day Leadership Challenge.

Fifth Third Community Development Corporation

The Fifth Third Community Development Corporation (CDC) invests in projects to create affordable housing, revitalize business and residential areas and preserve historic landmarks. In 2014, the Fifth Third CDC invested \$217.9 million in the communities served by Fifth Third Bank.

The Panola Gardens in Lithonia, Georgia, is one such project. The project is an apartment complex of 85 garden-style units for seniors ages 62 and over. Designed specifically for seniors, each unit includes an intercom and e-call system to increase residents' security and safety. Five units will be fully accessible to persons with mobility impairments, for example, including roll-in showers, and two units will be equipped for persons with hearing and visual impairments. The Panola Gardens are located 20 miles southeast of Atlanta. The Fifth Third CDC invested \$7.8 million in The Panola Gardens. In addition, the Fifth Third CDC invested \$6.1 million in the Prince Street Cottages apartment complex in Princeton, Indiana, which also is being developed for seniors.

Fifth Third Foundation

The Fifth Third Foundation made grants of more than \$4 million in its 2014 fiscal year, which ended Sept. 30, 2014. The Foundation makes strategic grants in the areas of community development, health and human services, the arts and education. Fifth Third Bank was the first financial institution in the United States to establish a philanthropic foundation. It has been making grants since 1948.

The Foundation made substantial gifts last year in the areas of health and human services. In Cincinnati, \$250,000 was awarded to Cincinnati Children's Hospital Medical Center for the Center for Prevention of Pre-Term Birth. The payment was the first installment of a \$1 million grant payable over four years. Additionally, St. Elizabeth Hospital Foundation in Northern Kentucky received a \$250,000 grant payment for its new Heart and Vascular Institute. ■



The Fifth Third Community Development Corporation invested \$7.8 million in the Panola Gardens project in Lithonia, Georgia, in 2014. The 85-unit apartment complex is designed for seniors and the spaces will be occupied by residents who are at or below 60 percent of the area median income.

FIFTH THIRD FOUNDATION CONTRIBUTIONS

FY ENDING 9/30/14
\$4,004,786

