Strategic Differentiators:
Brand, Analytics, Digital & Payments

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Forces reshaping banking market dynamics



Expectations are evolving, driven by the customer's **'last best experience'**



Technology is **transforming when and how we interact**



The pace and volume of **data growth is exponential**



Competition is increasing driven by macro economics and new entrants

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Key differentiators that will accelerate achieving our goals for the company

1. Growing profitable and enduring relationships
2. Continuously improving the customer experience
3. Prudent capital management
4. Leveraging analytics and technology



Establishing a **compelling brand platform** that resonates with our core audiences



Leveraging **advanced analytics** to deliver a highly personalized relationship banking experience



Delivering **innovation** and a **seamless experience** through digital transformation and FinTech partnerships



Winning the war for our customers' **Payments** wallet

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A key focus for our NorthStar targets

		Consumer	Payments	Commercial	Wealth
1	Differentiating our brand and customer experience	**Re-launching our brand with a new creative strategy** New advertising campaigns & agency; $30 BN community commitment			
		Consumer HHs Omnichannel capabilities	Innovative solutions with FinTech partners	**End-to-end client experience initiative**	Robo investment platform
2	Optimizing the balance sheet			**Commercial Relationships** Middle market, industry verticals, specialty lending expansion	
		Personal Lending GreenSky partnership	**Credit Card** Advanced analytics capabilities		
		Continuous focus on profitable long-term relationships and achieve through the cycle top performance			
3	Driving fee income growth	**Mortgage** Replacement of loan origination system & channel expansion	**Wholesale Payments** Industry-focused Commerce Solutions	**Capital Markets** Fin Risk Mgmt. '2020'; Advisory	**Wealth Advisory** Expansion & retirement offerings
				Insurance P&C, Employee Benefits	
4	Strategic expense management	**Strategic Expense Programs** Real Estate: Branch network optimization, corporate facilities IT & Ops: Intelligent automation, workforce management, network infrastructure & sourcing optimization			
5	Positive operating leverage from the core	**Continuous focus on core operating leverage and long term financial success**			

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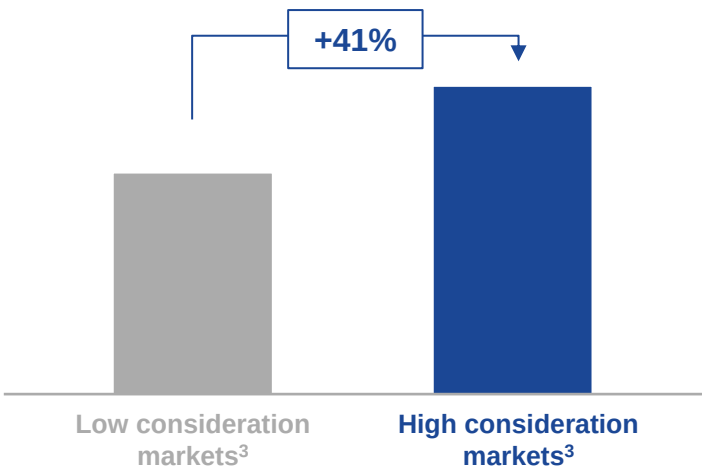
A strong brand drives business performance

Millward Brown's Top-100 global brands index[1] outperform the S&P 500 by **50%**

10-50% *of purchase decisions are accounted for by brand loyalty and perception*

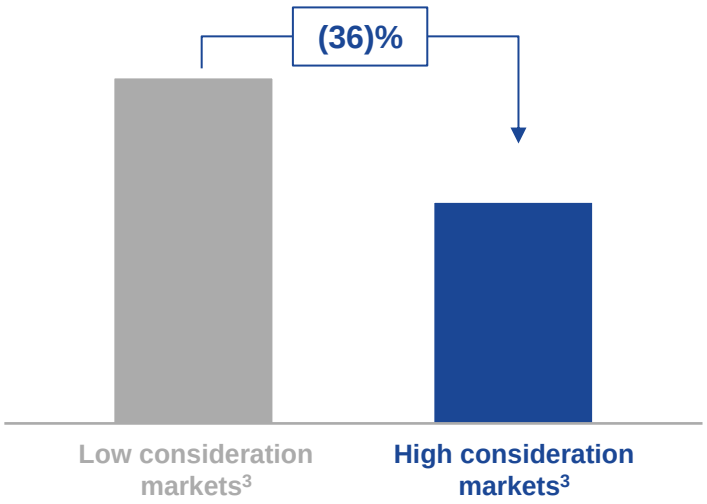
Annualized checking production[2]

Fifth Third markets



Annualized checking attrition

Fifth Third markets



[1]*Brand business performance data from BrandZ - Top 100 Most Valuable Global Brands of 2017; Lippincott – The Missing Multiplier*
[2]*Production = annualized new checking account/DMA population; Attrition = lost checking households per month/prior month total households*
[3]*Consideration rates based on "Next Account" consideration*

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What do customers want?

A better kind of bank



- Simplicity, speed, and security
- Access
- Value-added advice and solutions
- “Be different”

91%

of Millennials prefer simple, streamlined solutions to manage their finances[1]

75%

of customers desire ID alerts on their accounts[1]

72%

of Millennial customers expect their bank to provide advice when it comes to making good financial decisions[1]

[1]*Fifth Third’s collective wisdom community survey – customer panel of 5,000 participants surveyed twice per month*

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Our story: Putting 166.7% into everything we do

THIS IS BANKING A FIFTH THIRD BETTER®























Heritage & culture | Brand linkage | Competitive commitment

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Strong early returns from A Fifth Third Better

Ad Salience
"Stands out as very / somewhat different."
+12%

Ad Recall
"I remember the ad."
+22%

Brand Linkage
"I know it was Fifth Third."
+31%

Brand Consideration
"I would consider Fifth Third for my next financial need."
+16%

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Sustaining momentum with new campaign creative

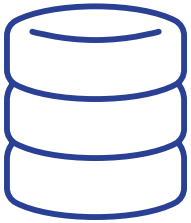






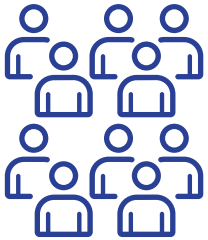
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Building best-in-class data & analytics capabilities



Next Generation Data Architecture

- Significant investment in big data infrastructure
- ~70 TB of data within the data lake today
- ~1,000 TB of data in the lake by 2018YE



Dedicated Data Organization

- Centralized team of 125+ resources dedicated to data management and advanced analytics



Analytics & Info Delivery Services

- Significant investment in data science platforms to deliver offers across channels
- Leveraging robotics, machine learning, AI



Data Science & Innovation

- Team of data scientists to power customer-and banker-facing applications

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Strategic focus on applications that drive improved revenue and efficiency

Sample applications

	Consumer	Commercial	Payments
Product Innovation	• Personalized financial advice and education	• Electronic FX trading platform	• Managed payables and receivables solutions
Marketing	• Direct marketing optimization	• Sales and service intelligence	• Direct marketing optimization
Distribution Optimization	• Retail network optimization	• Commercial banker coverage	• Card offers customized by channel
Intelligent Automation	• Back-office process automation • Real-time fraud monitoring and alerts	• Back-office process automation	• Dynamic, behavior based, automated card strategies

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Delivering innovative solutions to our clients with a "Buy-Partner-Build" philosophy



Customer Focused Innovation



The Amplify Program

Emerging Technologies & Monetizing Investments





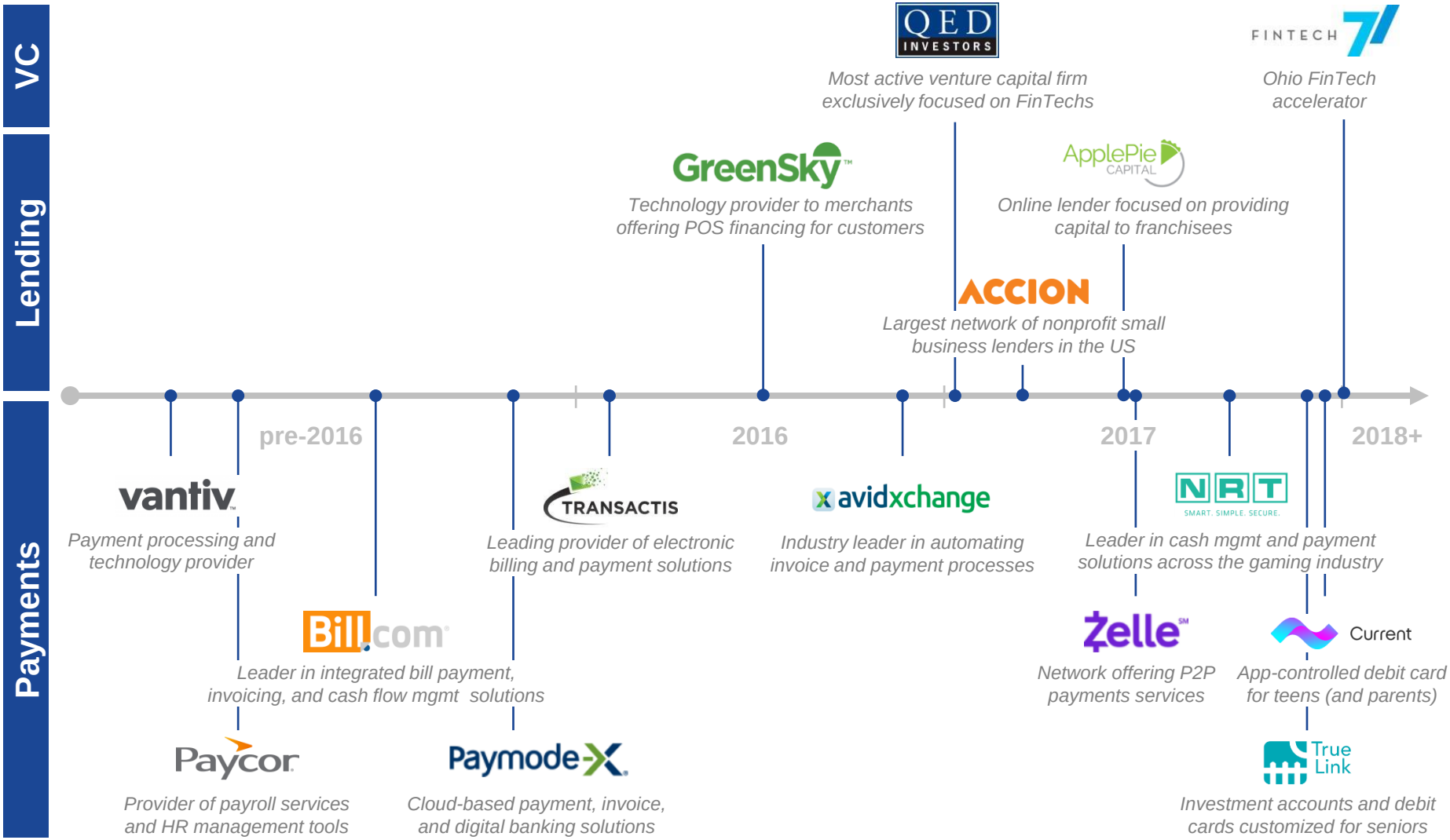
Collaborative Ecosystem Development



FinTech@53

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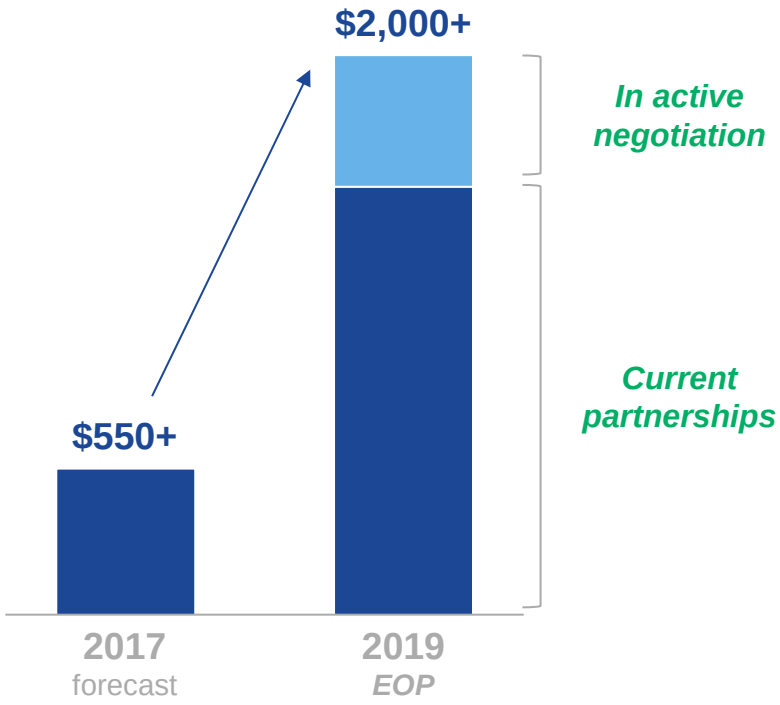
A strong track record for partner-driven innovation



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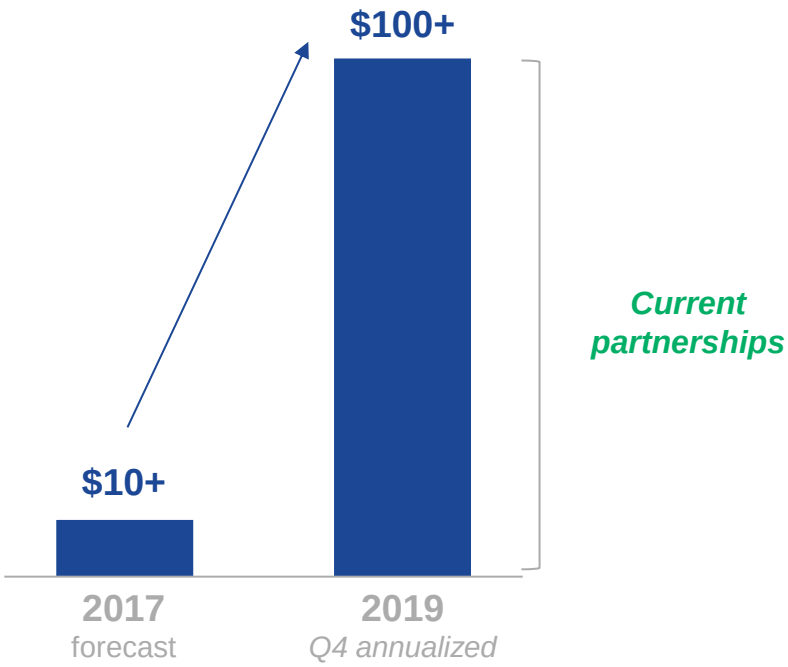
FinTech partnerships contributing meaningfully to NorthStar balance sheet optimization

Loan balances *(in $MMs)*



- Super-prime focus
- Within risk appetite

NII + Fees *(in $MMs)*



- High margin, recurring revenue
- Improved loyalty benefits not included

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Digital Strategies

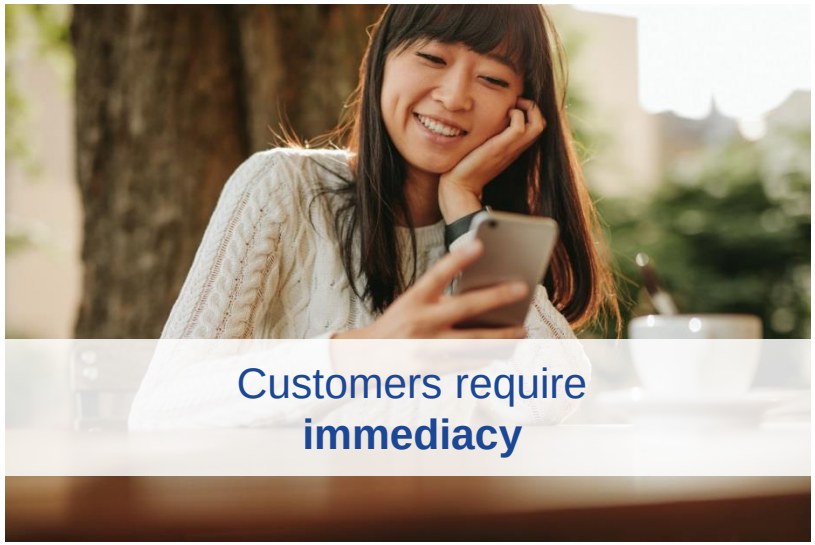
Melissa Stevens

Senior Vice President

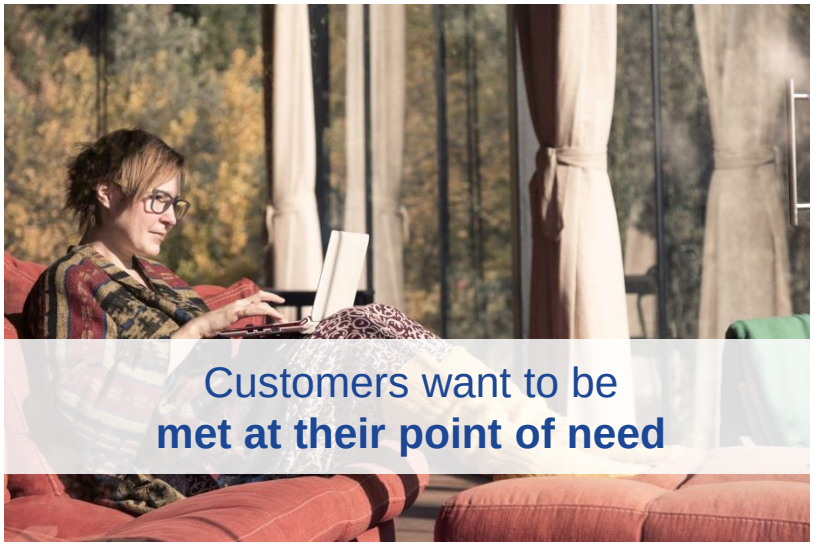
Chief Digital Officer

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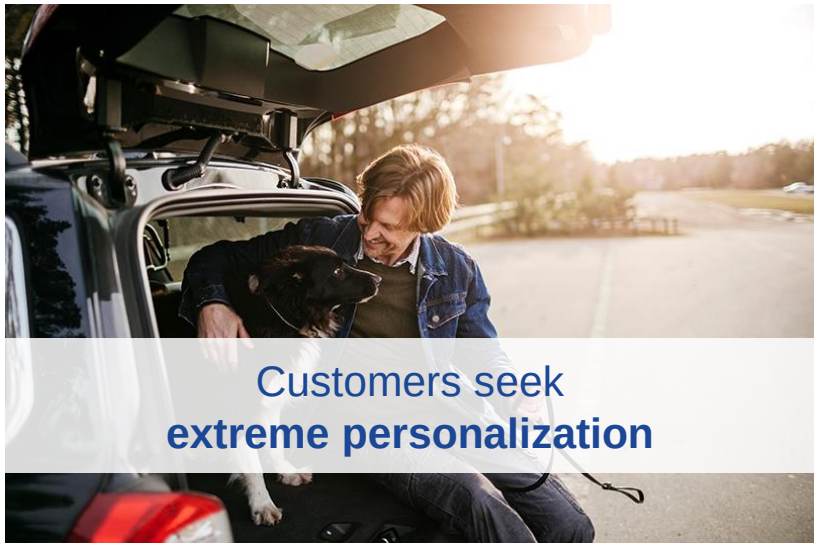
Technology is changing customer expectations and behavior



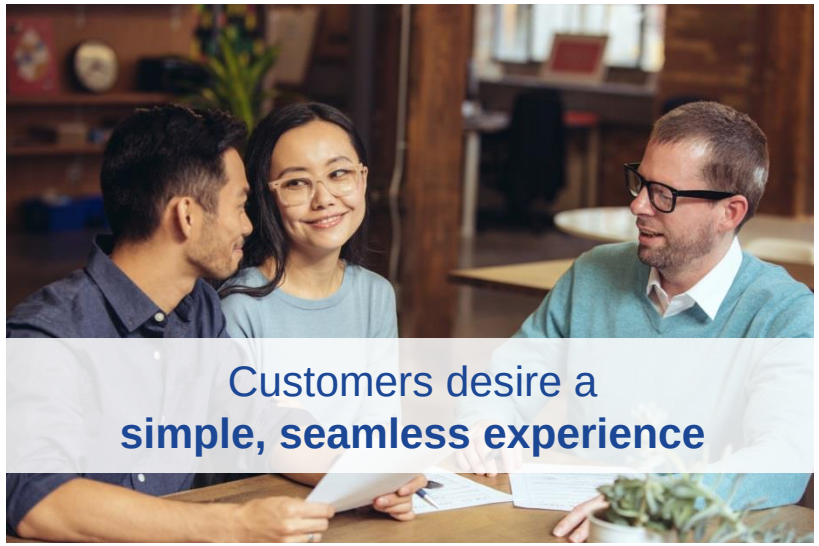
Customers require
immediacy



Customers want to be
met at their point of need



Customers seek
extreme personalization



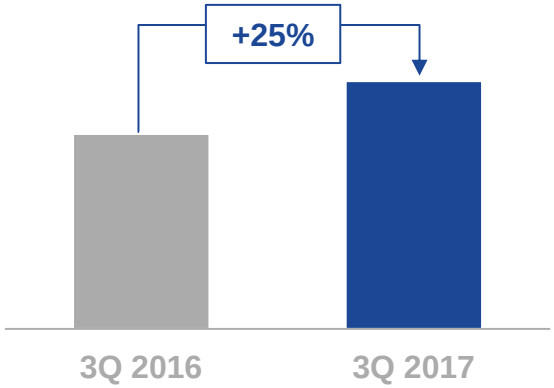
Customers desire a
simple, seamless experience

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Digital adoption is increasing rapidly
Consumer Bank

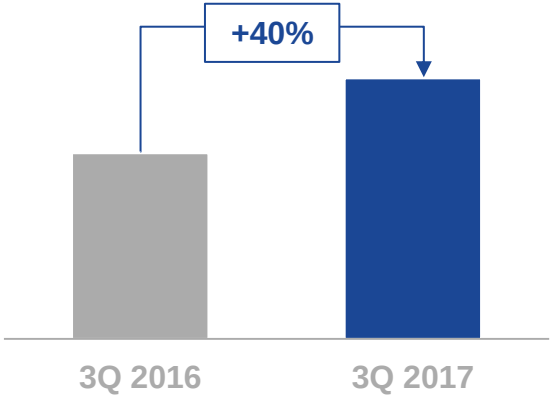
Checking Account Sales via Digital Channels

Checking account sales booked through digital channels



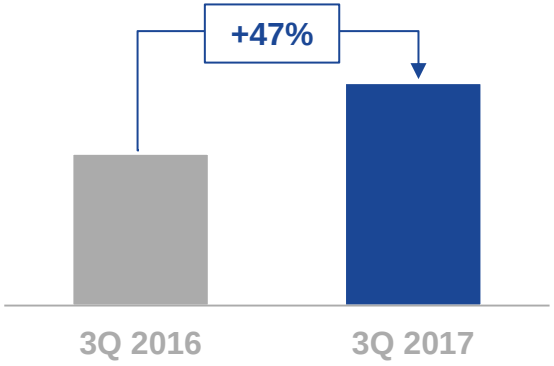
Mobile Channel Usage

Number of mobile channel logins



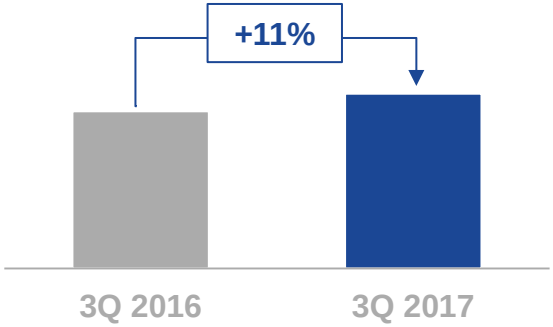
Adoption in Alerts

% of digital checking household enrolled in alerts



Mobile & ATM Deposit Transactions

% of non-teller deposit transactions (mobile & ATM)

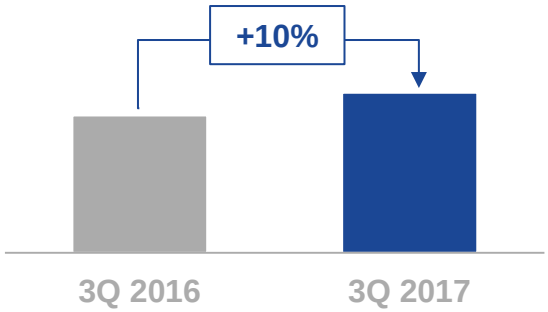


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Digital adoption is increasing rapidly
Commercial Bank

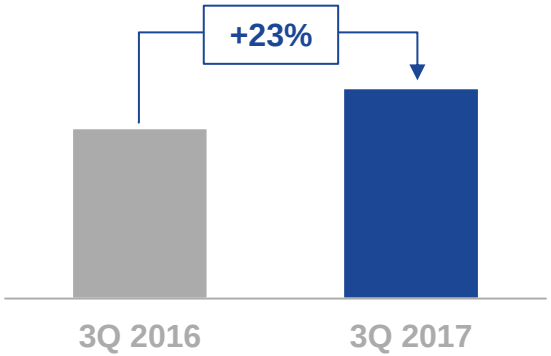
53 Direct adoption

Number of companies setup



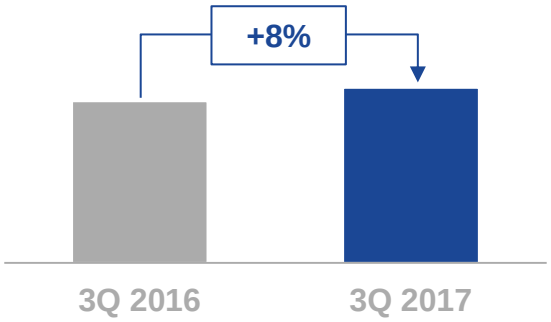
53 Direct users

Number of users set up



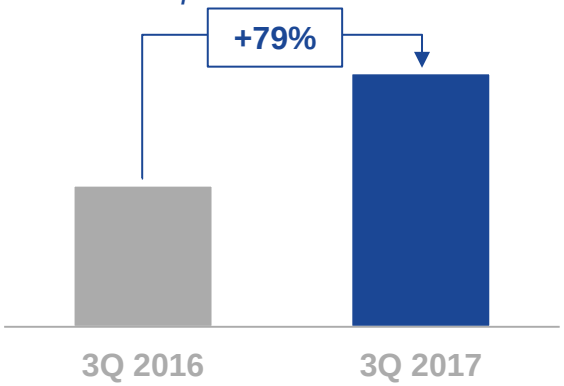
Transactions processed through portal

Number of transactions[1]



Company activity via mobile

Number of active companies[2]



[1]Number of transactions made YTD 3Q 2016 & 2017
[2]Companies considered active have used mobile at least one time in the past month

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Ratings and reviews reflect the strength of our core digital channels

A top rated mobile app

★★★★½ 4+

Consistently **rated 4+ stars** since insourcing apps in 2015

Top quartile digital performance

Top quartile in retail banking customer satisfaction **across all digital channels** by top industry benchmarking association

Leader in online banking capabilities

JAVELIN ONLINE BANKING AWARD 2017

Named a **Leader in Money Movement and Customer Service** for online banking categories

Leader in business intelligence implementation

GREENWICH ASSOCIATES

Early leader in implementing business intelligence platforms to help **transform the quality and consistency of advice** delivered to commercial clients

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Customer insights drive omnichannel experience design and innovation opportunities





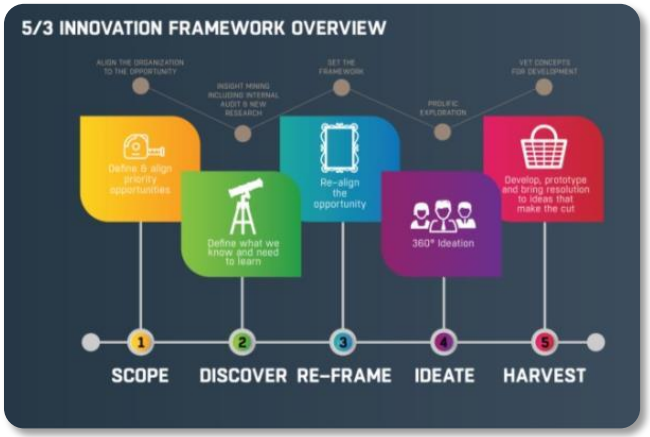






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Transforming how we work





Employing an Innovation Framework

- Promoting a culture where business innovation is tangible and encouraged
- Clearly defining roles and identifying innovation facilitators
- Outlining a roadmap to guide all Fifth Third innovation activities

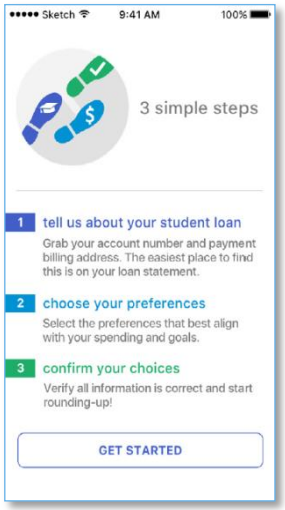
Investing in Workplace Updates

- Created a digital and innovation capability center
- Enabled a comfortable work environment
- Developed a space that sparks excitement, interest, and curiosity
- Investing in workplace technology to enable employee success

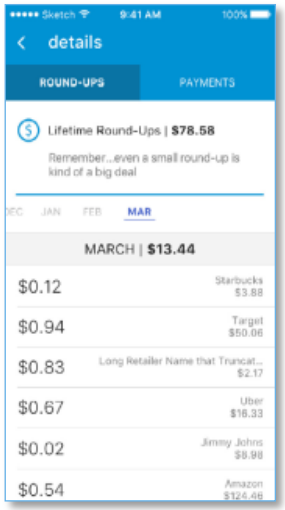
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Developing digital experiences that are attractive to millennials

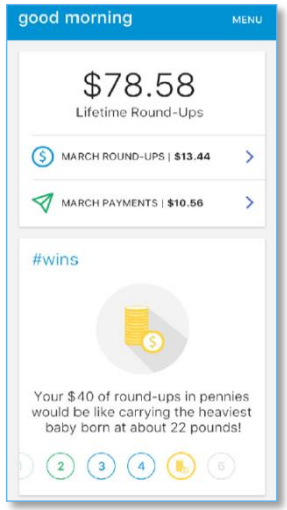
Introducing Fifth Third Momentum™



Download the app and enroll in minutes



See details of your round-ups and payments



Collect badges (#wins) for hitting milestones and learn #facts about the impact you're making

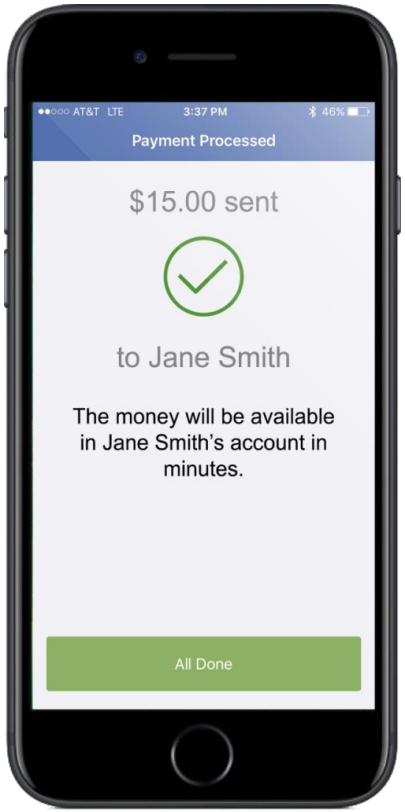
25k+ Number of downloads in the first 90 days

$1,300+ Paid per day towards customers' student loans

"*Through using Momentum, I am **on track to pay off my loans 7 years earlier!***"

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Developing digital experiences that are attractive to millennials



238% Increase in transaction volume of P2P payments

$100MM+ Amount transacted by Zelle users since launch

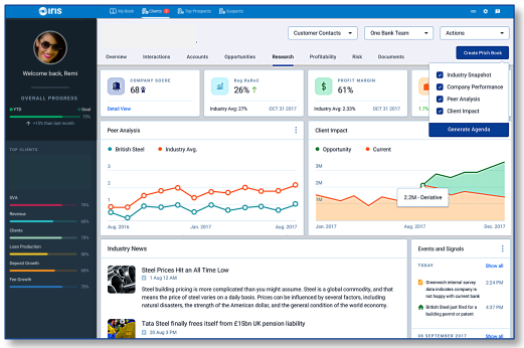
*The **first bank** to launch Zelle **with Siri integration***

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Enhancing digital capabilities within the commercial experience



Enhancing online and mobile capabilities to improve our client and their team's experience

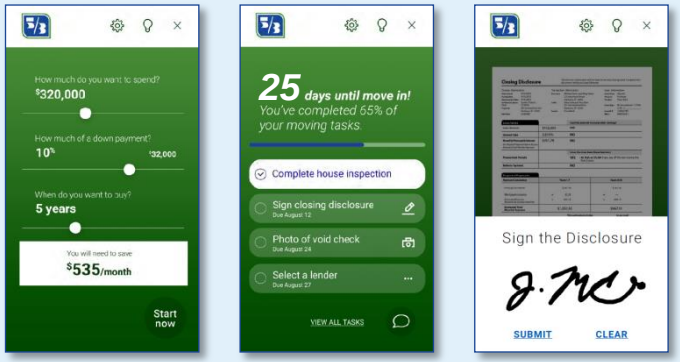


Iris (RM Portal): **Improving banker digital / analytic capabilities**

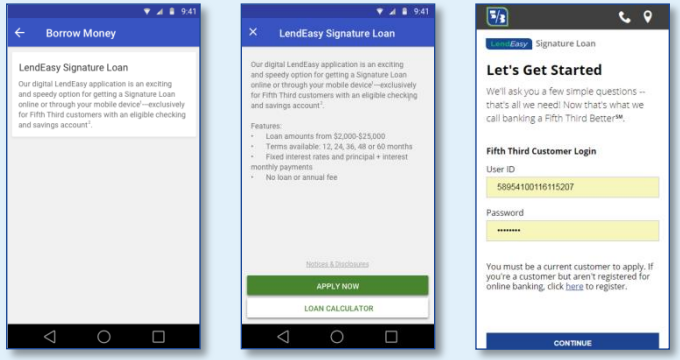
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What's next: advancing digital capabilities

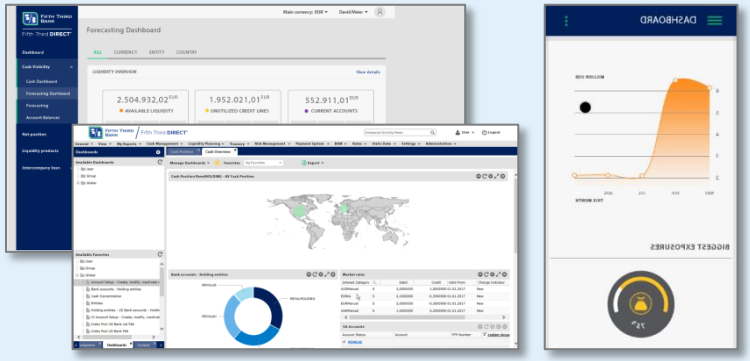
Digital Mortgage Application



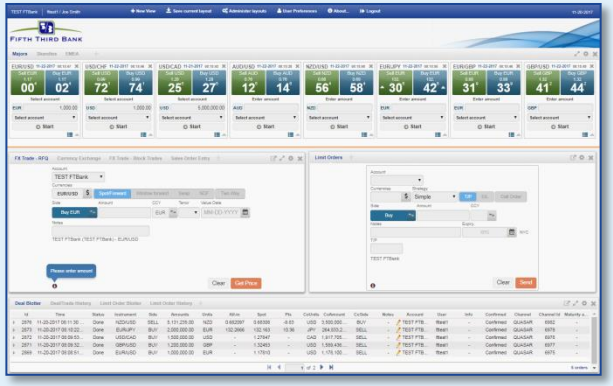
Digital Personal Lending



Commercial Liquidity Portal



Electronic FX trading platform



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Payments & Commerce Solutions

Jed Scala

Executive Vice President

Head of Payments

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Growing payments is strategically important



- Large, growing, attractive market
- New entrants present opportunities



- Increased expectations
- Relationship cornerstone



- Higher return business
- Provides diversification & resiliency
- Key contributor to NorthStar strategy

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At scale with full product suite across segments

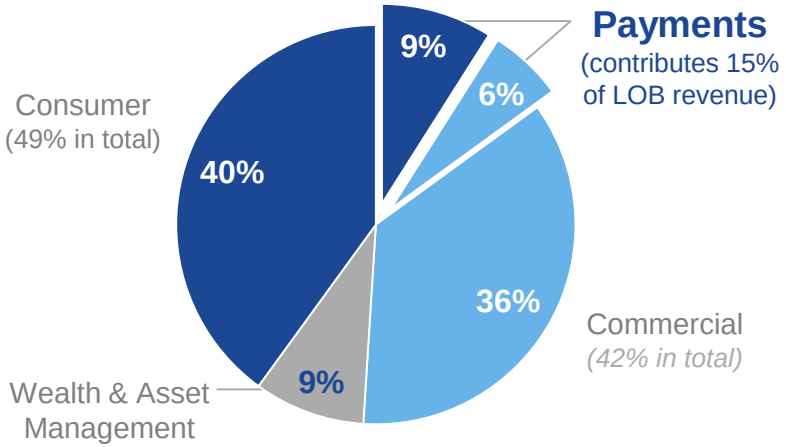
	Consumer	Commercial
A Top Industry Player	**#6** U.S. MasterCard card issuer[1] **#7** Active cards[1]	**#4** Currency processing[2] **#5** Check processing[2] **#7** ACH processing[2]
Customer Scale[3]	**3.75MM** Debit cards **1.5MM** Credit cards **40%** Banking households with a card	**7k** Middle Market & Corp Banking relationships **40%** Middle Market bank relationships with TM **45BN** Annual transactions
Full Product Suite	*Credit*, *Debit & Prepaid*, *Health*, *Wallet & P2P*	*Receivables*, *Payables*, *Liquidity*, *Data & Analytics*

[1]*The Nilson Report – data full year 2016*
[2]*2017 EY Cash Management Survey; data for January 2017; currency processing as of full year 2016*
3 Number of Debit cards, credit cards, banking households with a card and annual transactions, number of middle market and corporate banking relationships and middle market bank relationships with TM are as of September 30, 2017.

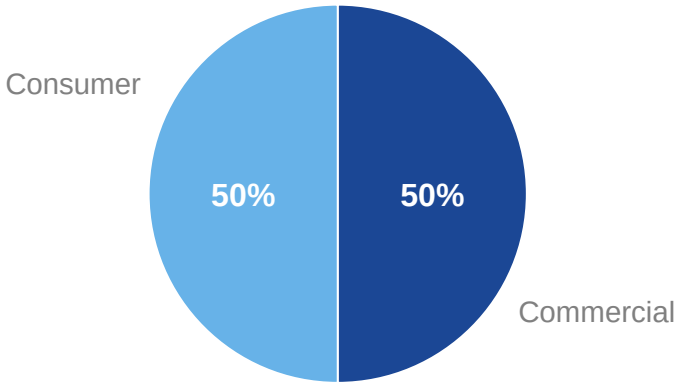
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Significant financial contribution with strong returns

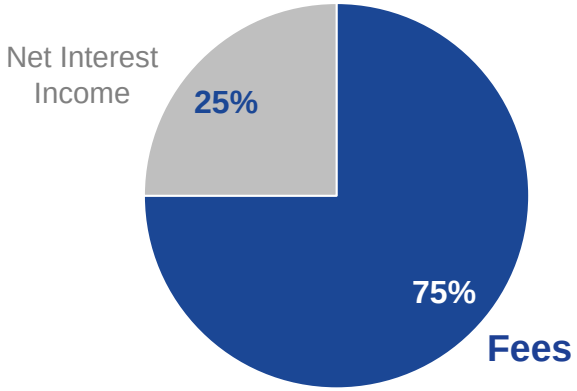
Significant Revenue Contribution



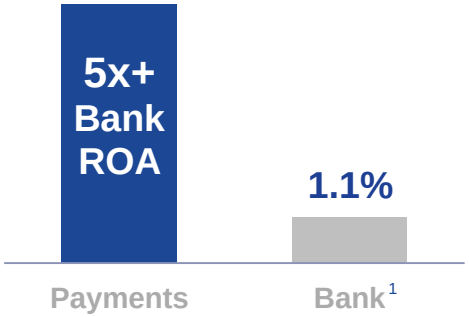
Mix of Consumer vs. Commercial Revenue



Fee Oriented Revenue



Strong Return on Assets



[1]2Q17 ROA given substantial impact in 3Q17 from the gain on sale of Vantiv shares

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Growth momentum and range of untapped opportunities

Optimize Traditional Offerings | **Accelerate Momentum in New Offerings**

	Credit Cards *(Consumer)*	Commercial Product Suite *(Commercial Card + Treasury Mgmt.)*	Health Accounts	Currency Processing	Digital Payments & Commerce Solutions
YoY Momentum[1]	9% ↑ Spend; flat Balances	1% ↑ Revenue *Impacted by credit exits*	10% ↑ Deposits	23% ↑ Revenue	86% ↑ Revenue
Opportunity	Grow balances and optimize portfolio mechanics	Grow card spend and optimize TM solution sets	Accelerate customer acquisition to grow deposits	Extend CPS offering to new industries	Expand Middle Market & Corp Banking penetration

[1] *Credit Card Spend, Commercial Product Suite, Currency Processing, and Digital Payments are 2017 FY estimates vs, 2016 FY; Deposits and Credit Card Balances are 12 month growth ending in Q3 2017*

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Four advantages to collectively leverage for growth

"Right Level" of Scale

- *Agile **with** resources*
- *Penetrate payment niches*



Commercializing Innovation

- *Heritage of innovation*
- *FinTech & digital solutions*



Relationship Leverage

- *Lower marketing costs*
- *Wide data set*



Single Payments Organization

- *Focused talent & expertise*
- *Synergies & efficiency*



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NorthStar: Investing in two key focus areas – customer solutions and advanced analytics

1 **Insight-driven customer solutions to create differentiation**

- Refresh products
- Design new services
- Enhance customer experiences

2 **Advanced analytics to drive engagement and results**

- Increase analytical talent
- Organize & operationalize data
- Systematize test & learn

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1 Insight-driven customer solutions create differentiation

Commercial solutions in cash processing



- Cash logistics--costly & operationally intensive
- Reimagined "vault" and associated cash servicing
- Created Currency Processing Solutions (CPS)

Customer Value

Operational savings, access to cash, and **increased employee safety**

Shareholder Value (*Initial*)

$50MM Expected 2017 revenue from service fees

23% Annual revenue growth, **6X the industry's growth**[1]

Extension Opportunities

- New segments
- Partner distribution
- New tech integrations
- Extending the service model

Pilot FLYING J

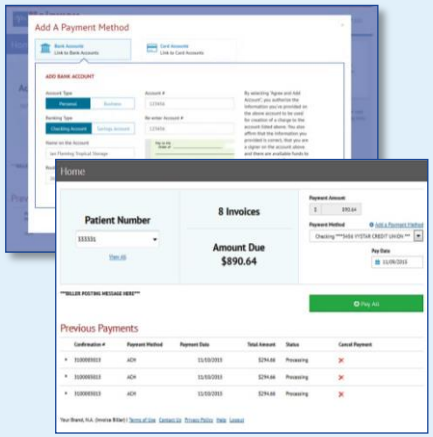
[1]E&Y Cash Management Survey 2015-2017 "Cash Services" Product Category.

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1 Insight-driven customer solutions create differentiation

Commercial solutions with FinTech partners

TRANSACTIS



- Partnered with a FinTech for e-commerce receivables solution
- Extended reach & relevance of current solution
- Created adjacent revenue streams + equity investment

Customer Value

Operational efficiency, accelerated **cash flow,** and improved **customer experience**

Shareholder Value (*Initial*)

79% YoY revenue growth

4x YoY increase in transaction volume

Extension Opportunities

- Other aspects of the B2B value chain

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1 Insight-driven customer solutions create differentiation

Commercial Solutions across the B2B value chain

Dade Systems

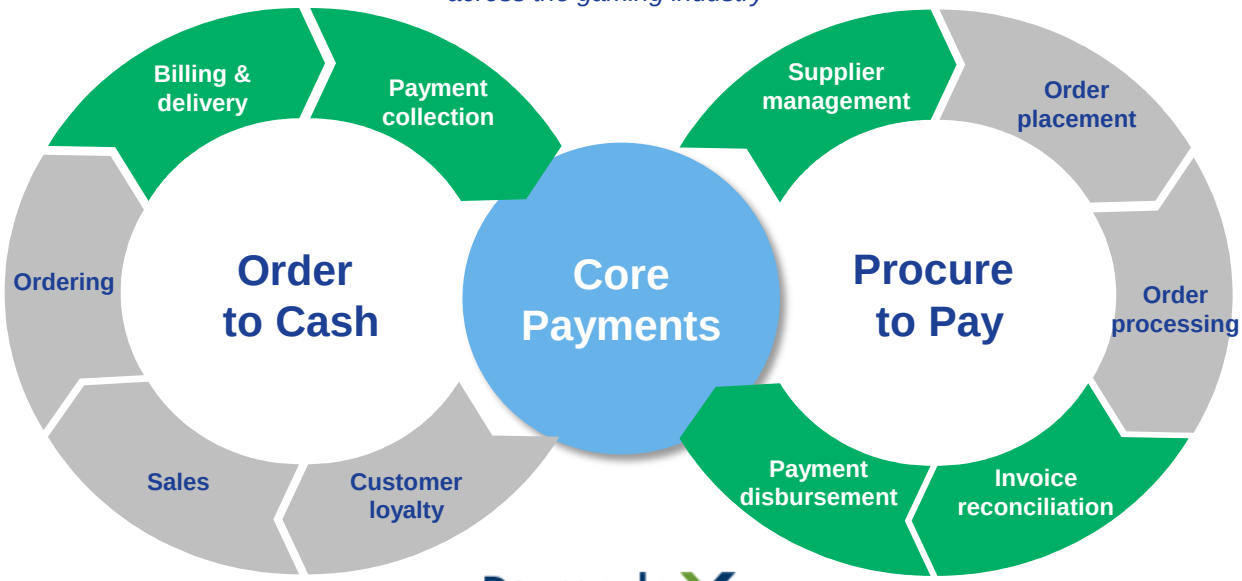
Innovative AR Automation Platform

NRT
SMART. SIMPLE. SECURE.

Leader in cash management and payment solutions across the gaming industry

TRANSACTIS

Leading provider of electronic billing and payment solutions



Paymode-X

Leading provider of cloud-based payment, invoice, and digital banking solutions

avidxchange

Industry leader in automating invoice and payment processes

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1 Insight-driven customer solutions create differentiation

Consumer solutions in credit cards

Upgrading our value proposition to attract high potential customers



Fifth Third current customers

Prospects



Customer Value

More **relevant rewards & revolver value propositions** for customers and prospects

Shareholder Value (*Initial*)

+6.4% Increase in spend active cards in the portfolio[1]

Extension Opportunities

- Targeted migrations
- Secured card
- Graduation strategies
- Additional products

[1]Increase in number of active cards in portfolio from Q3 2016 vs. Q3 2017

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2 Advanced analytics drive results and engagement

Advanced analytics in Commercial



- Created “data lake” of all payment data
- Developed B2B payments insights
- Enabled card payment optimization

Customer Value

Reduced costs from electronic payments, and **improved cash flow**

Shareholder Value (*Initial*)

2x Spend increase from early adopters

$259MM Early spend pipeline growth

Extension Opportunities

- Liquidity solutions
- AP Automation
- Broaden data set from payments to invoice

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2 Advanced analytics drive results and engagement

Advanced analytics in Credit Card



- Foundational analytic testing on key portfolio management levers
- Deploying first set of enhanced line increase campaigns
- Implemented inactive card cancellation—ongoing process to reduce risk

Customer Value

Meeting the line of credit needs of **more customers--profitably**

Shareholder Value (*Initial*)

$45MM Projected growth in balances from just the first line increase campaign

$1.3BN Actual reduction in unused commitments

Extension Opportunities

- Pricing optimization
- Graduation strategies
- Population expansion
- Balance transfers
- Channel optimization
- Collections & recoveries

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Payments & Commerce Solutions summary

- Existing large scale business with attractive returns
- Extending advantages by investing in customer solutions & analytics
- Executing at pace against a range of growth opportunities
- Targeting profitable growth and consistent performance

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Brand, Analytics, Digital, and Payments summary

Market dynamics are creating the opportunity and imperative to reimagine the business model

Fifth Third is investing in key areas of differentiation to deliver a superior client experience and our NorthStar targets

Strategies in each area are already bearing fruit and the signs of success are positive

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Tim Spence Biography



Executive Vice President
Chief Strategy Officer

Date Joined Fifth Third:
September 2015

Tim Spence is executive vice president and chief strategy officer. He is responsible for Fifth Third's corporate strategy, innovation, marketing, decision analytics, corporate development and FinTech partnerships teams, as well as the bank's Payments & Commerce Solutions line of business.

Tim joined Fifth Third from Oliver Wyman, where he was a senior partner in the Financial Services practice group, advising executives at the world's largest financial institutions on strategy, innovation and performance improvement. He also served as the firm's U.S. Midwest region leader.

Prior to joining Oliver Wyman, Tim held a variety of management positions at two early-stage technology firms.

Education
Tim earned a bachelor's degree in English with a minor in Economics from Colgate University, graduating with High Honors.

Professional and Civic
Tim is active in the industry, having served for several years as chairman of the American Banker's Marketing and Innovation Symposium. He has written extensively on the evolving financial services landscape. He also serves on the executive committee of the board of directors at Cintrifuse, a public-private partnership that exists to build a sustainable tech-based economy for the Greater Cincinnati region.

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Melissa Stevens Biography



Senior Vice President
Chief Digital Officer and
Head of Omnichannel,
Design and Innovation

Date Joined Fifth Third:
May 2016

Melissa Stevens serves as senior vice president, chief digital officer and head of omnichannel banking, design and innovation. She is charged with ensuring a client-centric, digital-first approach to all areas of the Bank, including Consumer Banking, Commercial Banking, and Wealth & Asset Management.

Melissa joined Fifth Third in May 2016. She is responsible for architecting a cross-organizational strategic plan for an integrated and seamless customer experience. She is leading an "omni" approach to banking, focusing across the full customer journey, including how customers shop, buy and obtain services; integrating experiences across channels from banking online or through a mobile device to utilizing ATMs and visiting branches. At the same time, she's focused on changing the way the bank works to meet today's challenges – she aims to propel the bank forward by operating differently; bringing the "outside-in"; and, accelerating adjacent and disruptive opportunities.

Previously, Melissa held several senior management positions at Citigroup, including Chief Operating Officer for Citi FinTech, a new consumer unit charged with creating a smartphone-centric business model. She was also head of Citi's Consumer Innovation Labs. Prior to that she was the Global Digital head for Citi's consumer banking business, where she oversaw the organization's growing online and mobile banking services for clients in more than 700 cities globally. Earlier in her career, Melissa held general consumer banking positions across various Citi businesses and functions, including mortgage, retail banking and credit cards; across geographies including Brazil, Spain and the United States.

In 2014, she was named to Crain's New York "40 under 40" and in both 2015 and 2016, she was named to Bank Innovation's "Innovators to Watch."

Education
Melissa graduated from Kalamazoo College, holds a Master's Degree from Michigan State University's School of Labor & Industrial Relations; and, received her M.B.A. in Finance and Operations from New York University's Stern School of Business.

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Jed Scala Biography



Executive Vice President, Head of Payments & Commerce Solutions

Date Joined Fifth Third: **October 2017**

Positions Held at Fifth Third:

2017 **Head of Payments & Commerce Solutions**

Jed Scala serves as Executive Vice President and Head of Payments & Commerce Solutions for Fifth Third Bancorp. He assumed this role in October 2017 and is responsible for leading the growth objectives for this recently formed division.

Jed brings two decades of experience leading and growing payment, loyalty and lending businesses across both the consumer and small business segments at American Express. During his tenure at the company, Jed consistently demonstrated the ability to create compelling customer value, successfully launch new ventures and deliver business outcomes at scale across a wide range of business lines. As the SVP & GM of U.S. Consumer Lending at American Express, he accelerated the growth trajectory of the Consumer proprietary Credit Card portfolio during a critical period for the company. Jed also brings broad knowledge of small business credit cards, financing and B2B payments having worked in OPEN, American Express' small business division, for almost a decade.

Fostering innovation, cultivating mission driven cultures, differentiating on customer experience and digital products have been common threads throughout Jed's career as most recently evidenced by his leadership on *American Express Personal Loans*, a successful rival to FinTech offerings, *Pay It & Plan It* a newly launched lending feature, and *Plenti*, the first loyalty coalition in the United States.

Education

Jed holds an MBA from Columbia Business School, and a BA from Williams College.

Professional and Civic

Jed has a long history of community involvement including having served on the board of *Count-me-in for Women's Economic Independence* in New York City, Co-Chair of the *Berkshire School Advisory Board* in Sheffield, Massachusetts and as a Philanthropic Advisor for the *Each Foundation* in San Francisco.

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