Commercial Bank

Wealth and Asset Management

One Bank Strategy

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Commercial Bank

Richard Stein

Executive Vice President

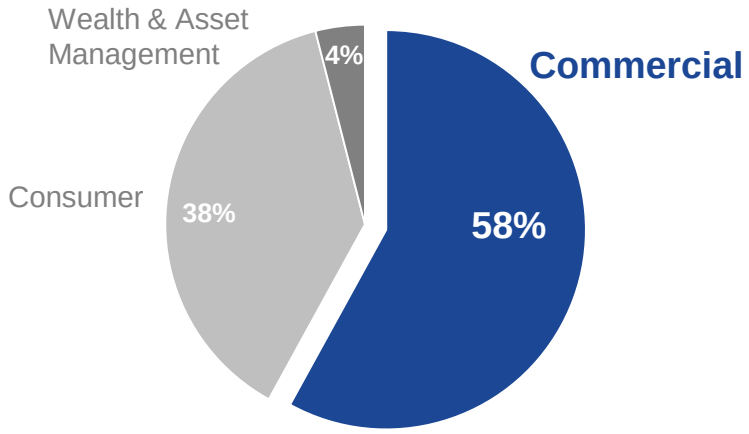
Head of the Commercial Bank

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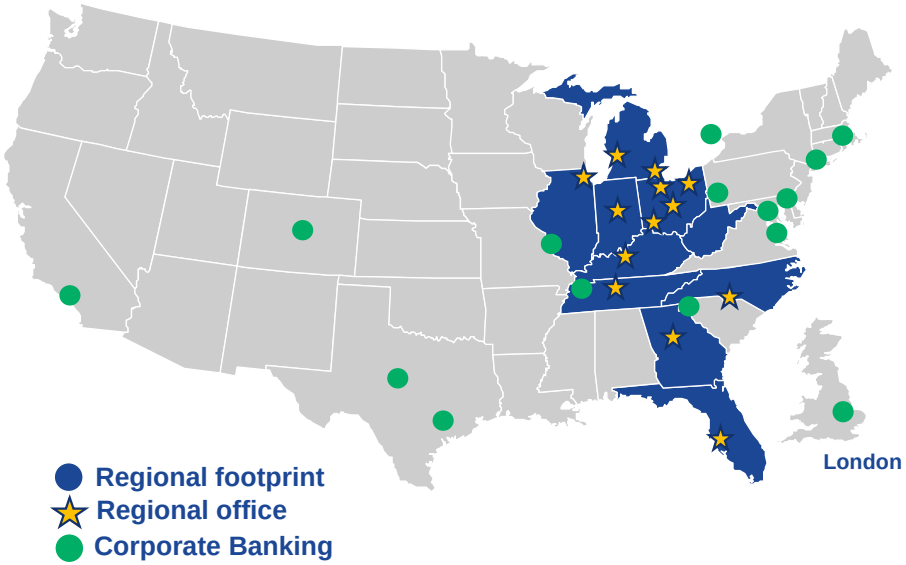
Commercial Bank overview

Loan and lease contribution

3Q17 average loans from lines of business

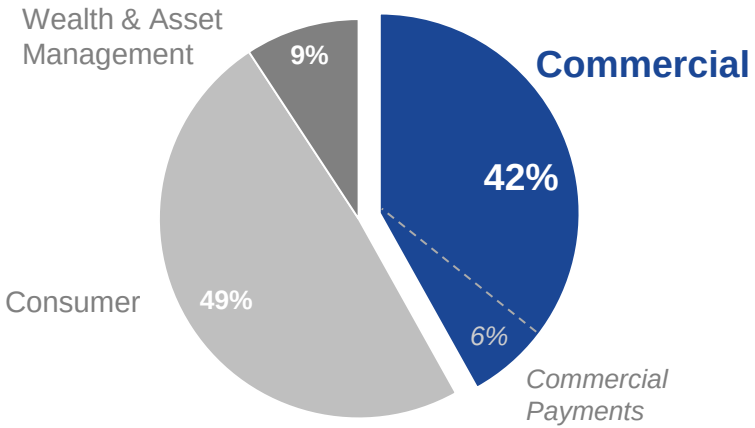


Regional and national footprint



Revenue contribution

3Q17 YTD revenue from lines of business



Critical scale

$54bn	Total loans & leases *3Q17 average, excludes business banking*
$33bn	Core deposits *3Q17 average, Commercial Banking segment*
~14,000	Clients
#10	Commercial & Industrial Lending[1]

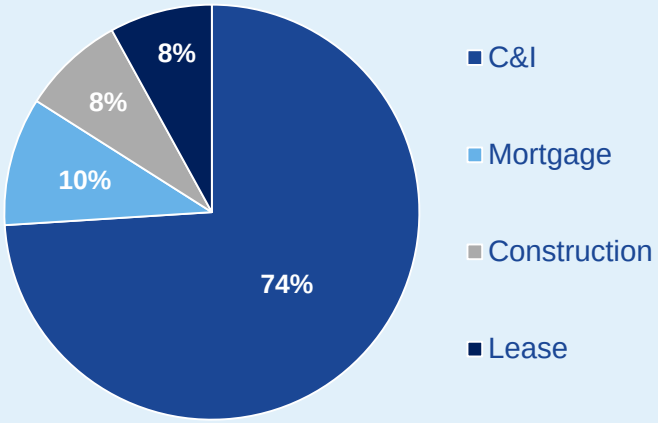
[1]*SNL Financial; 3Q17 regulatory filings, C&I loans to U.S. addresses*

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Well-diversified balance sheet and revenue streams

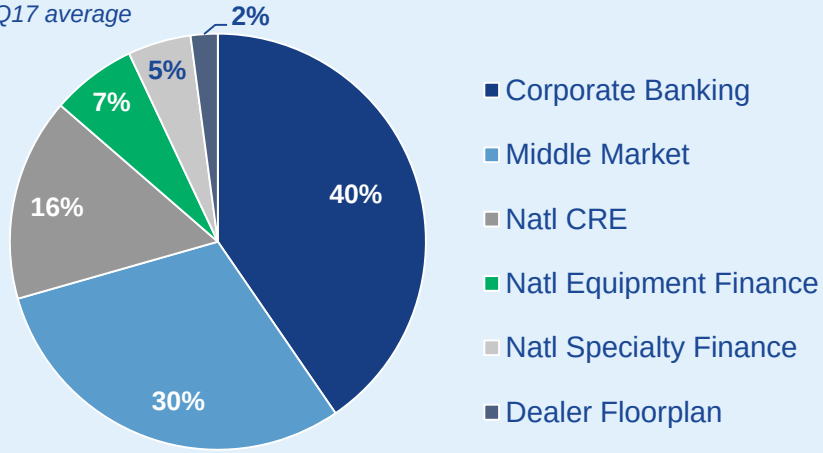
Loan and lease balances by type

3Q17 average



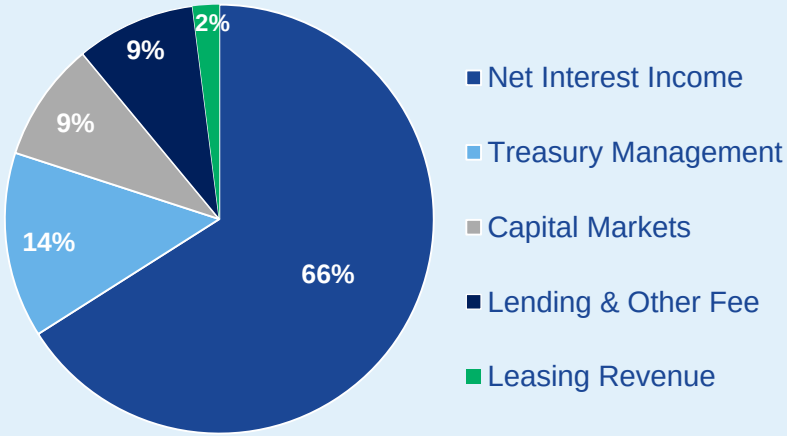
Loan and lease balances by segment

3Q17 average



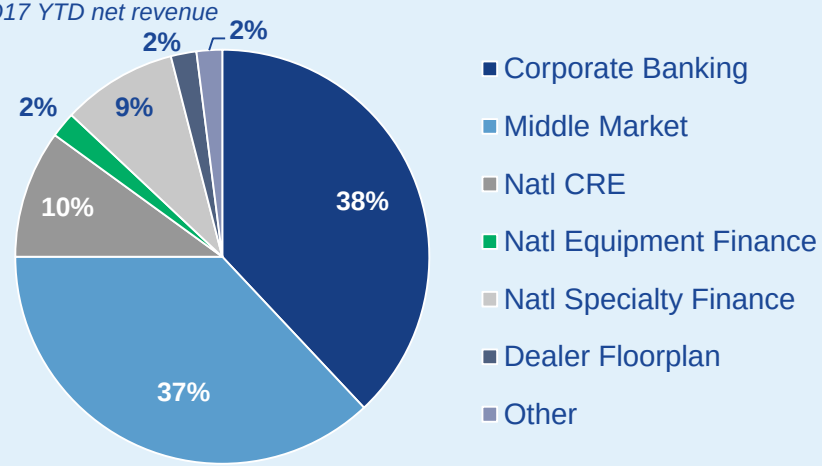
Revenue by product

3Q17 YTD net revenue



Revenue by segment

3Q17 YTD net revenue



All financial information represents Commercial Banking segment

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Overview of customer base and product capabilities

	Commercial Real Estate	Middle Market $20MM - $500MM sales	Corporate Banking $500MM+ sales
Lending	Traditional Lending & Leasing	Traditional Lending & Leasing	Traditional Lending & Leasing
		Asset-based Lending	Asset-based Lending
		Leveraged Lending	Leveraged Lending
			Specialized Industry Verticals
Treasury Management	Integrated Payables Solutions	Integrated Payables Solutions	Integrated Payables Solutions
	Integrated Receivables Solutions	Integrated Receivables Solutions	Integrated Receivables Solutions
	Liquidity Solutions	Liquidity Solutions	Liquidity Solutions
	Information Management	Information Management	Information Management
Capital Markets and Advisory	Financial Risk Management (Interest Rates / FX / Commodities)	Financial Risk Management (Interest Rates / FX / Commodities)	Financial Risk Management (Interest Rates / FX / Commodities)
	Fixed Income Sales & Trading	Fixed Income Sales & Trading	Fixed Income Sales & Trading
	Debt Capital Markets	Debt Capital Markets	Debt Capital Markets
	M&A Advisory	M&A Advisory	M&A Advisory
	Equity Capital Markets	Equity Capital Markets	Equity Capital Markets

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Overview of key Commercial Bank segments

Corporate Banking	Middle Market	Commercial Real Estate
$21.6BN[1]	$16.4BN[1]	$8.4BN[1]
Credit Products		
• Revolvers/ Term Loans • ABL & Leveraged Lending • Syndicated Finance • Equipment Finance	• Working Capital Financing • ABL & Leveraged Lending • Equipment Finance • Owner occupied Real Estate	• Mortgage Loans • Construction Loans • Corporate Revolvers
Customer and Transaction Profile		
• Public & Private Companies (National footprint): ~1600 Customers • Transaction Profile: – Avg. Commitment Size: ~$35MM – Client Revenue: >$500MM	• In-footprint Middle Market Companies (Public & Pvt.): ~5500 Customers • Transaction Profile: – Avg. Commitment Size: ~$10MM – Client Revenue: $20 -$500MM	• Regional / Natl. Developers, REITs, Natl. Home Builders, RE Investors: ~700 Customers • Transaction Profile: – Avg. Commitment Size: ~$10MM – Client Revenue: > $20MM

Industries Served

Energy ▪ Technology, Media, Telecom ▪ Retail ▪ Financial Institutions ▪ Entertainment, Lodging & Leisure
Healthcare ▪ Manufacturing ▪ Real Estate ▪ Business Service ▪ Wholesale Trade ▪ Transportation & Warehouse
Construction ▪ Mining ▪ Utilities

[1]3Q17 average balances from the Commercial Banking segment

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Commercial Bank evolution



Affiliate Model

- Primarily Middle Market in-footprint focus: C&I and CRE
- Decentralized strategy and credit underwriting
- Product centric sales approach

Transition to...

Regional / National Model

- Centralized and significantly enhanced credit processes
- Centralized CRE originations and credit underwriting
- Built National coverage in Corporate Banking and Industry Verticals
- Significantly expanded Debt Capital Market capabilities
- Built a resilient portfolio

Evolution to...

One Bank Model

- Balance sheet optimization
- Enhancing Advisory model: Investment Banking, Sponsor coverage
- Refocused on middle market
- Investments in product capabilities and talent
- Investments in customer experience, credit processes, technology and analytics
- Rigor around execution and customer experience

Pre - 2009 | 2009 - 2015 | 2015 +

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Strategic priorities and value proposition

- Continued expansion of product capabilities and industry expertise to create strategic partnerships and generate higher returns
- Leverage technology and analytical advancements
- Significant focus on core middle market lending to expand market share and enhance profitability
- One Bank delivery model

Maximize value for clients and deliver distinctive financial results for Fifth Third

Relationship Banking | Creative Solutions | Strategic Insights

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Commercial is a significant contributor to the NorthStar strategy

		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** Financial 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**			

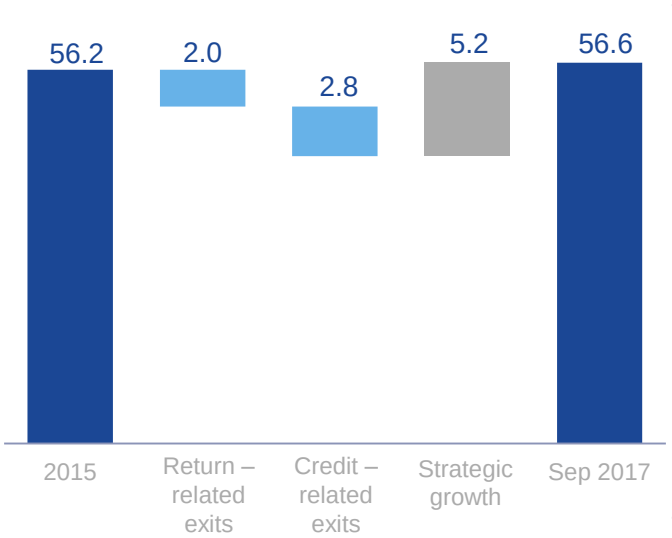
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Portfolio optimization has strengthened the balance sheet and positioned for profitability

- Exited nearly $5 billion loans over the past two years
  - Loans with low-mid single digit ROEs and no viable relationship growth
  - Loans with higher loss expectations in stress environment
- Utilized liquid capital markets environment to efficiently manage exits
- Resulted in near-term headwind for loan growth, but better positioned to outperform through the cycle
- Re-deployed capital to strategic areas such as industry verticals/specialty finance while maintaining portfolio yields

Loan growth impacted by deliberate exits

Commercial loan balances ($BN, end of period)



- Loans flat since the end of 2015
- 5% CAGR excluding exits
- Credit exits drove ~140 bps improvement in criticized asset ratio

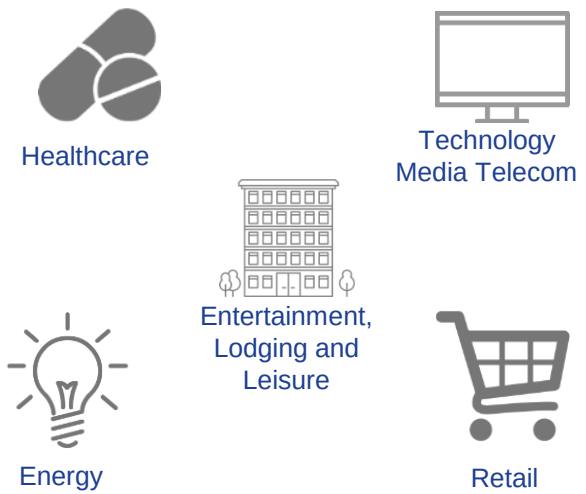
Profile of Exits (2016-to-date)	
Credit-related	
Commitments ($BN)	**$4.5**
Outstanding ($BN)	**$2.8**
Average PD	**8**
Criticized %	**35%**
Spread to Index	**L+330**
Return-related	
Commitments ($BN)	**$4.2**
Outstanding ($BN)	**$2.0**
Return on regulatory capital	**5%**
Spread to Index	**L+155**

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Expanding industry verticals to offer tailored products and industry insights

- Expertise from industry verticals provide:
  - Better insights and solutions to serve the tailored needs of the client
  - A better client experience
  - Better risk management
  - Distinctive financial results
- New verticals evaluated to ensure appropriate value for the client and Fifth Third; Assessment includes:
  - Industry dynamics
  - Existing exposure
  - Potential diversification benefits
  - Fit with growth & profitability strategy
  - Through-the-cycle performance
- Loan growth of ~$10BN over the past 5 years

Industry Verticals



New verticals expected to be launched in 2018

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Significant focus on middle market strategy to expand market share and enhance profitability

Strategic focus: Build tools, invest in product capabilities, improve processes, and upgrade talent to deliver a distinctive value proposition to our customers



Sales Force and Geographic Expansion

- Focus on talent and leadership
- Expanding into new markets



Processes

- Redesigning lending processes to deliver a better client experience
- Execute One Bank model



Products

- M&A / Advisory
- Financial Risk Management
- Treasury Management
- Asset-based Lending



Tools

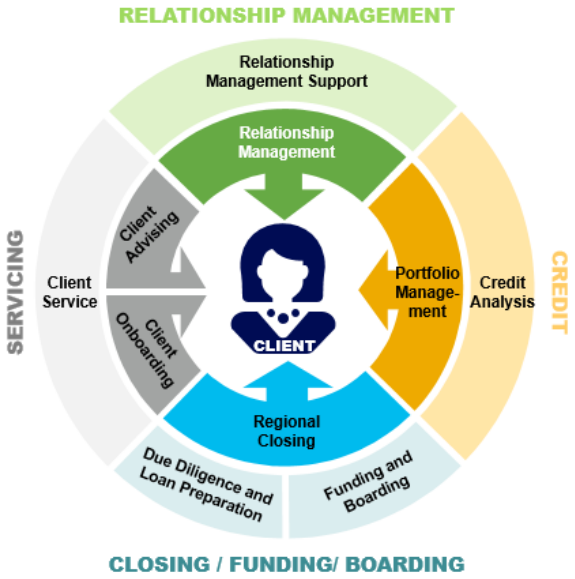
- Middle market opportunity assessment
- Relationship and product profitability
- IRIS – RM Platform

Investing in the middle market segment to grow market share

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End-to-end lending process redesigned to enhance the client experience

- End-to-end review of lending process uncovered inconsistencies and opportunities to improve the client experience
- Redesigned the operating model to deliver a better client experience:
  - Create additional capacity for prospecting
  - Streamline processing
  - Redefine roles



Increased efficiency and improved cycle times by 25%

More time to deepen relationships and prospect for new opportunities

Proactively adapting to evolving client preferences

Positive client and employee feedback

All middle market lending using new model by Q1 2018 (currently 50%)

Remaining Commercial segments to be using new model by 2H 2018

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Continued expansion of capital market capabilities to deepen client relationships

Strategic Advisory & Investment Banking

Equity Capital Markets (ECM)
M&A Advisory

Debt Capital Markets (DCM)

Loan Syndications
Corporate Bond Underwriting
Bridge Commitments

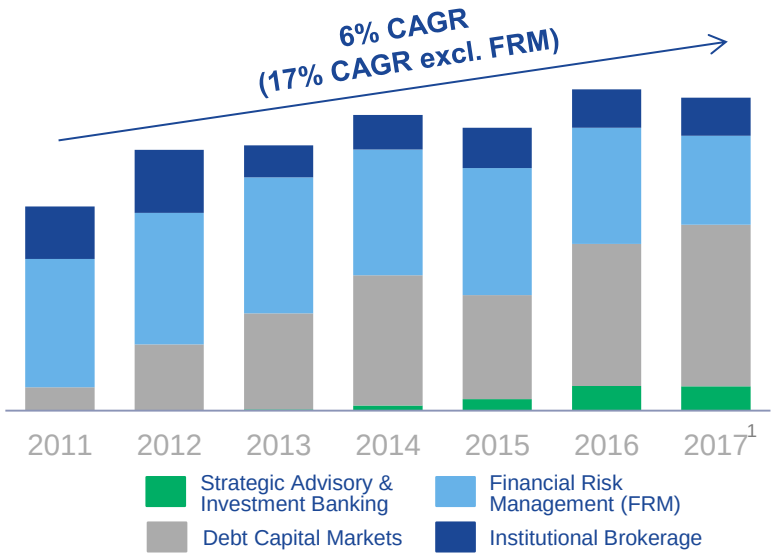
Client

Institutional Brokerage

Fixed Income Sales & Trading
Public Finance

Financial Risk Management (FRM)

Interest Rate Management
Commodity Trading
Foreign Exchange Trading



- M&A advisory and ECM 2-year CAGR of 50% with growth expected to continue in 2018
- YTD 2017 Investment Banking Revenue at peer median[2] with significant growth in Sponsor coverage and Bond Underwriting
- Significant investments in resources and infrastructure over past 6 years

[1]3Q17 YTD annualized
[2]Dealogic investment banking revenue; YTD 2017 through November

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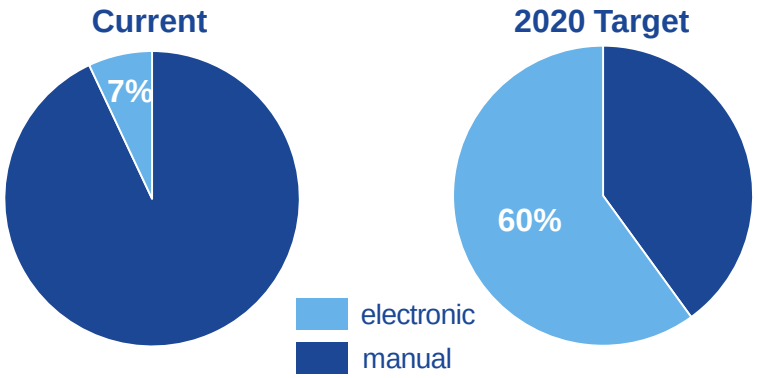
Enhancing Financial Risk Management capabilities

Financial Risk Management platform upgrade focus

- Enhanced electronic trading capabilities
- State-of-the-art client analytics
- Digital client and relationship manager experience
- Optimizing clients' credit and liquidity
- Scalable and flexible operations and technology

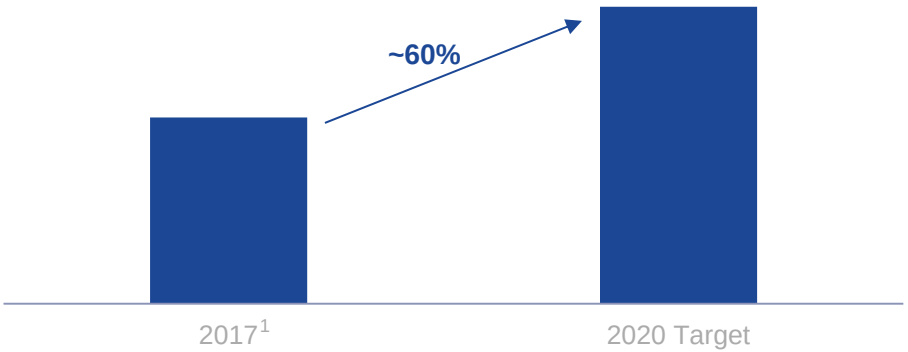
Electronic adoption should improve client experience and risk management

Fifth Third volume of electronic trades (%)



Enhanced capabilities critical to fee growth and client experience

Financial Risk Management fee revenue ($MMs)



[1]3Q17 YTD annualized

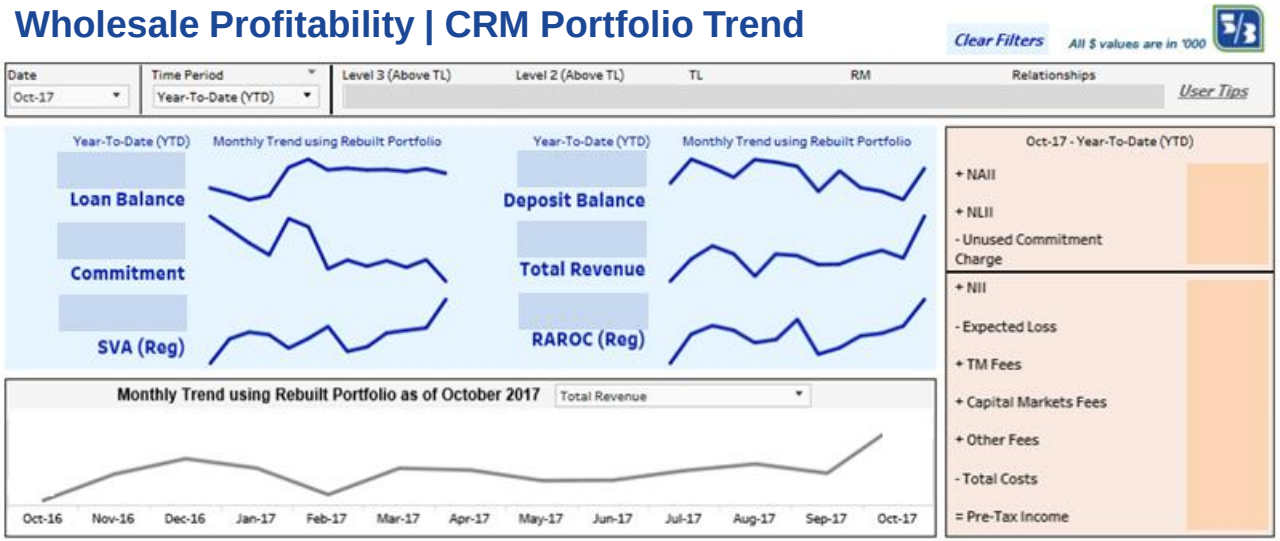
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Leveraging analytics for improved client insights

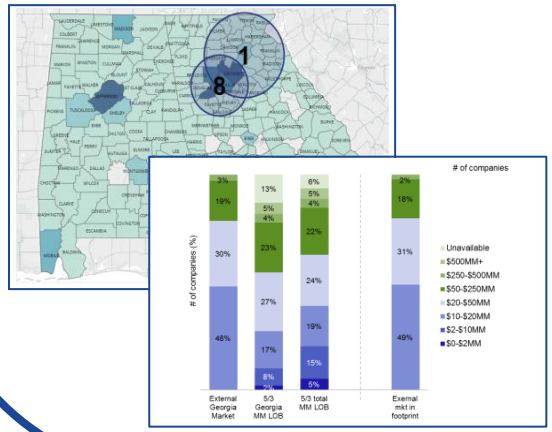
Advanced Client /Product Profitability Tools

- Utilizing data to enhance productivity and profitability analytics
- Leveraging insights through a single analytical engine

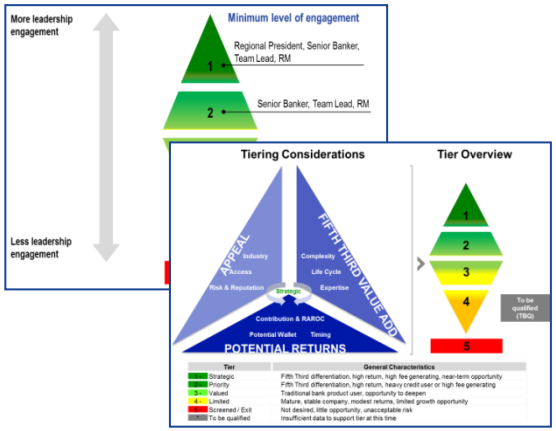
Wholesale Profitability | CRM Portfolio Trend



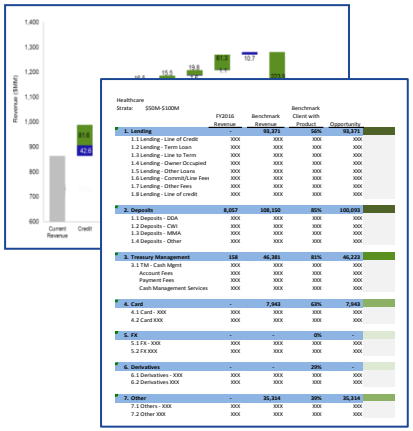
Middle market opportunity assessment



Client and prospect prioritization



Deepening relationships



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Select examples of recent success

	Sycamore Partners Acquisition of Staples, Inc.	Radio Systems Corporation
Transaction Summary	• Sycamore Partners, a private equity firm specializing in the retail sector, recently acquired Staples for $6.9 billion in a going-private transaction • Acquisition required a fully-underwritten financing from a consortium including Fifth Third and six other initial Joint Lead Arrangers	• Radio Systems Corporation ("RSC") - a leading worldwide innovator and marketer of pet products sold under the Invisible Fence, PetSafe, and SportDog brands – recently executed several transactions to improve their debt structure • Fifth Third was RSC's lender providing an ABL revolver, and was sole lead arranger on a $300 million senior secured credit facility to redeem existing notes
Key Takeaways	• Collaborative success leveraging Fifth Third's Financial Sponsors, Retail, Debt Capital Markets and ABL capabilities to execute one of largest LBOs in 2017 • Example of the strategic approach and focus Fifth Third has applied to developing relationships with top-tier private equity firms • Continued development of enhanced Capital Markets platform and strategic industry/client coverage capabilities	• Fifth Third has been a longstanding lender to RSC since 2005 and has assisted with multiple transactions to address their evolving financing needs • Fifth Third had been consistently providing strategic ideas • Transactions were executed in under two months from initial proposal • One Bank teams including ABL, Leveraged Finance, DCM, and Capital Markets

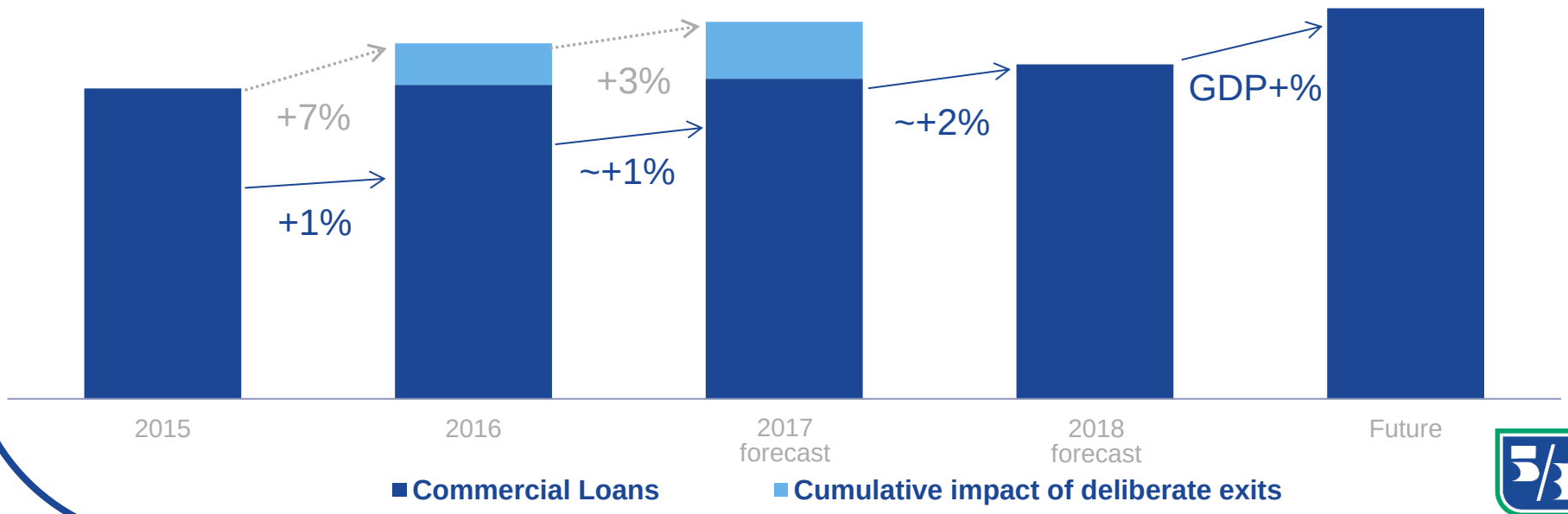
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Positioned for future growth and profitability

2015 - 2017	2017- 2018	Future State
↑ Strengthened the core	↑ Expect growth from investments in: • Processes • Talent • Products • Analytics	↑ NorthStar initiatives fully implemented
↑ Invested in capabilities		• Increased share of middle market loans
↓ Macroeconomic and capital market conditions	↔ macroeconomic conditions and competitive pressures	• Increased share of fees relative to NII
↓ Balance sheet optimization		

Total Commercial loan & lease balances

(end of period, including HFS)



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The franchise is well-positioned for the future

Stability

- Improved credit quality
- Diversified sources of growth and revenues
- Enhanced portfolio mix

Growth

- Industry verticals and specialty lending
- Enhanced focus on middle market and geographic expansion
- Client experience initiatives
- Talent

Profitability

- New products and capabilities
- Enhance fee to revenue ratio
- Analytical enhancements
- Disciplined expense management

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Wealth & Asset Management (WAM)

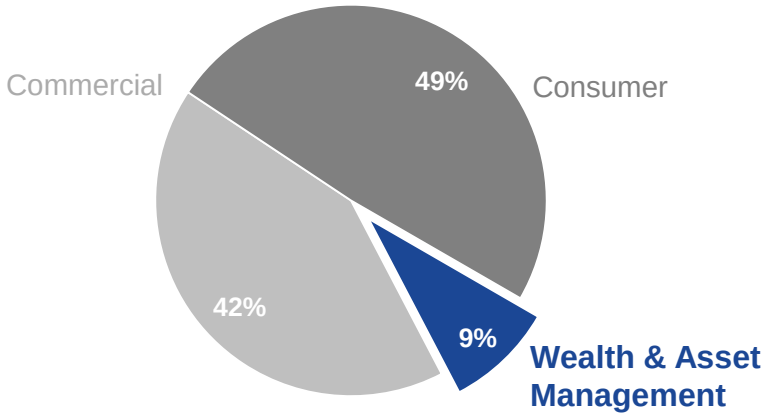
Mike Michael
Executive Vice President
Head of Wealth & Asset Management

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Wealth & Asset Management overview

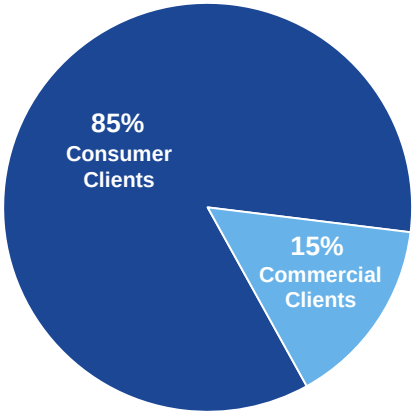
Revenue contribution

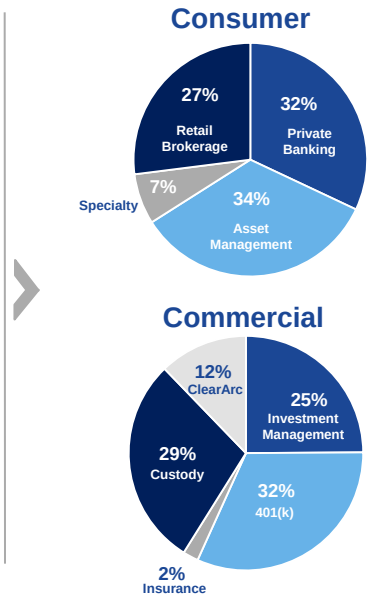
3Q17 YTD revenue from lines of business



Revenue by segment

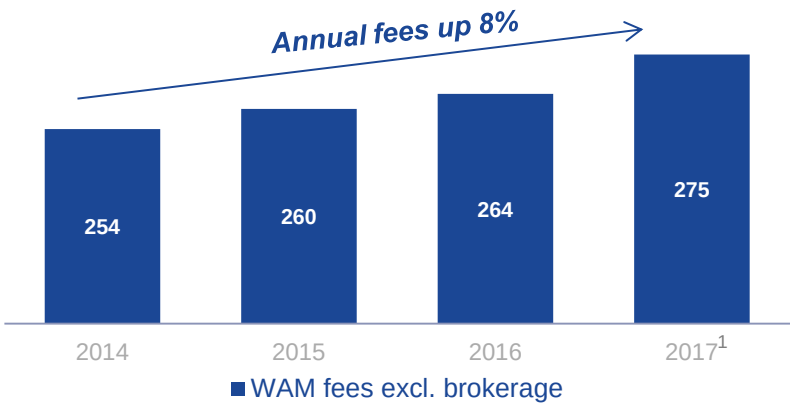
3Q17 YTD WAM revenue





Fee revenue growth

Wealth & Asset Management fees, excluding retail brokerage ($s, MM)



Critical scale

$36bn
Assets under management
As of 3Q17

$348bn
Assets under care
As of 3Q17

Best Private Bank in the Midwest
Global Finance Private Banking 2017

[1]3Q17 YTD annualized

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Wealth & Asset Management strategic priorities

- Aggressively pursue sales force expansion and regional acquisitions of asset managers
- Enhance scope of products and services to address the needs of current and future clients
- Leverage technology investments to match client preferences
- Partner with commercial and retail businesses to deepen client relationships

Building and deepening relationships to maximize value for clients and for Fifth Third

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NorthStar strategies address evolving landscape

Strategic focus areas	Actions taken
1 **M&A / Strategic Talent Hiring** Add talent and scale to our platform through **strategically acquiring wealth management firms or teams** with similar values & propositions	• Hired wealth management teams across footprint • Completed acquisition of **Retirement Corporation of America**
2 **Intergenerational Wealth Transfer** Offer a full-service estate planning and settlement solution that **merges both digital and physical capabilities**	• Introduced innovative and comprehensive estate management platform
3 **Technology Investments & Automated Platform** Attract investments from existing and new customers not investing with us today	• Enhancements to Life360 wealth portal, • Roll-out of OptiFi, automated investment platform

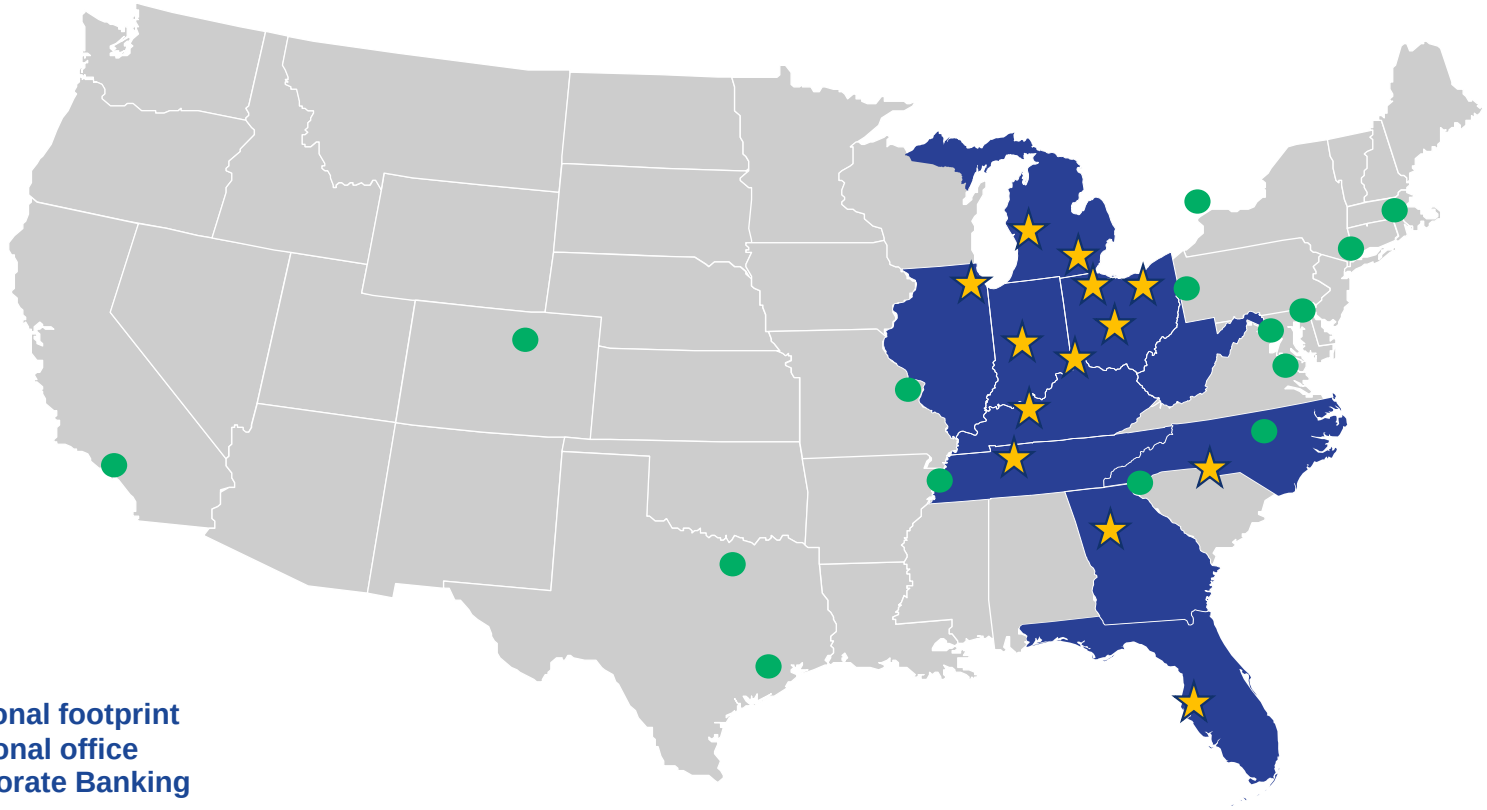
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One Bank Strategy

Lars Anderson
Executive Vice President
Chief Operating Officer

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Regional and national resources provide collaborative solutions



- Regional footprint
- Regional office
- Corporate Banking

13 Regional Presidents	
Middle Market Banking	Business Banking
Wealth & Asset Management	Consumer Banking
	Public Relations
Local Advisory Board	Community Development

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Client view of One Bank approach

Key Client Constituents

Client



Owner, CEO, CFO, Treasurer, Asst. Treasurer

One Bank Team

Relationship Manager



One Bank Team Collaboration



Client Solutions

- **Capital and credit solutions**
- **Working capital and liquidity solutions**
- **Strategic solutions**
- **Risk management solutions**
- **Wealth & asset management solutions**
- **Employee benefit solutions**

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Internal view of One Bank approach

- Centralized strategy and regional distribution channel
- Centralized risk management & credit underwriting
- Leverage vertical and specialty teams to address local client needs
- Enhancing capabilities added over the past 2-3 years
- Recognized, measured, and compensated on One Bank effectiveness

Internal collaboration to deliver One Bank with the client at the center of all thought processes



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Growing insurance to help clients with their financial and risk management needs

Strategic Focus Areas

Actions taken

1 Acquisitions

Focus on acquisition of **Commercial Property & Casualty** and **Employee Benefits** agencies with majority of revenue within footprint

- **Completed acquisition of R.G. McGraw Insurance** which specializes in providing property and casualty insurance for both personal lines and commercial lines

2 Organic Growth

Build the insurance business through **hiring new producers** to align with acquisitions

- **Completed acquisition of Epic Insurance and Integrity HR**, widening our geographic coverage while enabling us to also enter into the employee benefits and HR consulting business

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One Bank strategy

- Accelerate middle market lending growth
- Leverage strengths of regional resources with national lending & credit teams
- Deliver market leading insights and solutions
- One point of contact with robust suite of products and services

Fulfill vision to be the

One Bank

clients most value and trust

GREENWICH ASSOCIATES

Overall Best Brand

Middle Market Banking
(one of only 10 banks in the US)[1]

#1

Relationship manager ability to deliver the breadth of products and services to customers
(versus peer banks)[2]

[1]2017 Greenwich Associates National Best Brand Awards for Middle Market Banking (companies $10-500MM in revenues), consideration for use for a range of products among customers and prospects; [2]Greenwich Associates' Commercial Banking program, "coordination of product specialists," 12 months ended Q2, 2017, companies $20-500MM in revenues in Fifth Third's footprint, net performance basis.

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Leveraging Commercial and WAM to capture additional business opportunities

Strategic planning

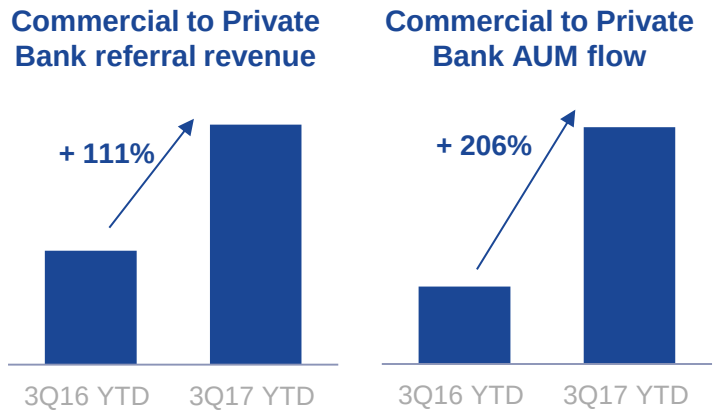
- Collaboration between WAM, credit products, and investment banking
- Focus on serving full scope of clients' needs through a holistic approach
- Strive for lifetime client partnerships
- One Bank approach utilizes single primary contact supported by a pool of talented resources to address unique client needs



Benefits

- Earlier and ongoing strategic alternative discussions
- Increased exit planning and sell-side engagements
- Enhanced client value
- Improved client retention and referrals

Commercial / WAM referral metrics



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One Bank success story: Roadworks Manufacturing

RoadWorks



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Well positioned franchise for the future

One Bank

- Working together to provide solutions, insights, and building enduring relationships
- Executing to be the One Bank our clients most value and trust

Resilient

- Balance sheet optimization and portfolio mix
- Improved credit quality
- Diversified sources of growth and revenues

Focused on profitable growth

- Expansion in capabilities, products, and geographies
- Enhanced middle market focus
- Talent upgrades

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Lars Anderson Biography



Executive Vice President
Chief Operating Officer

Date Joined Fifth Third:
August 2015

Lars C. Anderson joined Fifth Third Bancorp as executive vice president and chief operating officer in August 2015. As chief operating officer, Lars oversees the Bank's regional banking network, as well as the Bank's Commercial, Capital Markets, Insurance, and Wealth & Asset Management divisions. He also is a member of the Bank's Enterprise Committee.

Lars has more than 30 years of banking industry experience. Before joining Fifth Third, he was vice chairman, business bank, at Comerica. In that role, he led more than 20 lines of business, including middle market banking and U.S. banking. Additionally, Lars has specialized business expertise in vertical industries. He chaired the executive credit committee. Lars also has led solutions teams, including those in corporate finance, treasury management services and leasing.

Prior to joining Comerica in 2010, Lars served in a number of roles with increasing scope and responsibility at BB&T, including leading as group banking executive.

Education
Lars received his bachelor's degree from Suffolk University in Boston. He completed the advanced management program at the University of North Carolina Kenan-Flagler Business School and the executive program at the University of Chicago Booth School of Business.

Professional and Civic
Lars serves on the Board of Directors for the Cincinnati Symphony Orchestra and the Taft Museum of Art. His past community activities have included serving on the executive boards at the Cox School of Business at Southern Methodist University and the Terry College of Business at the University of Georgia, as well as leadership in United Way and Dallas CASA, an organization focused on court-appointed special advocates for foster children. He also recently served on the Board of Directors for Vantiv Inc.

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Richard Stein Biography



Executive Vice President
Head of Commercial Bank

Date Joined Fifth Third:
November 2014

Positions Held at Fifth Third:

2017	**Head of Commercial Bank**
2016	**Wholesale Banking Director**
2014	**Chief Credit Officer**

Richard Stein serves as executive vice president and Head of Commercial Bank for Fifth Third Bancorp. He is responsible for strategy and execution across the commercial line of business client coverage, capital markets and credit product teams. He assumed this expanded role in March 2017 after serving as the Wholesale Banking Director leading the international and national commercial sales teams, including Corporate Banking, Commercial Real Estate, and Dealer Floor Plan.

Previously Richard was Senior Vice President and Chief Credit Officer for Fifth Third Bancorp. In this role, he was responsible for all enterprise-wide credit risk functions including commercial, consumer, capital markets and investment advisory. His duties included oversight of Fifth Third's governance, strategy, policies, problem asset resolution, as well as management of the appetite for credit risk.

Prior to joining Fifth Third Bancorp, Richard spent 16 years at Bank of America in a variety of credit management, coverage, and strategy positions. He served as managing director in Global Loan Products, accountable for corporate loan strategy, capital management, and client and portfolio returns. He also held the role of corporate debt product delivery executive, accountable for credit solutions and portfolio management across Energy, Power, Commodities, Leveraged Finance and Sports. Richard spent three years in London, England, as the team leader and portfolio manager for the European Insurance, Money Managers, and Energy & Power portfolios. Before moving to London, he was a portfolio manager in Natural Resources.

Education
Richard received a bachelor's degree in Business Administration from Texas A&M University.

Professional and Civic
Richard is a board member in the Commercial Banking Program, Mays Business School, at Texas A&M University.

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Mike Michael Biography



Executive Vice President
Head of Wealth & Asset Management
Group Regional President

Date Joined Fifth Third:
December 2010

Positions Held at Fifth Third:

2017	**Head of Wealth & Asset Management**
2015	**Group Regional President**
2010	**President & CEO, Fifth Third Bank (Cincinnati)**

Ralph (Mike) Michael is executive vice president, as head of Wealth & Asset Management, with line-of-business oversight of wealth management, institutional services solutions including wealth planning, fiduciary services, private banking, investments, insurance, retirement plans and custodial services. Mike also serves as group regional president for Fifth Third Bancorp with management responsibility for the Ohio group, consisting of Cincinnati, Central Ohio, Northwest Ohio and Northeast Ohio.

Mike previously served as president and CEO of Fifth Third Bank (Cincinnati). Prior to joining Fifth Third in 2010, he served as president and COO of Ohio Casualty Insurance Company. During his career, Mike held a variety of leadership positions at PNC Financial Services Group and U.S. Bank, N.A.

Education

Mike has a bachelor's degree in economics from Stanford University and an MBA from the University of California, Los Angeles.

Professional and Civic

Mike is a member of the board of directors of the following public companies: CSAA Insurance Group (audit chair), AK Steel Corporation and Arlington Asset Investment Corp. He also serves on the advisory board of Alexander Proudfoot Inc. In addition, Mike serves on a number of Greater Cincinnati boards, including Cincinnati Center City Development Corporation (3CDC) (vice chair), Cincinnati USA Regional Chamber, TriHealth (vice chair), Xavier University (vice chair), American Red Cross and the Cincinnati Bengals. He currently is co-chair of the Build Our New Bridge Now Coalition, a member of the Cincinnati Regional Business Committee and a past vice chairman of the Cincinnati Business

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