

2011
FIFTH THIRD BANCORP

CORPORATE
SOCIAL
RESPONSIBILITY
REPORT

INSIGHT INNOVATION IMPACT



INSIGHT INNOVATION IMPACT

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ABOUT FIFTH THIRD BANCORP

Fifth Third Bancorp is a diversified financial services company headquartered in Cincinnati, Ohio. As of December 31, 2011, the Company had \$117 billion in assets and operated 15 affiliates with 1,316 full-service Banking Centers, including 104 Bank Mart® locations open seven days a week inside select grocery stores and 2,425 ATMs in Ohio, Kentucky, Indiana, Michigan, Illinois, Florida, Tennessee, West Virginia, Pennsylvania, Missouri, Georgia and North Carolina. Fifth Third operates four main businesses: Commercial Banking, Branch Banking, Consumer Lending and Investment Advisors. Fifth Third also has a 49% interest in Vantiv, LLC, formerly Fifth Third Processing Solutions, LLC. Fifth Third is among the largest money managers in the Midwest and, as of December 31, 2011, had \$282 billion in assets under care, of which it managed \$24 billion for individuals, corporations and not-for-profit organizations. Investor information and press releases can be viewed at www.53.com. Fifth Third's common stock is traded on the NASDAQ® National Global Select Market under the symbol "FITB." Fifth Third Bank. Member FDIC.



Dear Friends,

Thank you for taking the time to read our 2011 Corporate Social Responsibility Report. We are grateful for the opportunity to serve you and to report the ways in which we endeavored to positively impact our consumers, communities, businesses, employees and the natural environment last year.

We sought new ways in 2011 to be good listeners; to gain insight into what our communities really need. We took stock of all of our resources and deployed them in innovative ways to generate maximum positive impact. Our CSR Report, **Insight » Innovation » Impact**, is our attempt to highlight those efforts and seek your feedback about how we continue to be good corporate citizens.

We delight in doing what matters. We believe that a strong financial partner is crucial to creating a healthy and vibrant community although we acknowledge that we can't do it alone. We know it takes thoughtful collaboration with individuals, not-for-profit organizations, religious and community entities and others to forge the kind of environment we want for ourselves and our families. It's our privilege to be a part of that equation—to lead, to support, to invest and to volunteer as often as possible.

As a financial institution, we leverage our specialized knowledge to provide access, resources and financial education to people of all ages and especially to underserved individuals and communities. We invest dollars and human capital to meet the unique needs of different communities, from basic needs like food and shelter, to education and scholarship assistance, community development, affordable housing and the arts. We elevate inclusion practices and workplace ethics to uplift and inspire our employees to positive action. We work together to improve the environment by increasing our energy efficiency, expanding recycling and supporting employee-led efforts to become more environmentally sustainable.

In short, we embrace our responsibility to do our jobs the right way and leave situations better than we found them. Thank you for your support.

Sincerely,


A handwritten signature in black ink, appearing to read "K. Kabat", with a long horizontal flourish extending to the right.

Kevin T. Kabat
President & CEO
Fifth Third Bancorp

A WORD ABOUT

FAIR LENDING AND RESPONSIBLE BANKING

The Bank's commitment to being a good corporate citizen begins with Fair Lending and Responsible Banking. It's an essential financial platform that informs and guides all of our work to positively impact entire communities through a broad range of programs and efforts.



Fair lending and responsible banking permeates all aspects of our product development, product enhancement, marketing efforts and policy governance. From this strong foundation, we can responsibly deliver financial products our customers need. Our department of Fair Lending and Responsible Banking provides key oversight to ensure that our complete product and service suite is accessible to all market segments and also that the right types of products and services are being made available.

We recognize that we do not always get things right; however, we are committed to being better listeners and providing better solutions. We take customer feedback seriously and strive to address concerns quickly and effectively. Valuable insights gleaned from active listening to customers and communities are used regularly to address root cause issues and to improve services so that customer experience is continually enhanced.

We establish consistent policies and practices that foster fair treatment by proactively working with internal Bank partners so that equitable treatment, full disclosure of lending processes and understandable product terms are mainstays with all financial solutions. This ensures that our potential customers are equipped with the right information they need to make informed decisions, and that we're directly meeting the financial needs of consumers and businesses.

Our approach to responsible banking is to provide financial products and services that we want for our own families. We are dedicated to acting in the best interest of our customers by providing reasonably priced products, defining clear terms and disclosures and offering fair and consistent service. By doing all of these things effectively, we believe we can build lasting customer relationships and meet our responsibility to help communities prosper.

HOW WE SERVE CONSUMERS

Knowledge is power. Understanding personal finance, having the skill to manage a budget and possessing the ability to address financial challenges are essential tools necessary to achieve life goals. We use our financial expertise and resources to provide education and services that empower people financially.

We have developed financial programs, dispatched our employees and partnered with like-minded organizations to provide people of all ages with access to the information and tools that contribute to good financial decisions and the ability to overcome financial pitfalls.

FINANCIAL EMPOWERMENT: YOUTH

Our focus on delivering financial literacy to kids has remained steadfast over the years. We closely track our efforts and meet with key stakeholders on a regular basis to ensure that relevant and effective educational opportunities are being offered.

Since 2004, Fifth Third has offered a financial literacy program that reaches children at an early age to teach them about the importance of good education, finances and personal responsibility. The **Young Bankers Club**, a Bank flagship program, is geared toward fifth-grade elementary school students, offering a customized curriculum that meets local and state educational standards for mathematics and economics. More than 6,600 students have graduated from Young Bankers Club since its inception.

In 2011, the Young Bankers Club reached 37 schools across our footprint. Young Bankers Club teaches kids the money basics, including what it is and how people get it, the importance of saving and how education and career choices affect their future. The program is taught by Fifth Third Bank employees who become teacher-

mentors and guide the students through the course until their graduation. The basic finance and personal responsibility lessons are underscored by field trips to a local Fifth Third Bank Operations or Banking Center and a local university.

TEENS

We are acutely aware of how crucial it is to teach teenagers personal finance before they reach adulthood and enter the worlds of college and careers. In 2010, the Bank and The Lampo Group, the company of *New York Times* bestselling author and nationally syndicated radio talk show host Dave Ramsey, formed an alliance in which Fifth Third would sponsor his personal finance curriculum in high schools throughout the Bank's footprint. The Bank's sponsorship will enable us to reach more than 100,000 students over the next several years. These students will gain the valuable lessons from Ramsey's course at no charge to the school or to the students themselves.

Dave Ramsey's Foundations in Personal Finance allows high school educators to teach students about the importance of their financial future. Through a DVD lecture course, accompanying workbook and online content, students are taught the value of saving, spending and giving. Educators can enjoy the easy-to-use, turn-key resources that provide them with lesson plans, tests, activities and other supplemental material.

Brian Lake, manager of our Downtown Charleston, W. Va. Financial Center, gave a Young Bankers Club class a tour of his branch and an opportunity to see the vault. Young Bankers Club is our financial literacy course for fifth-grade students.



The Fifth Third Financial Empowerment Mobile visited Augusta, Ga. last year to provide one-on-one counseling services and financial advice to consumers. Photo credit: Sally Kolar, www.sallykolar.com.



In 2011, we partnered with more than 1,000 high schools to deliver this companion flagship program. More than half of these schools have most of their student population participating in the government's free or reduced lunch programs.

Reinforcing our signature programs, Fifth Third Bank affiliates are actively engaged with local partners in offering financial education to young people. Several affiliates, including Fifth Third Bank (Chicago) and Fifth Third Bank (Kentucky), partner with Junior Achievement, a national organization focused on educating students about workforce readiness, financial literacy and entrepreneurship. Affiliates such as Fifth Third Bank (Northwestern Ohio) also host in-school bank programs affording students the chance to learn about managing accounts and saving money.

Fifth Third Bank (Western Michigan)'s strong partnership with the American Bankers Association in providing the *Teach Children to Save* program in recent years contributed to a recent decision to offer the program across the Company in 2012. Through it, eighth-grade students will learn about money matters and the importance of saving while also enabling us to better fill the gap between our fifth-grade and high school programming. In Central Ohio, we began a partnership with the Economic and Community Development Institute, sponsor of the *I Know I Can/Save Smart* program. *Save Smart* is a college savings match initiative

designed to help students and their families grow their savings for higher education.

ADULTS

Financial education never stops. As people age and transition into different stages of life, their financial decisions become more complex. This is especially true in challenging economic times.

Fifth Third Bank's priority is to give people access to the tools and knowledge they need and want to be successful. Further, we desire to be a resource and to partner with key organizations to help individuals get their questions answered and receive trusted advice.

Utilizing **Fifth Third's Financial Empowerment Mobile (eBus)**, a mobile classroom providing credit counseling, financial education, foreclosure prevention and financial products, we have been able to serve people where they live, work and worship. Since 2004, community partners across Fifth Third's footprint have joined together with the Bank in offering this unique and innovative solution to meet the financial needs of underserved individuals, reaching a diverse population of nearly 183,000 people.

In 2011, increased demand, coupled with our desire to expand services and reach, prompted the Bank to invest in a second eBus. The additional capacity enabled us to serve more than 50,000 people in 79 cities. Both Financial Empowerment Mobiles are 40-foot retrofitted

Fifth Third's Cheryl Taylor-Woods helps teach a Dave Ramsey *Foundations in Personal Finance* class at Beechcroft High School in Columbus, Ohio.



Essays from Cleveland about Dave Ramsey's Foundations in Personal Finance Curriculum

Fifth Third Bank (Northeastern Ohio) partnered with the local Fox affiliate to run an essay contest for the 66 schools utilizing Dave Ramsey's *Foundations in Personal Finance* curriculum through our sponsorship. The Bank asked teachers to describe how they were implementing the program and speak about its importance. Below are excerpts from the essays:

"Many students have a misconception that money will not be a problem once they graduate and get a job. Not only does Dave Ramsey's curriculum educate students but it equips young people with the skills and knowledge to manage their finances as they enter the real world."

"Our students are looking forward to a sound financial future and the funding that Fifth Third Bank has provided for their learning experience is a true investment in the youth of today and we are very grateful."

"Dave Ramsey's curriculum has been a critical element of my Personal Finance and Economics classes this year. His emphasis on personal discipline, avoiding debt and long-term planning is something I wish I'd been taught as a teenager. I have enjoyed adapting the lessons to my class and plan to use the online tools at www.53.com, Fifth Third's website, for one of my major projects this year."

"I have seen a couple of the financial programs being offered to the schools and have to say that the Dave Ramsey

personal finance curriculum is by far the best one available."

"My students walk into the classroom everyday chanting, 'Dave, Dave, Dave' because they want to watch Dave Ramsey and also because our Fifth Third Bank partner is Dave Hellisz, who has been enthusiastic and the kids enjoy him, too! The kids have talked so much about the program that our enrollment for Personal Finance next semester has grown!"

buses equipped with computer workstations with Internet connectivity powered by satellite technology that bring quality financial counseling and services directly to neighborhoods.

Bolstering our commitment to make financial literacy readily available, we also partner with non-profit organizations to offer education and assistance on a wide range of financial issues. Fifth Third Bank (North Carolina) works with the Charlotte-Mecklenburg Housing Partnership to deliver homebuyer assistance, financial education, delinquency prevention and foreclosure assistance. Other markets like Western Pennsylvania and Georgia support homebuyer education and down payment assistance for qualified borrowers by collaborating with local community-based organizations.

Furthermore, Fifth Third Bank (Cincinnati) partners with the Local Initiatives Support Corporation of Greater Cincinnati and Northern Kentucky to establish and support Financial Opportunity Centers at four area non-profit organizations: Brighton Center, Cincinnati Works, Price Hill Will and the Urban League of Greater Cincinnati. These centers provide access to a full range of crucial economic supportive services in one location to help people build self-sufficiency and achieve and maintain financial stability.

ADDITIONAL HELP

We also extend our assistance to individuals and families who are facing difficult economic situations, including the possibility of foreclosure on their homes. Our efforts

go beyond the traditional methods of phone and mail; we also have a dedicated hardship assistance website that allows customers to apply online for hardship assistance for first and second mortgages, auto, and credit card delinquencies. We deploy a team of loss mitigation specialists who travel our footprint to meet directly with borrowers and will knock on doors if our previous attempts to help went unanswered.

Additionally, we have active loan modification programs. From our portfolio eligible for modifications from The Home Affordable Modification Program (HAMP), 80 percent of trial plans were converted to permanent modifications, nearly double the average of 47.6 percent according to U.S. Treasury data through July 2011. Finally, we conduct foreclosure attorney outreach and send a prevention package to the law firm handling the foreclosure in a final attempt to resolve the account.

Empowering families and communities remains a core responsibility that Fifth Third and our employees wholeheartedly embrace. Each year, our employees significantly contribute to efforts that help stabilize and grow communities, including many activities that promote financial literacy for all consumers. In 2011, our employees dedicated nearly 17,300 community-related service hours in support of meaningful services to assist people. ■

PHOTO CREDITS

A. Our second eBus expanded the Bank's reach into underserved communities.

B. Southern Indiana employees provided financial guidance to guests at Vanderburgh County Connect.

C. These materials are used to teach Dave Ramsey's high school financial literacy curriculum.

D. Community members in Tennessee lined up to board Fifth Third's eBus.

E. An employee stepped on the eBus to assist a community guest in Cleveland, Ohio.

F. An eBus tour stop in Bloomington, Ind.

G. A family financial literacy night in St. Louis.

H. A Tennessee employee gave a presentation on banking at a school in Gallatin, Tenn. From the Tennessean © 2011. All rights reserved. Used by permission.

I. The interior of our eBus at an event in our Northwestern Ohio affiliate.

J. A Young Bankers Club graduation ceremony in North Carolina.

K. eBus guests are served at an event in our Central Indiana affiliate.

L. The exterior of eBus II highlights our mission to empower communities.

M. Our Southern Indiana affiliate hosted this event to financially empower community members.

N. Our eBus was brought inside a convention center to promote financial independence in Atlanta, Ga.

HOW WE SERVE COMMUNITIES

Communities strive to create and sustain vibrant and healthy environments that help people flourish and support equitable growth opportunities. We embrace our responsibility to strengthen entire communities, especially underserved areas, because we know that strong financial partners are necessary to advance this noble aspiration.

COMMUNITY DEVELOPMENT

Our commitment to community development has remained steadfast over the years. Providing essential resources and forging key partnerships to create vibrant and healthy neighborhoods is one of our fundamental duties. We work hard to lend to and invest in affordable housing, community facilities and other community revitalization projects that generate positive impact.

We have dedicated community development professionals located in each affiliate who are responsible for conducting outreach to assess community credit and capital needs and to identify partnership opportunities. Using the knowledge and expertise of this network, and through our active engagement with key stakeholders and customers, we are able to maintain a pulse on issues and challenges facing our communities. The information helps us develop meaningful responses and deliver appropriate assistance.

Through targeted outreach we seek opportunities to help communities meet both specific and comprehensive community and economic needs. In Akron, Ohio, Fifth Third Bank (Northeastern Ohio) is supporting the University Park Alliance, a partnership including many of the area's largest institutions, to transform a 50-block area within the city's core using a comprehensive urban reinvestment development strategy. Many other affiliates are engaged in similar activities. Fifth Third Bank (Central

Indiana) donated funds to the newly incorporated Community Investment Fund of Indiana (CIFI) to provide capital, credit and financial services to underserved markets and populations throughout the state. The CIFI targets opportunities to revitalize communities, help businesses grow and help individuals achieve homeownership. Fifth Third Bank (Central Indiana) was the first financial institution to donate to the fund.

In 2011, our Community Affairs department created the Enterprise Investment Fund (EIF) to inject additional Bank resources into local communities in the form of grants to our affiliates. Our affiliates applied for funding with a specific purpose in mind and to address local needs, especially those of the underserved.

Fifth Third Bank (Central Ohio) partnered with the Columbus Housing Partnership to expand a community learning lab at the Pheasant Run Apartments in Columbus benefitting low-to-moderate income residents. Fifth Third Bank (Kentucky) and Fifth Third Bank (Southern Indiana) supported local non-profit organizations that provide support services to homeless veterans and needy families. In our Tennessee affiliate, funds went to the North Nashville Consortium, a group of area non-profits that support financial literacy and education, workforce development, homebuyer education and small business assistance in African

The Fifth Third Community Development Corporation invested \$4.2 million in Pineshores Apartments in Michigan to renovate 120 apartments for residents at 30 percent of the area median income. Ten percent of its units also are designated for special needs tenants and include specialized supportive services.



Our Enterprise Investment Fund infused \$1.4 million into local communities to assist strategic priorities for community development.

American neighborhoods. Through the EIF, we made grants to our affiliates worth more than \$1.4 million and reached 29 communities across our footprint.

We also make strategic investments in local communities through our Fifth Third Community Development Corporation (CDC). The CDC, a wholly owned, indirect subsidiary of Fifth Third Bancorp, was created to invest in CRA-motivated investments like low-income housing, historic tax credits and new market tax credits that support community revitalization and create affordable housing for low-to-moderate income individuals and communities. Our strategic investments help fill many community gaps in housing and community facilities and the investments regularly support larger-scale revitalization efforts.

In 2011, the CDC announced that it had invested in projects totaling more than \$2 billion since its inception in 1989, representing more than 500 projects involving housing, commercial, retail, office and historic buildings. Last year, the CDC invested \$185 million in redevelopment projects.

PHILANTHROPY

Fifth Third Bank was the first financial institution in the United States to establish a corporate foundation. Since 1948, the Fifth Third Foundation has made strategic grants

in support of community development, health and human services, education and the arts. Last year, the Foundation made \$3.4 million in grants to not-for-profit organizations. These funds, combined with sponsorship and investment dollars from our affiliates, made a significant impact in our communities. The Foundation also enables our Company to respond when crises hit globally. After the devastating tsunami and earthquake in Japan last year, the Foundation made donations totaling \$100,000 to American Red Cross and Matthew 25: Ministries.

The Fifth Third Foundation made three grants of \$2,000 each to community development organizations near Orlando, Fla. The grants were made to Halifax Habitat for Humanity in Daytona Beach to support the Fifth Third Financial University; Reliable Business Solutions, Inc., in Orlando for first-time homebuyer seminars; and Wealth Watchers in Jacksonville for foreclosure prevention counseling. In Cleveland, the Foundation made a \$4,000 grant to Union Miles Development Corporation for its Smart Money program. In St. Louis, Beyond Housing received a \$2,000 grant to help prevent foreclosures in the community.

In support of health and human services, the Fifth Third Foundation partnered with Fifth Third Bank (Central Indiana) to announce a \$5 million combined donation to Wishard-Eskenazi Health. This legacy gift is the largest

gift connected with a financial institution in the state of Indiana. Wishard is one of America's largest safety-net health care systems, with nearly 1.4 million outpatient visits last year. In 2013, Wishard-Eskenazi Health will open a new state-of-the-art hospital campus to replace their aging facilities. Health and Hospital Corporation of Marion County will honor the gift from Fifth Third by naming the faculty office building on the new Eskenazi Health campus the Fifth Third Faculty Office Building.

The Fifth Third Foundation also made a \$100,000 grant to Xavier University in Cincinnati to underwrite operating costs for the Fifth Third Trading Floor at the Williams College of Business. The Trading Center is the largest Bloomberg-equipped facility and Wall-Street-style trading room among universities in the country. Our Foundation also made education grants in

support of the United Negro College Fund in southern Indiana and the Hispanic Scholarship Fund in Greater Cincinnati. Additionally, the Foundation supports the Fifth Third Scholarship Program, which annually awards scholarship funds to children of Fifth Third employees. The Foundation supports the personal donations of our employees to institutes of higher education through the matching gift program, as well. The Foundation made \$135,608 worth of matching gifts in 2011.

The Foundation also made many grants to arts organizations that are dedicated to preserving and enhancing arts programming and services that contribute to the vitality of communities, including LEXARTS in Kentucky; Artswave in Cincinnati, and Culture Works in Dayton, Ohio. ■

The Fifth Third Community Development Corporation

The Fifth Third Community Development Corporation actively invested in community redevelopment, revitalization and housing projects last year.

In Fort Wayne, Ind., the CDC invested \$4 million in Hopewell Pointe, an affordable housing project. It provided 35 new family housing units and supported the City of Fort Wayne's FY 2009-2010 Community Development Investments Priorities, which called for the creation of quality rental housing with supportive services for moderate income families.

The CDC also invested \$4.2 million in Pineshores Apartments located near Flint, Mich., to facilitate the acquisition and renovation of 120 apartments targeting residents at 30 percent of the area median income (AMI). Originally built in 1994, Pineshores Apartments provides 102 two-bedroom units and 18 three-bedroom units within 11 two-story buildings. When complete, the project also will create

12 units for special needs tenants with accompanying programmatic and supportive services.

The Paint Building Over-the-Rhine neighborhood illustrates our commitment to supporting larger community revitalization plans. The CDC invested over \$2.5 million in this new market and historic tax credit project, creating space for a 3,680-square-foot restaurant at street level and 6,000 square feet of office space on the top two floors and mezzanine. Increased demand for commercial and retail space is being driven with the success of ongoing efforts to revitalize this historically impoverished area.

In Tennessee, the Development Corporation made a \$6.9 million

investment in the Ryman Lofts, the city's first affordable community designed specifically for artists. Ryman Lofts is a low-income housing tax credit project that will create 60 apartment units to people earning 60 percent or less of the AMI in an urban community. Scheduled to open in 2012, the LEED-certified community will include one and three bedroom units featuring unconventional floor plans, large windows, hard surfaces, and significant meeting spaces that are conducive to artistic endeavors. The entire community was designed with artists in mind and with the help of a focus group made up of Nashville artists from a variety of genres.



A rendering of Ryman Lofts.

Fifth Third had two teams in Hoots in Suits, an event held in Cincinnati to support the Special Olympics. Two of our Project SEARCH employees participated on the teams.

Many gathered for the announcement of a \$5 million combined gift to Wishard-Eskenazi Health, the largest gift ever associated with a financial institution and one that will have a lasting impact on the health and quality of life of Indiana residents.

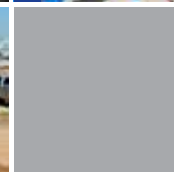
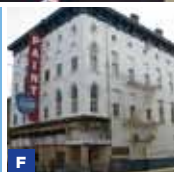
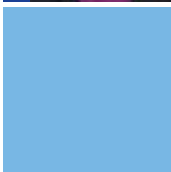


PHOTO CREDITS

- A.** The Kevin Christian family of Dexter, Mich. was randomly chosen and recognized as the 1.5 millionth visitor to Fifth Third Field, home of the world famous Toledo Mud Hens in Toledo, Ohio on Saturday, July 2, 2011. Fifth Third Field has been a driver of economic growth in Toledo for many years.
- B.** A Fifth Third Foundation grant helped to fund the Fifth Third Trading Center at Xavier University in Cincinnati.
- C.** Financial Center Manager Jordan Miller III (left) and Retail Regional Manager Mike McCarthy (right) presented an Ohio State University student with a scholarship from our Company.

- D.** The Fifth Third Community Development Corporation invested in Hopewell Pointe, an affordable housing project in Fort Wayne, Ind.
- E.** The Western Michigan affiliate supported the NAACP Freedom Fund in 2011.
- F.** The Paint Building project in Cincinnati is a new market and historic tax credit project helping to spur neighborhood revitalization.
- G.** Ryman Lofts is an affordable community designed specifically for artists in Tennessee. The Fifth Third Community Development Corporation announced a \$6.9 million investment in Ryman Lofts in October 2011.

- H.** We sponsored Black Cinema Café in many of our markets in 2011. Fifth Third Bank (Eastern Michigan) hosted it at the Charles H. Wright Museum of African American History.
- I.** Our Eastern Michigan affiliate sponsored Motor City Pride in 2011 and donated an ATM for use during the festival.
- J.** Our Cincinnati affiliate sponsored "Hoots in Suits," an event that benefits the Special Olympics. We had two teams from our Company last year and each included a special Olympian who was also a Project SEARCH student.
- K.** Fifth Third Bank was a silver sponsor of Aids Walk Detroit last year.

HOW WE SERVE BUSINESSES

Healthy, growing businesses are the backbone of vibrant and sustainable communities. Businesses not only drive local economic stabilization and growth, they also drive our national economy. Thriving and burgeoning companies need good financial partners to reach their revenue goals. We work diligently with our business customers to offer the products and services that will help them prosper.

Fifth Third Bank affiliates readily provide access to credit and capital and promote technical assistance to support business development and growth. We perform this responsibility while keeping a high focus on underserved areas and individuals. Our goal is to ensure that all consumers and businesses across our geographic territory have fair and equitable opportunities to start, maintain and expand businesses.

We regularly call on small businesses, entrepreneurs and key stakeholders like local chambers of commerce, governmental entities and minority business development councils to gauge a full understanding of business needs and issues, especially during a challenging economic climate. This engagement allows us to effectively offer an appropriate set of products and services and to target our other efforts and resources.

FIFTH THIRD BANKING CENTERS

We have a comprehensive approach to building and locating our new Banking Centers. Called our de novo strategy, it helps ensure that our brick and mortar branches will be rightly positioned to encourage economic development. When we build a full-service banking center, we help to facilitate new business growth and business expansion in local neighborhoods, which leads to more employment, greater access to appropriate financial services and better financial education.

In 2011, we opened more new banking centers in low- to moderate-income areas than locations in higher-income areas. Our new banking centers were Regency and Sodo in Fifth Third Bank (Central Florida); Loughborough Commons and St. Louis Downtown in St. Louis; and Wilkinson in Charlotte, N.C. We also opened two new banking centers in the Fifth Third Bank (Northeastern Ohio) affiliate.

The Union Miles Banking Center opened in the city of Cleveland in February and became the first bank to establish operations there in more than 30 years. The banking center is located near the corner of E. 131st Street and Miles Road in the Miles Pointe Crossing Shopping Center. Of the new location's significance, the executive director of the Union Miles Development Corporation said, "The new Fifth Third Bank is a welcome addition to our neighborhood. The opening signifies another important milestone in our mission to attract new businesses, provide services to our community and create new employment for Union Miles residents." The full-service banking center is managed by Tonya Perkins-Stoudermire, who lives her community commitment, in part, by serving as a board member of the Union Miles Development Corporation. Fifth Third Bank (Northeastern Ohio) also opened the Reservoir Place Banking Center in June at 11005 Kinsman Road in Cleveland.

The opening of the new Union Miles Banking Center in Cleveland was the first time a bank had established a presence in the neighborhood in over 30 years.



“The new Fifth Third Bank...signifies another important milestone in our mission to attract new businesses, provide services to our community and create new employment for Union Miles residents.” — **Union Miles Development Corporation Executive Director**

In addition to establishing a presence in local communities, Fifth Third Bank also strongly encourages and develops strategies for our employees to become active community members by joining local boards, community development organizations, and participating in local chambers of commerce.

PROMOTING NEW BUSINESS GROWTH

It's important for us to create environments that foster entrepreneurship and small business development. In 2011, our Commercial Banking Private Equity Group instituted an early stage direct investment program to support a strong, entrepreneurial business community within our commercial market footprint. The Bank engaged West Capital Advisors, LLC., to help develop and execute the program.

The average investment size for the program is \$250,000—\$1 million per round in a funding series and evaluation criteria includes: an early stage entrepreneurial business with an initial product or

service developed and a customer-validated, repeatable business model; products and services offered must be unique and address a large, compelling market and offer a competitive advantage; company has generated revenue or has an appropriate timeframe for expected revenue creation; and company is located within Fifth Third Bank's commercial footprint.

Last year, the program made its initial investment in ThinkVine, a Cincinnati-based marketing optimization software company. ThinkVine plans to use the net proceeds of our investment to accelerate its product roadmap by adding several capabilities and features, to invest in more targeted sales and marketing efforts, and to continue building a strong team to meet increased demand for its software.

ADDITIONAL SUPPORT

In addition to offering a traditional suite of products and services, we look for opportunities to support efforts that make funds available for low-to-moderate

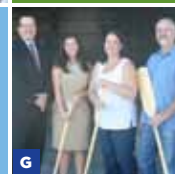
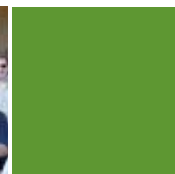
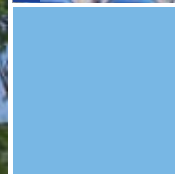
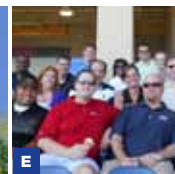


Our Footprint

Fifth Third Bancorp is headquartered in Cincinnati and operates 15 distinct affiliate markets located in 12 states. Each affiliate has local leadership and boards of directors. This operating model gives us the capabilities and expertise of a large commercial bank and the local market orientation of a community bank.

The local decision making and accountability means that we live and work where our customers and business clients do, and it aligns our objectives so that, working together, we can help develop businesses and encourage job growth and community development.

The Wilkinson Banking Center in Charlotte, N.C., was part of Fifth Third's de novo strategy to build branches in low- to moderate-income areas to help spur economic development.



income individuals, minorities and those located in underserved areas. For instance, Fifth Third Bank in St. Louis collaborated with the Justine Petersen Housing & Reinvestment Corporation to provide gap financing that supports start-up businesses participating in a local Micro-Loan Revolving Loan Fund partially funded through the Small Business Administration.

In 2011, many of our affiliates also partnered with a number of service providers to offer valuable educational and technical assistance and access to credit opportunities. These efforts aided a broad range of entrepreneurs, microenterprise and small businesses located within all corners of our footprint, including some of our most underserved areas.

Fifth Third Bank (Eastern Michigan) and Fifth Third Bank (Western Michigan) partnered with the Michigan Small Business Development Technology Center to reach over 200 small business owners and assist them in using their financials to make effective business decisions and improve business performance. Workshops were held throughout Michigan, including Grand Rapids, Lansing, Ann Arbor, Flint and Detroit. In Florida, Fifth Third Bank

(Tampa Bay) is working with the Tampa Bay Black Business Initiative, Inc. to provide technical assistance to African-American business owners on crucial financial and credit issues needed to help businesses grow.

The Fifth Third Foundation also makes grants in our market areas that help support local businesses and their employees. In 2011, a \$4,000 grant was made to Pittsburgh Community Services, Inc., to support their Microbusiness Institute, which fosters the development of sustainable microbusinesses throughout the city. In St. Louis, a grant to the Near Southside Employment Coalition helped to support collaborative employment and training services to individuals.

Additionally, Fifth Third has a Supplier Diversity Initiative, in which we seek to find and build business relationships with minority- and women-owned businesses for the services we utilize. We focus on minority- and women-owned businesses that are predominantly owned by one or more minority individuals or women. Certified businesses can take advantage of our Supplier Diversity Initiative by logging onto www.Bid53.com. ■

PHOTO CREDITS

- A.** The opening of the Regency Banking Center, a part of Fifth Third Bank (Central Florida).
- B.** Baseball great Lou Brock joined the Bank for the opening of our St. Louis Downtown Banking Center.
- C.** Software company ThinkVine was the first recipient of funds from our new early stage direct investment program. Pictured is Mark Battaglia, chief executive officer.
- D.** The Reservoir Banking Center opening in Cleveland, Ohio.
- E.** The Business Banking group in Georgia at a team outing. The group focuses on meeting needs of small businesses.
- F.** The Sodo Banking Center grand opening and ribbon cutting in Orlando, Fla.
- G.** Tennessee-based TRAC Outdoor Products Co. called on Fifth Third to expand its distribution capabilities and increase sales. The company worked with our business bankers and SBA lending specialist and secured a 7(a) loan.
- H.** Festivities from the St. Louis Downtown Banking Center opening.

HOW WE SERVE OUR EMPLOYEES

The backbone of every company is its employees and at Fifth Third, we believe this is especially true. Not only do we strive to be an Employer of Choice, a dynamic place where people want to work, but we also want their workplace to be an extension of their individual lives, where they have the opportunity to personally give back to the causes and communities they care about.

We are passionate about having an engaged workforce, an inclusive work environment, and a Company mission that both challenges and inspires our nearly 22,000 employees. We are an employee family that is spread across 15 distinct market areas, stretching from Michigan to Florida, from Missouri to North Carolina, and yet, our shared experience as Fifth Third bankers enables us to coordinate efforts and passions to make a measureable impact in the communities we serve.

SERVING OUR EMPLOYEES

Fifth Third Bank is committed to being the One Bank people most value and trust. To make that Vision a reality, we know we must continually evolve the way we work together and the way we respect the differences each employee and each customer bring to the Bank. As both the marketplace and the emerging workforce become increasingly diverse, we must reflect our customers' and employees' unique needs in our products, services and culture.

This can be successfully accomplished by having a highly inclusive organization. Inclusion isn't the same as diversity, but it is intertwined. When people think of diversity, they usually think of race and gender. Diversity really is about the dozens of dimensions that make each of us unique. Age, personality, background, education, work experience and more define individuals, make us distinctive and add the potential for a rich work experience. The Bank

appreciates that each employee's values, skills and worldviews have been shaped by where they came from, how they were raised and their life experiences; these factors influence how they interact with each other and our clients, and how we conduct business. Inclusion requires a culture that respects and includes everyone's perspectives, a culture that makes everyone feel connected, valued and supported.

Last year, the Bank conducted an Employee Survey to assess our corporate culture and its ability to nurture inclusiveness. The results were encouraging and have sharpened our focus on inclusion as a business imperative.

A new model for inclusion councils and business resource groups that began in 2011 will be a key driver. While many affiliates had operated diversity boards and employee affinity groups in their markets, a more formal approach delivers a model that creates inclusion councils with executive leadership that are interconnected with Bank-sponsored business resource groups. The councils now have the resources, continuity and support needed to drive accountability for engagement and inclusion strategies, aid in recruitment, improve retention and development of talent, and strengthen partnerships inside and outside of Fifth Third. The effort helped Fifth Third in St. Louis launch an inclusion council for the first time last year.

Employees in our Southern Indiana affiliate took part in the United Way's Day of Caring in September.



Fifth Third was one of 29 distinguished companies that earned Gallup's 2011 Great Workplace Award last year. The award honors organizations whose employee engagement results demonstrate they have the most productive and engaged workforces in the world.

Examples of business resource groups at our Company include women's networks and emerging professionals and military veterans groups as well as multicultural, Latino, African-American, Asian and GLBT groups.

Fifth Third is passionate about embracing engagement and inclusion. Last year, we were one of 29 companies that earned Gallup's 2011 Great Workplace Award. We also earned recognition as one of *Diversity Journal's* Leading Companies for Employees with Disabilities, due in large part to Project SEARCH, a nationally acclaimed school-to-work transition program for individuals with disabilities. We operate three Project SEARCH campuses to host the special rotating internship program that prepares students for the workforce. We trained 33 young adults in 2011. More than 170 students have participated in Project SEARCH at Fifth Third Bank. Twenty-one graduates also are Fifth Third Bank employees.

EMPLOYEES SERVING THE COMMUNITY

When we serve our employees well, the community greatly benefits. The Bank's support of United Way has led to years of financial and volunteer support for United

Way agencies. In 2011, employees dipped into their own pockets and donated \$6.3 million to United Way organizations throughout our footprint. This was in addition to our corporate donation from the Fifth Third Foundation.

They also eagerly participated in United Way Days of Caring. In our Southern Indiana affiliate, 24 employees labored on both interior and exterior renovation and clean-up projects at the Newburgh Senior Center. In Tennessee, our employees participated in United Way's third annual "Stuff the Bus" event in which 25,000 school supplies were donated and packed into 2,600 backpacks for local students. Fifth Third Bank (Northeastern Ohio) employees partnered with seven different United Way agencies: Murtis Taylor Multi-Service Center to garden, read to children and clean a residential house; Second Harvest Food Bank and Catholic Charities Family Center to prepare boxes of food for Harvest for Hunger; Esperanza, Inc., and the Northeast Ohio Hispanic Chamber of Commerce to paint their shared building; Stark County Urban League to do painting projects; and Center of Hope in Portage County to prepare meals.

Employees also extended our outreach into the community by assuming leadership and advisory roles that help advance the missions of non-profit and community organizations that work to make the places we call home better. Each year, Fifth Third Bank employees actively participate on boards, advisory groups, strategic planning committees and community development corporations.

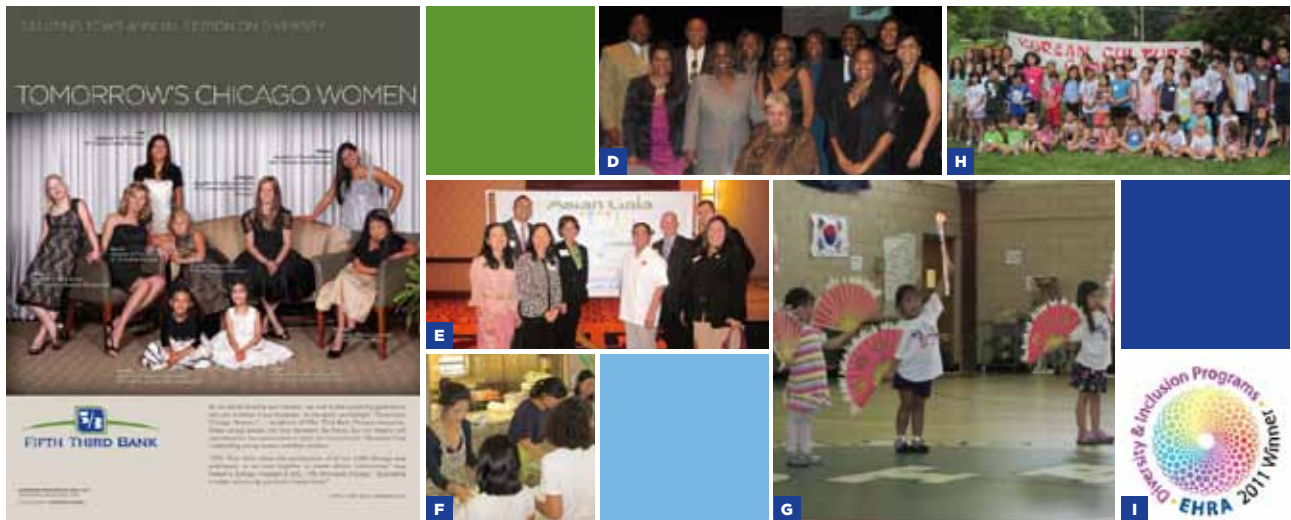
Employees also joined together in hundreds of instances across the Company to volunteer their time to local charitable organizations and community partners. In 2011, Fifth Third Bank (Kentucky) employees built new Huffy bikes for 20 local “little brothers and sisters” of Big Brothers Big Sisters of Kentuckiana. In Toledo, Fifth Third branches served as drop-off locations for Clothing with a Cause, a partnership with LaSalle Cleaners and other companies, to collect and recycle unused clothing to help those in need. The initiative collected 120,000 pounds of clothing that was donated to The LifeBridge Center, an outreach program of Cherry Street Ministries, which served more than 6,000 community members.

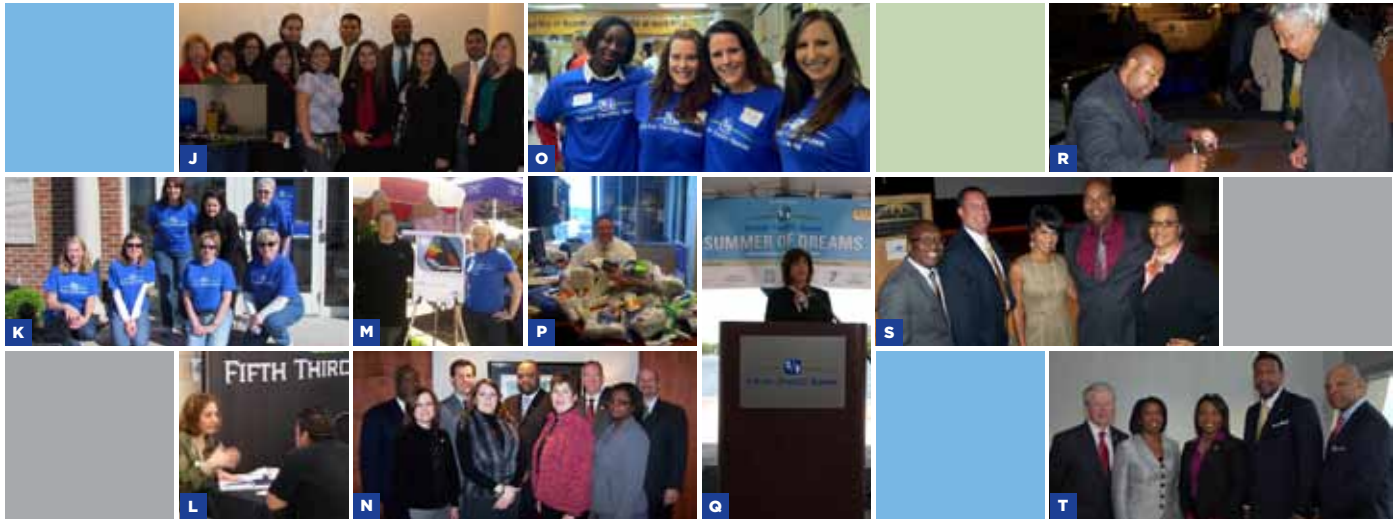
Affiliates also often come together to combine efforts in a cause. The Company’s affiliates collaborated around the occasion of Fifth Third Day, our Company’s special date, 5/3 on the calendar, to fight hunger. Employees sold “shields of recognition” for \$1 to recognize the efforts of

their co-workers as well as support local organizations like food pantries. More than \$11,000 was donated in that effort in addition to the non-perishable food and personal care items that were collected. Affiliates in Florida took the cause a step further — partnering within their communities to help feed the hungry. The South Florida market’s Fight Hunger Feed Dreams food drive generated more than 5,300 pounds of food and \$18,500 in donations to the Salvation Army. Employees in Tampa Bay also collected enough food to feed 5,300 families and donated 130 barrels of food to Metropolitan Ministries, an organization that helps families in need. Likewise, Orlando employees came together in an effort to collect canned goods for Second Harvest Food Bank of Central Florida as part of an effort to provide a summer camp and financial counseling to 1,100 homeless students and their families.

Many of our affiliates sponsored Black Cinema Café, a national film screening and discussion series showcasing films written, produced or directed by persons of African descent. In Atlanta, Chicago, Cincinnati, Cleveland and Detroit, we offered an exclusive, free screening of *The Scroll: Evidence of Life Unseen*, the new film by director/producer Parrish Smith, to highlight and celebrate African-American culture.

This advertisement featuring the daughters of Fifth Third Bank (Chicago) female executives was run in *Today's Chicago Woman* magazine to salute diversity and inclusion.





Employer of Choice Awards & Recognition



Fifth Third Bank (Central Ohio) was named #1 Best Place to Work by *Business First* in 2011. President & CEO Jordan Miller (right) accepted the award.

101 Best and Brightest Companies to Work, Fifth Third Bank (Eastern Michigan), Michigan Business and Professional Association, September 2011.

101 Best and Brightest Places to Work, Fifth Third Bank (Western Michigan), West Michigan Business and Professional Association, May 2011.

#1 Best Place to Work, Fifth Third Bank (Central Ohio), *Business First*, November 2011

2011 Great Workplace, Fifth Third Bancorp, Gallup, May 2011.

Best Bank, Fifth Third Bank (Northwestern Ohio), *Toledo City Paper*, February 2011.

Best Place to Work, Fifth Third Bank (Northeastern Ohio), *Plain Dealer*, June 2011.

Best Financial Institution, Choice Platinum Award, Fifth Third Bank (Southern Indiana), *Evansville Courier & Press*, August, 2011.

Excellence in Corporate Leadership, Fifth Third Bank in St. Louis, *Better Family Life*, November 2011

Top 100 Companies for Working Families, Fifth Third Bank (Central Florida), *Orlando Sentinel*, August 2011

Top Workplaces, Fifth Third Bank (Central Indiana), *Indianapolis Star*, April 2011.

Top Workplaces, Fifth Third Bank (Eastern Michigan), *Detroit Free Press*, November 2011.

Top Workplaces, Fifth Third Bank (Tampa Bay), *St. Petersburg Times*, April 2011.

Team Fifth Third came in fifth place for funds raised for the STOP AIDS CINCINNATI organization. Team members also participated in the walk held in the fall.



Our business resource groups also were active in 2011. They worked to support our Company's business, each other and the outside community. In Greater Cincinnati, a team from Fifth Third raised funds for STOP AIDS CINCINNATI and participated in the 2011 Walk to STOP AIDS. In Western Michigan, the Asian Business Resource group sponsored a table at the Asian Gala, chaired a Taste of Diversity event to raise awareness of business resource groups, and participated in Korean Culture Camp of Michigan. In Kentucky, employees joined with more than 700 community members to celebrate National Hispanic Heritage Month. Employees in Chicago focused on women

through its participation in a special edition of *Today's Chicago Woman* magazine. The monthly, widely-circulated publication annually salutes diversity and inclusion in Chicago's corporate community. Instead of supporting the issue with the purchase and placement of a regular banking advertisement, the affiliate invited daughters of some of our female executives to participate in a photo shoot. On a Saturday morning in July nine young ladies, ages 4-16, came to Fifth Third Center with their mothers and enjoyed being models for our unique ad while learning about corporate career options for women. ■

PHOTO CREDITS

- A.** Fifth Third Bank (Cincinnati) held its third annual Diversity Leadership Symposium, March 22, 2011.
- B.** The Greater Cincinnati GLBT Business Resource Group sponsored the Equinox PRIDE Festival.
- C.** The African American Business Resource Group in Western Michigan raised \$7,000 for the March of Dimes 3K in April 2011.
- D.** The GIANTS Award & Banquet in Grand Rapids, Mich. The African American Business Resource group attends this event yearly to salute the contributions of African Americans recognized as giants in community service.
- E.** The Asian Business Resource group in Western Michigan sponsored a table at the Asian Gala as part of a networking event.
- F. G. H.** Korean Culture Camp in Western Michigan sponsored by the Asian Business Resource Group.
- I.** Fifth Third Bank (Southern Indiana) won the Diversity Award for its sized employer group from the Evansville Area Human Resources Association.
- J.** Fifth Third Bank (Kentucky)'s Diversity and Inclusion Council was the exclusive sponsor of the Punjabi Cultural Festival in Louisville, Ky. in 2011.
- K.** The Fifth Third Bank (Southern Indiana) Women's Network drew images, quotes and statistics on sidewalks in front of local banking centers in support of YWCA's Chalk it Up to Awareness campaign.

Fifth Third Bank (Chicago) Honors U.S. Veterans

Fifth Third Bank (Chicago) led a six-week campaign in 2011 called “Honoring Those Who Serve,” to salute American veterans. A dedicated team of employees coordinated activities for local Veterans Affairs hospitals and veterans organizations; collected money for scholarships for military families; and hosted a Veterans Day appreciation event at Chicago’s famed Union Station.

Chicago employees volunteered hundreds of hours of community service as part of the campaign. They raised \$50,000 for the Folds of Honor Foundation and the scholarships it provides to families of wounded or killed soldiers. Their Veterans Day event was attended by Chicago Mayor Rahm Emanuel and was centered around the assembly of 530 care packages destined for soldiers serving in Afghanistan. Chicago residents were welcomed to attend and brought with them notes and pictures to adorn the packages.

Major Ed Pulido of the Folds of Honor Foundation said, “Fifth Third employees didn’t just put a bumper sticker on a car to say they support the troops. They rolled up their sleeves, got involved and positively impacted many lives.”



Tim Lindgren, a 28-year-old wounded warrior, who is confined to a wheelchair following a spinal cord injury, said, “Fifth Third Bank has given my family a chance for a better life. We will eventually be able to better provide for our family because of this scholarship.” His wife will use the scholarship to fund her education to become a medical transcriptionist.

The Chicago campaign was supported by an icon sales program and a standalone website (www.53vets.com) that served as a portal for the public to learn about the campaign and get involved. In addition, employees could use the site to register for volunteer activities and upload pictures from those experiences. Thanks to excellent media exposure, more than 1.75 million people throughout Chicagoland and northwest Indiana watched the campaign unfold before, during and after Veterans Day 2011.

L. The Southern Indiana affiliate partnered with the Mexican Consulate at an event to assist Latino community members.

M. Fifth Third Bank (Kentucky) had a booth promoting financial products at the Pride Festival in June 2011.

N. The Respect & Inclusion Council of Fifth Third Bank (Northwestern Ohio) was established in 2011.

O. The Horizon Business Resource Group in Tennessee helped support the United Way’s Community Baby Shower for at-risk mothers.

P. Tennessee employee Bob Gerard poses with socks donated in 2011 to assist refugee families living in Nashville.

Q. Regional President Karen Dee spoke about Fifth Third Bank (Central Florida)’s Summer of Dreams effort to help the community.

R. The Black Cinema Café premiere in eastern Michigan.

S. A Fifth Third Bank (Eastern Michigan) African-American Business Resource Group event.

T. The African American Network in North Carolina presented Dr. Ronald Carter, president of Johnson C. Smith University, as its keynote speaker for its State of the Network event.

U. Employees in Florida worked during its “Fight Hunger Feed Dreams” campaign.

V. Our employees supported the United Way’s “Stuff the Bus” event in our Tennessee affiliate.

W. South Florida employees helped to build this Habitat for Humanity house.

HOW WE SERVE THE ENVIRONMENT

The Bank's desire to listen to employees and customers has driven our focus on environmental sustainability. Over the past several years, we heard their concerns and formulated a program to help the Bank become more environmentally sustainable.

Formally launched in 2011, our environmental sustainability program focused on increasing employee and partner engagement; measuring and managing performance; identifying, prioritizing and implementing change; and improving communication. The program supported and expanded our existing employee and corporate efforts.

ENERGY AND EMISSIONS

As a large operator of facilities, we know it is important to improve their environmental performance. We have made measurable progress in increasing our energy efficiency, supporting renewable energy and reducing our greenhouse emissions.

To boost the energy efficiency of our banking centers, office buildings and operation centers, we continued to invest in heating, ventilation and air conditioning equipment, lighting and controls. These investments helped us reduce our 2011 electricity consumption at Fifth Third Bancorp-owned facilities by 32.8 million kilowatt hours or 14 percent relative to 2007. These efforts also helped reduce natural gas consumption at these facilities by 163,800 million British thermal units or 34 percent relative to 2007. Based on the average emissions factors for electric power and natural gas in the United States, these energy savings correspond to a reduction in carbon dioxide emissions of more than 28,400 metric tons or 17 percent relative to 2007 emissions from these energy sources.

Beyond improving the energy efficiency of our existing facilities, we also began learning about opportunities to improve the energy efficiency and environmental performance of our new banking centers. In 2011, two of our newest banking centers earned LEED Gold recognition from the U.S. Green Building Council. We are using our experience with the Sodo Banking Center in Orlando, Fla., and the Wilkinson Banking Center in Charlotte, N.C., to improve the design, construction, operation and maintenance of all our facilities.

In addition to improving our energy efficiency, we purchased renewable energy certificates



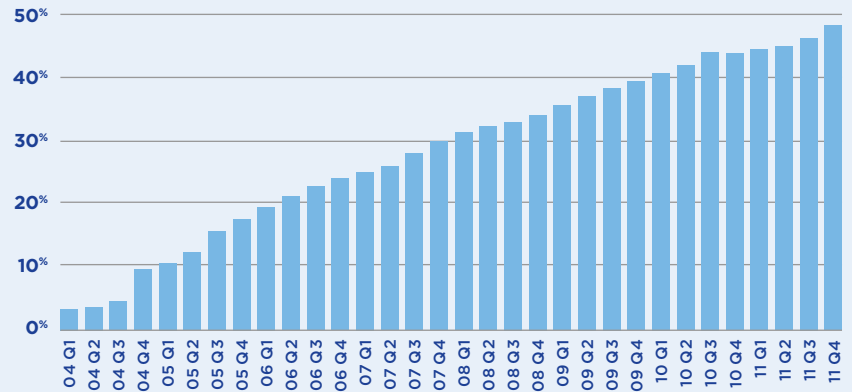
(RECs) equivalent to three percent of our projected electricity consumption. Sourced from the Peñascal Wind Power Project on the Gulf Coast of Texas, this purchase supported the growth of renewable electricity generation and offset a portion of our greenhouse gas emissions. Based on this purchase, we were recognized by the U.S. Environmental Protection Agency as a Green Power Partner.

Finally, we continued to participate in the Carbon Disclosure Project (CDP). The CDP is an international not-for-profit group that encourages organizations to measure and disclose their greenhouse gas emissions and their strategies for managing the risks and opportunities associated with climate change. In 2011,

This is the water retention area behind our new Wilkinson Banking Center in Charlotte, N.C., which is certified LEED Gold.



Our customers have helped us to dramatically reduce printed correspondence. One of our major retail products has a print suppression rate of nearly 50 percent.



we began reporting our carbon dioxide emissions relative to a 2007 baseline. This change and other actions helped increase our disclosure score to 75 on a 100-point scale. We continue to monitor climate change-related developments as we work to improve our ability to manage these risks and opportunities.

RECYCLING

Fifth Third Bank seeks to reduce the amount of waste we generate by reducing consumption, increasing recycling and diverting materials from the landfill. To reduce consumption, we give our customers a choice of printed or electronic correspondence. Our customers continue to shift to electronic statements and suppression adoption now ranges from 27 to 48 percent depending on the type of correspondence.

We also recycle paper and other resources. To protect the privacy of our customers, confidential information is always shredded. In 2011, facilities that use document destruction services shredded and recycled 2,400 tons of paper. In addition, an existing program at our Madisonville campus in Cincinnati recycled 199 tons of sorted and mixed office paper and 63 tons of cardboard.

In 2011, we also began to expand recycling availability across our footprint. The expansion started at the LEED Gold Sodo and Wilkinson branches in Florida and North Carolina and expanded late in the year with a series of major changes at our Madisonville campus, home

to the George A. Schaefer, Jr. Operations Center and Madisonville Office Building.

EMPLOYEE-LED EFFORTS

Local Fifth Third affiliates and employees did their part to help the environment in 2011. Occasions like Earth Day were used to raise awareness of environmental issues, demonstrate how everyone can contribute and to clean up and improve our local communities. In South Florida, employees partnered with the Conservancy of Southwest Florida to host an Earth Day Festival and local banking centers also hosted mini-Earth Day expos featuring eco-friendly local businesses and organizations.

Other Bank affiliates made an impact, too. Fifth Third Bank (Kentucky) worked to clean up the Cane Run Watershed, which is part of a walking, jogging and biking trail that is enjoyed by the community living in and around Lexington. Employees at our Madisonville campus in Cincinnati collected and recycled old cell phones to benefit the nearby Bobbie B. Fairfax School and the Jackson Center, which supports people with disabilities. Fifth Third Bank (Southern Indiana) employees replanted the Community Garden of Evansville to promote sustainability and also was the only company to have more than one winner of the 2011 GreenOvation Awards for Beautiful & Sustainable Businesses. Three of the 20 winners were Fifth Third employees and winners were scored based on a mix of outdoor, indoor and good-neighbor best practices.

The LEED Gold plaque on the exterior of the Sodo Banking Center.



Our Information Technology department continued to upgrade our servers and began introducing video conferencing to provide an alternative to corporate travel. They also worked with the Cincinnati Zoo to donate more than 2,200 obsolete Blackberry devices to the Zoo's Project Saving Species and helped place cell phone donation boxes at several of our largest facilities in Cincinnati.

Our Retail and Sourcing departments worked with a supplier to identify environmentally preferable products to clean the specialized equipment used in our banking

centers. This helped reduce the Bank's use of commercial cleaning products that contribute to greenhouse gas emissions while also improving our cleaning procedures and providing other benefits.

The Fifth Third Foundation made a grant to Habitat for Humanity International, Inc. for a statewide green initiative in Kentucky to incorporate green building practices into its Habitat homes. The Foundation also made a \$2,500 grant to University Park Development Corporation to support the proposal for a development of a LEED-certified neighborhood in Akron, Ohio. ■

Madisonville Campus Recycling Program



The Bank's Madisonville campus, which houses the Madisonville Office Building and George A. Schaefer, Jr. Operations Center, is the location of our first major recycling program.

More than 5,000 employees work at our Madisonville campus, located just north of Cincinnati. Based on employee interest, we began planning in early 2011 to expand access to recycling. Our original goal was to use the recycling roll-out as a learning experience to inform broader corporate changes in the future.

We soon realized that, because the campus operates on-site food service facilities, we had the opportunity to do more than simply offer recycling of paper products, cans and bottles. We could also collect food scraps and send them to an off-site composting facility. We were excited about the chance to truly demonstrate comprehensive

environmental leadership to our employees, customers and partners and subsequently decided to simultaneously introduce food scrap composting and expanded recycling at the campus.

We spent much of 2011 building the necessary infrastructure, obtaining supplies and planning process and logistical changes in facility management, janitorial and food service activities. We also developed a significant communication outreach program to explain the changes to employees and to encourage participation. The new services started rolling out in November to coincide with America Recycles Day.

Employees of Fifth Third Bank (Northwestern Ohio) spread mulch for a rain garden on United Way's Day of Caring in Toledo.



PHOTO CREDITS

- A.** Eagle Scout Phillip Wuerdeman created a collection box for old cell phones at Fifth Third Center in Cincinnati.
- B.** Jeff Fey, facility manager of Viox Services Inc., a Fifth Third Bank partner, spoke at an event detailing our food scrap program.
- C.** Our LEED Gold Sodo Banking Center in Orlando, Fla.
- D.** A recycling container at one of our facilities.
- E.** A Waynesville Elementary School teacher used the scrap roll paper donated by our Print Shop to have students draw pictures of scenes from books they read.
- F.** Table Days at our Madisonville campus were held to educate employees about the new recycling program.
- G.** This box is for employees to donate their used cell phones, which are then recycled by The Cincinnati Zoo's Savings Species program.
- H.** The Madisonville campus used standardized recycling labels from Recycle Across America™ to visually explain the program.
- I.** South Florida affiliate employees celebrated Earth Day 2011.
- J.** Our LEED Gold Wilkinson Banking Center in Charlotte, N.C.
- K.** Southern Indiana employees planted the Community Garden of Evansville to help promote sustainable, eco-friendly living and provide food to the hungry.
- L.** Sustainability Manager Scott Hassell spoke about composting at a Hamilton County Recycling and Solid Waste District event.
- M.** Recycling containers used for sorting and recycling.
- N.** Our partners at Viox Services Inc. and Professional Maintenance of Cincinnati prepared to institute a campus-wide recycling program at our Madisonville facilities.

AFFILIATE INDEX

The work done in our affiliate markets demonstrates our collective effort to make Fifth Third Bancorp a socially responsible company.

Fifth Third Bank (Cincinnati) 7, 9-11, 13-14, 17-18, 20, 23-25

Fifth Third Bank (Chicago) 5, 14, 18, 20, 21

OHIO REGION

Fifth Third Bank (Northeastern Ohio) 6-9, 12-15, 17-19, 24
includes Western Pennsylvania 7, 14-15

Fifth Third Bank (Northwestern Ohio) 5-7, 9, 11, 14, 18-19, 21, 25

Fifth Third Bank (Central Ohio) 5-6, 8-9, 11, 14, 19
includes West Virginia 5

MIDSOUTH REGION

Fifth Third Bank (Tennessee) 6-8, 10-11, 14-15, 17, 19-21
includes Georgia 5-7, 14-15

Fifth Third Bank (North Carolina) 6-7, 12, 14, 19, 22-23, 25

Fifth Third Bank (Kentucky) 5, 8, 10, 14, 18-21, 23-24

FLORIDA REGION

Fifth Third Bank (South Florida) 14, 18, 20-21, 23, 25

Fifth Third Bank (Tampa Bay) 14-15, 18-19

Fifth Third Bank (Central Florida) 9, 12-16, 18-19, 21-25

MICHIGAN REGION


Fifth Third Bank (Central Indiana) 6-11, 14, 19

Fifth Third Bank (Southern Indiana) 6-8, 10, 14, 17-21, 23, 25
includes St. Louis 9, 12-16, 19

Fifth Third Bank (Western Michigan) 5, 11, 14-15, 17-20

Fifth Third Bank (Eastern Michigan) 9, 11, 14-15, 18-21

LOOKING FORWARD



The year 2011 was a challenging one for many of the people and communities we serve. As members of those communities, we appreciate and understand how difficult the slow economic recovery has been on our neighbors and friends. It's precisely because we live, work and play there, too, that we worked so diligently to make a difference by dispatching our human and financial resources to the places that needed them most.

That said, we know there's much work still to do. At the publication of this report in May 2012, our 2012 efforts to strengthen communities are well underway. We are eager to hear from you if you have ideas about ways we can do more. We are listening.

This year we are embarking on a new, holistic approach to community development. Because we're not satisfied with simply making investments and loans within communities, we have launched the **5-3 Impact Initiative** that will provide a systematic approach to explore each significant investment we make in every market. The goal of 5-3 Impact is to more broadly respond to community needs thereby producing higher community benefits. Financial empowerment, revitalization projects, philanthropy and volunteerism can be more impactful when we fully explore the areas of need and address them comprehensively.

We are seeking community and business partners to assist us in this effort to put our money, our human capital and our passions to work to produce higher community benefits. Please contact our local affiliate CRA offices listed at www.53.com under "About Fifth Third" and view this report interactively at www.53.com/csreport.



www.53.com/csrreport