



Commercial Banking

2010 Highlights

- \$2.2 billion total revenue
- \$38.4 billion average loans
- \$24.2 billion average core deposits
- 1,350 large corporate client relationships
- 18,500 middle market client relationships
- 236,500 Treasury Management lead accounts

Business Description

Fifth Third's Commercial line of business offers banking, cash management and financial services to large and middle market businesses, government and professional customers. In addition to the traditional lending and depository offerings, commercial products and services include global cash management, foreign exchange and international trade finance, derivatives and capital markets services, asset-based lending, real estate finance, public finance, commercial leasing and syndicated finance. Our Commercial line of business serves clients ranging from middle market companies with \$20 million in annual revenue to some of the largest companies in the world.

Customer Focus

Fifth Third has a long tradition of commercial banking experience. In addition to offering complete financial solutions to our clients, we believe the focus should be on our total relationship with them. In 2010, to support the focus on developing those trusted advisor relationships, we implemented a

customer experience initiative to provide quick and consistent feedback from our clients to the sales teams. Keeping in close contact with customers and offering specific solutions is more important than ever in today's demanding operating environment.

Strategy

Our Commercial line of business delivers innovative and client-specific solutions that leverage Fifth Third's expertise in treasury management, capital markets and international products and services. Our sales process drives the delivery of financial solutions through a relationship team consisting of subject matter experts to ensure that all aspects of client needs are assessed and met.

During 2010, Fifth Third continued to invest in treasury management solutions with the rollout of a Working Capital Management tool, implementation of the Sales Resource Center, and enhancements to the Remote Currency Manager and RevLink products. Our Remote Currency Manager product, which automates cash handling in the marketplace, processed \$4.7 billion in transactions through 4,300 locations in 2010. The RevLink product, which accelerates the posting of paper-based claim payments for healthcare providers, processed 7.2 million payment transactions, accounting for \$5 billion in claim payments, a 400 percent increase from the prior year.

Fifth Third also invested in improved capital markets solutions for our clients, assembling a team of strategists who consult with middle market clients in areas such as capital structure, currency risk and private equity offerings. In 2010, this team helped drive an increase in capital markets revenue of 9 percent.