Barclays Global Financial Services Conference 2018

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Chairman, President & Chief Executive Officer

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FORWARD-LOOKING STATEMENTS

This communication contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 including, but not limited to, Fifth Third Bancorp's and MB Financial, Inc.'s expectations or predictions of future financial or business performance or conditions. Forward-looking statements are typically identified by words such as "believe," "expect," "anticipate," "intend," "target," "estimate," "continue," "positions," "plan," "predict," "project," "forecast," "guidance," "goal," "objective," "prospects," "possible" or "potential," by future conditional verbs such as "assume," "will," "would," "should," "could" or "may", or by variations of such words or by similar expressions. These forward-looking statements are subject to numerous assumptions, risks and uncertainties, which change over time. Forward-looking statements speak only as of the date they are made and we assume no duty to update forward-looking statements. Actual results may differ materially from current projections.

In addition to factors previously disclosed in Fifth Third Bancorp's and MB Financial, Inc.'s reports filed with or furnished to the SEC and those identified elsewhere in this communication, the following factors, among others, could cause actual results to differ materially from forward-looking statements or historical performance: the ability to obtain regulatory approvals and meet other closing conditions to the merger, including approval of the merger by MB Financial, Inc.'s stockholders on the expected terms and schedule, including the risk that regulatory approvals required for the merger are not obtained or are obtained subject to conditions that are not anticipated; delay in closing the merger; difficulties and delays in integrating the businesses of MB Financial, Inc. or fully realizing cost savings and other benefits; business disruption following the merger; changes in asset quality and credit risk; the inability to sustain revenue and earnings growth; changes in interest rates and capital markets; inflation; customer acceptance of Fifth Third Bancorp's products and services; customer borrowing, repayment, investment and deposit practices; customer disintermediation; the introduction, withdrawal, success and timing of business initiatives; competitive conditions; the inability to realize cost savings or revenues or to implement integration plans and other consequences associated with mergers, acquisitions and divestitures; economic conditions; and the impact, extent and timing of technological changes, capital management activities, and other actions of the Federal Reserve Board and legislative and regulatory actions and reforms.

Annualized, pro forma, projected and estimated numbers are used for illustrative purpose only, are not forecasts and may not reflect actual results.

In this presentation, we may sometimes use non-GAAP financial information. Please note that although non-GAAP financial measures provide useful insight to analysts, investors and regulators, they should not be considered in isolation or relied upon as a substitute for analysis using GAAP measures. If applicable, we provide GAAP reconciliations for non-GAAP financial measures in a later slide in this presentation, which is also available in the investor relations section of our website, www.53.com.

Management does not provide a reconciliation for forward-looking non-GAAP financial measures where it is unable to provide a meaningful or accurate calculation or estimation of reconciling items and the information is not available without unreasonable effort. This is due to the inherent difficulty of forecasting the occurrence and the financial impact of various items that have not yet occurred, are out of the Bancorp's control or cannot be reasonably predicted. For the same reasons, the Bancorp's management is unable to address the probable significance of the unavailable information. Forward-looking non-GAAP financial measures provided without the most directly comparable GAAP financial measures may vary materially from the corresponding GAAP financial measures.
We provide a discussion of non-GAAP measures and reconciliations to the most directly comparable GAAP measures in later slides in this presentation, as well as on pages 31 and 32 of our 2Q18 earnings release.

IMPORTANT ADDITIONAL INFORMATION AND WHERE TO FIND IT

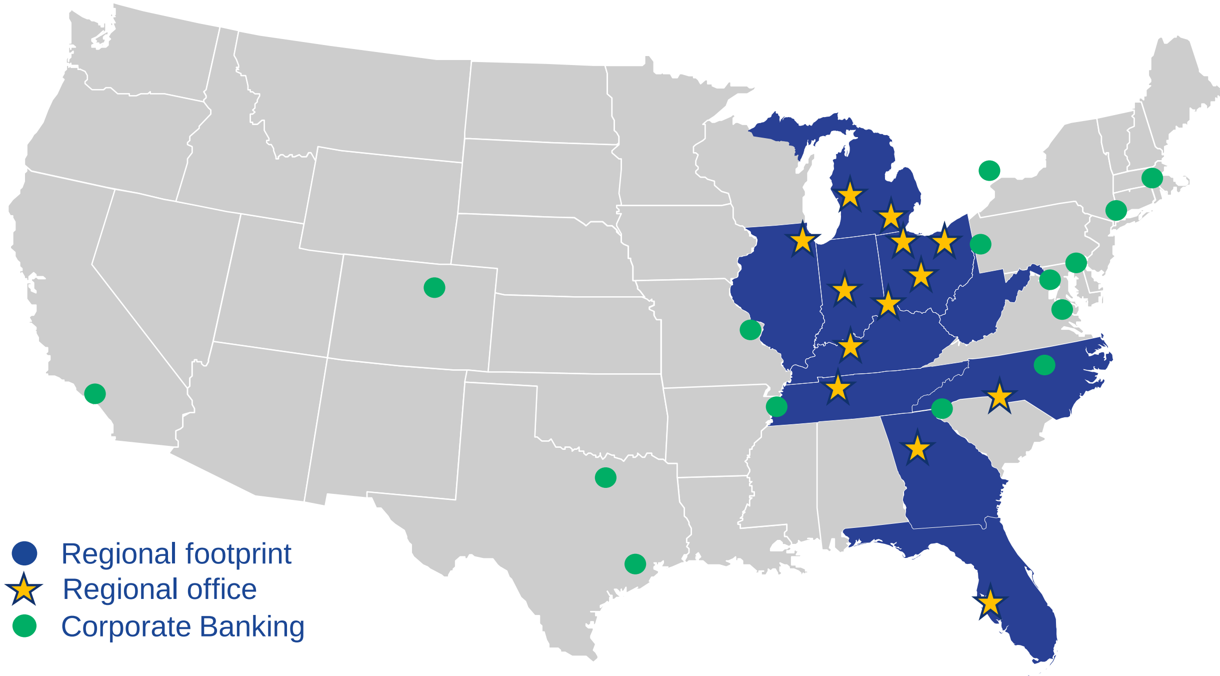
In connection with the proposed merger, Fifth Third Bancorp has filed with the SEC a Registration Statement on Form S-4 that includes the Proxy Statement of MB Financial, Inc. and a Prospectus of Fifth Third Bancorp, as well as other relevant documents concerning the proposed transaction. This communication does not constitute an offer to sell or the solicitation of an offer to buy any securities or a solicitation of any vote or approval. INVESTORS AND STOCKHOLDERS ARE URGED TO READ THE REGISTRATION STATEMENT AND THE PROXY STATEMENT/PROSPECTUS REGARDING THE MERGER AND ANY OTHER RELEVANT DOCUMENTS FILED WITH THE SEC, AS WELL AS ANY AMENDMENTS OR SUPPLEMENTS TO THOSE DOCUMENTS, BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION.

A free copy of the Proxy Statement/Prospectus, as well as other filings containing information about Fifth Third Bancorp and MB Financial, Inc., may be obtained at the SEC's Internet site (http://www.sec.gov). You will also be able to obtain these documents, free of charge, from Fifth Third Bancorp at ir.53.com or from MB Financial, Inc. by accessing MB Financial, Inc.'s website at investor.mbfinancial.com.

Copies of the Proxy Statement/Prospectus can also be obtained, free of charge, by directing a request to Fifth Third Investor Relations at Fifth Third Investor Relations, MD 1090QC, 38 Fountain Square Plaza, Cincinnati, OH 45263, by calling (866) 670-0468, or by sending an e-mail to ir@53.com or to MB Financial, Attention: Corporate Secretary, at 6111 North River Road, Rosemont, Illinois 60018, by calling (847) 653-1992 or by sending an e-mail to dkoros@mbfinancial.com.

Fifth Third Bancorp and MB Financial, Inc. and certain of their respective directors and executive officers may be deemed to be participants in the solicitation of proxies from the stockholders of MB Financial, Inc. in respect of the transaction described in the Proxy Statement/Prospectus. Information regarding Fifth Third Bancorp's directors and executive officers is contained in Fifth Third Bancorp's Annual Report on Form 10-K for the year ended December 31, 2017 and its Proxy Statement on Schedule 14A, dated March 6, 2018, which are filed with the SEC. Information regarding MB Financial, Inc.'s directors and executive officers is contained in its Proxy Statement on Schedule 14A filed with the SEC on April 3, 2018. Additional information regarding the interests of those participants and other persons who may be deemed participants in the transaction may be obtained by reading the Proxy Statement/Prospectus regarding the proposed merger. Free copies of this document may be obtained as described in the preceding paragraph.

Well-positioned franchise and focused footprint



2Q18 Bancorp Overview[1]

- $141BN Total Assets (#13)[2]
- $93BN Total Loans
  - 61% Commercial
  - 39% Consumer
- $102BN Core Deposits
- $37BN AUM
- CET 1: 10.9%
- 116% Modified LCR
- ~54,000 fee-free ATMs

Kiplinger

- **Best Regional Bank[3]**
- **Best Bank for HNW Families (runner-up)[3]**

Global Finance

- **Best Private Bank in the Midwest 2018[5]**

JAVELIN ONLINE BANKING AWARD 2017

- **Customer Service[4]**
- **Money Movement[4]**

Greenwich Associates

- **2017 Best Brand in Commercial Banking, Middle Market[6]**

[1]2Q18 earnings release; [2]SNL Financial as of 2Q18 – U.S. based savings and commercial banks per regulatory filings; EOP loans including loans HFS; [3]2018 Kiplinger "Best Banks" Ranking; [4]2017 Javelin award winner, "Leader in Money Movement and Customer Service for online banking categories", [5]2018 Global Finance, US Regional Awards; [6]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

Strategic priorities for the company

1 Implement remaining NorthStar initiatives and achieve standalone financial targets

2 Successfully integrate MB Financial and realize expected financial benefits

3 Continue to position company to pursue profitable organic growth opportunities

Majority of NorthStar initiatives already completed

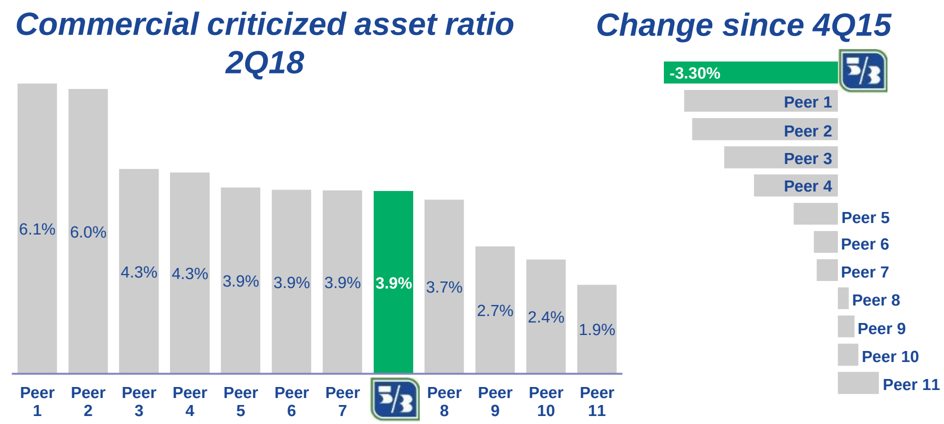
Select actions completed:	Proof points:
✓ Balance sheet optimization	• Peer-leading decline in criticized assets since 2015
✓ Commercial Client Experience Initiative (CCEI)	• ~30% decline in cycle time from credit application to funding
✓ Capital markets platform upgrades	• Record capital markets fees in 2Q18
✓ Credit card product and analytical enhancements	• 7% y-o-y balance growth
✓ Personal lending partnership and organic rollout	• 93% y-o-y balance growth in other consumer loans
✓ Corporate treasury management product enhancements	• Fee equivalent business service charges up 6% y-o-y
✓ Mortgage origination system upgrade & MSR acquisitions	• $14BN in MSR purchases since the beginning of 2017
✓ Enhanced data science and marketing analytics platform	• Consumer households up 4% y-o-y

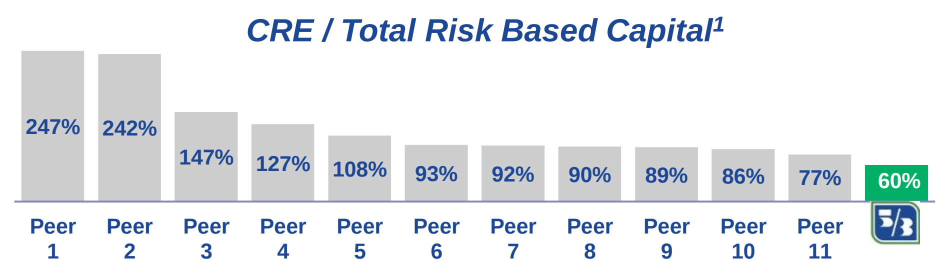
Remaining areas of focus for 2018

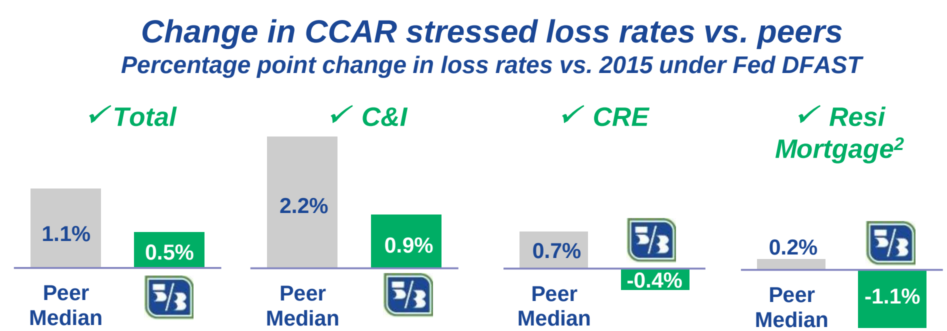
- Continued expansion of middle market lending
- Additional enhancements to capital markets platform
- Wholesale payments initiatives

Balance sheet optimization has reshaped our risk and return profile

- 2016 - 2017 actions to strengthen balance sheet:
  - Exited $5BN in higher risk and lower return commercial relationships
  - De-emphasized indirect auto with lower risk-adjusted returns, resulting in $3BN balance decline
- Limited CRE exposures in late cycle
  - Lowest CRE as a percentage of risk-based capital vs. peers
- Strong capital and liquidity profile
  - CET1: 10.9%
  - Modified LCR: 116%







Expect to outperform peers through-the-cycle

[1]Source: SNL and company filings as of 2Q18; FRY9C; [2]Resi Mortgage refers to first lien residential mortgage losses

Expect to achieve standalone NorthStar targets

Expected progression of financial targets

	4Q19 Original Targets	Standalone progression: 1H18 (core[1])	Standalone progression: 2H18	Standalone progression: 4Q19 Enhanced Targets	MBFI Financial Impact	FY2020 Enhanced Targets w/ MBFI
ROTCE	12 - 14%	14.0%	~14.5%	16%+	~2%	18%+
ROA	1.1 - 1.3%	1.3%	~1.3%	*mid to upper-end of* 1.35 - 1.45%	~0.12%	1.55 - 1.65%
Efficiency *(excluding LIH expense)*	<57%	62%	~59%	<57%	~(4%)	Low 50s

- Raised original ROTCE target over 300 bps to reflect rate hikes and tax law changes
- Standalone franchise momentum:
  - Record commercial originations (2Q18)
  - Record corporate banking fees (2Q18)
  - Significant increase in consumer households driving strong deposit growth
  - Expense management to limit 2019 expense growth to 1% or less
- Expect to generate significant incremental capital
- Additional operating leverage with MB Financial

[1]Non-GAAP measures: see reconciliation on page 13 of this presentation and use of non-GAAP measures on pages 31 and 32 of the 2Q18 earnings release

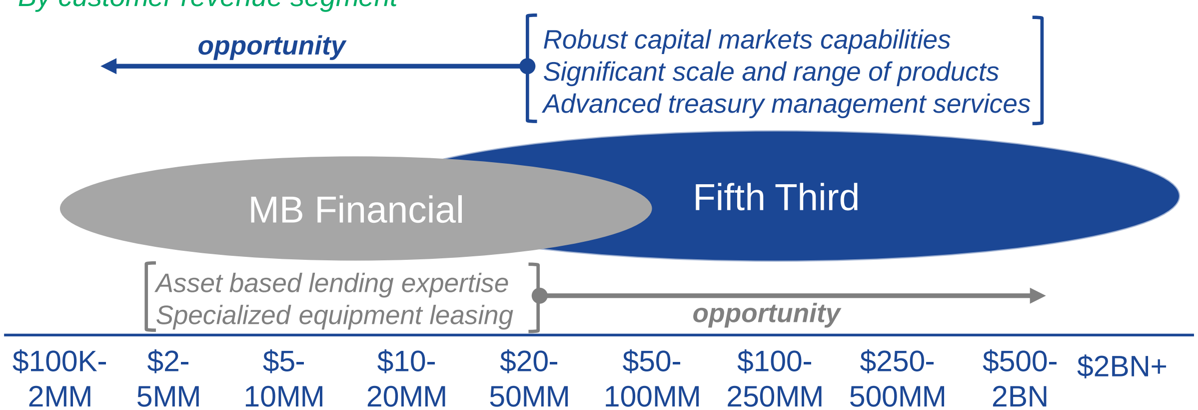
MB Financial acquisition: significant strategic value

Shareholder value creation with strong financial results

- ✓ Strong cultural alignment
- ✓ High-performing middle market franchise
- ✓ In-footprint, single market concentration in third largest MSA
- ✓ Enhanced offerings to MB clients in Retail and WAM
- ✓ Significant expense synergies from branch consolidation and overhead elimination in back-office functions
- ✓ Capital deployment for a high quality franchise at higher IRR than share repurchases; no interruption in existing capital plans

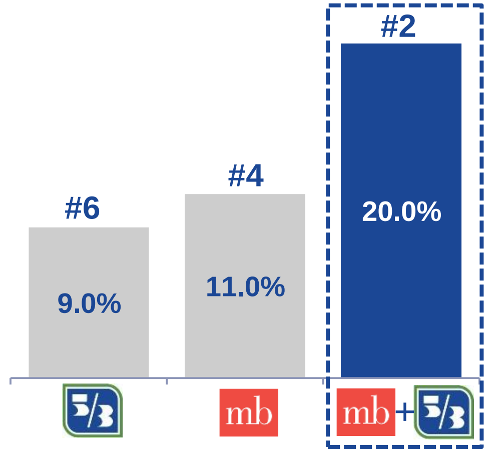
Complementary business and commercial client focus

By customer revenue segment

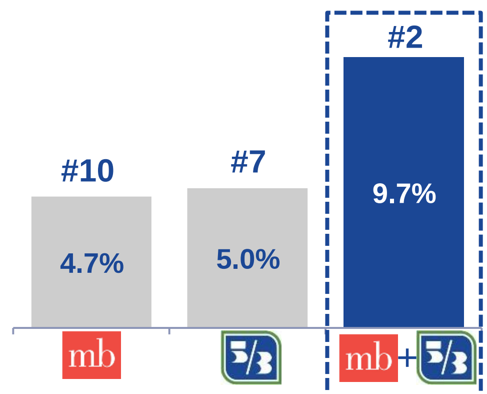


Combining forces to become a top tier middle market lender

Chicago middle market relationship share[1]



Significantly enhances Chicago retail deposit market share[2]



[1]Greenwich & Associates Research [2]Based on 2017 FDIC deposit data, excluding all deposit balances above $500mm at any branch (excluded deposits are assumed to include a significant level of commercial deposits or are headquarter branches for direct banks).

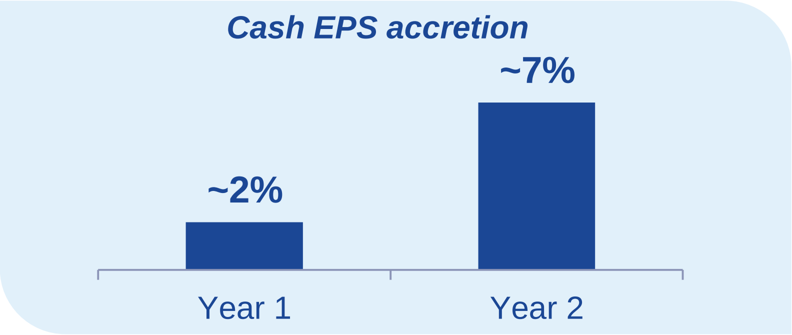
MB Financial integration and financial update

Integration update

- Regulatory application complete; waiting for approval
- MB shareholder vote scheduled for 9/18
  - ISS and Glass Lewis recommend FOR all proposals
- Chicago organizational structure announced; tapping combined strength of both management teams
- Highly successful talent and client retention to date; focused on maintaining positive momentum post-closing
- Detailed plans for seamless integration; planning day 1 system conversions for majority of applications
- Expect to close 1Q19

Financial update

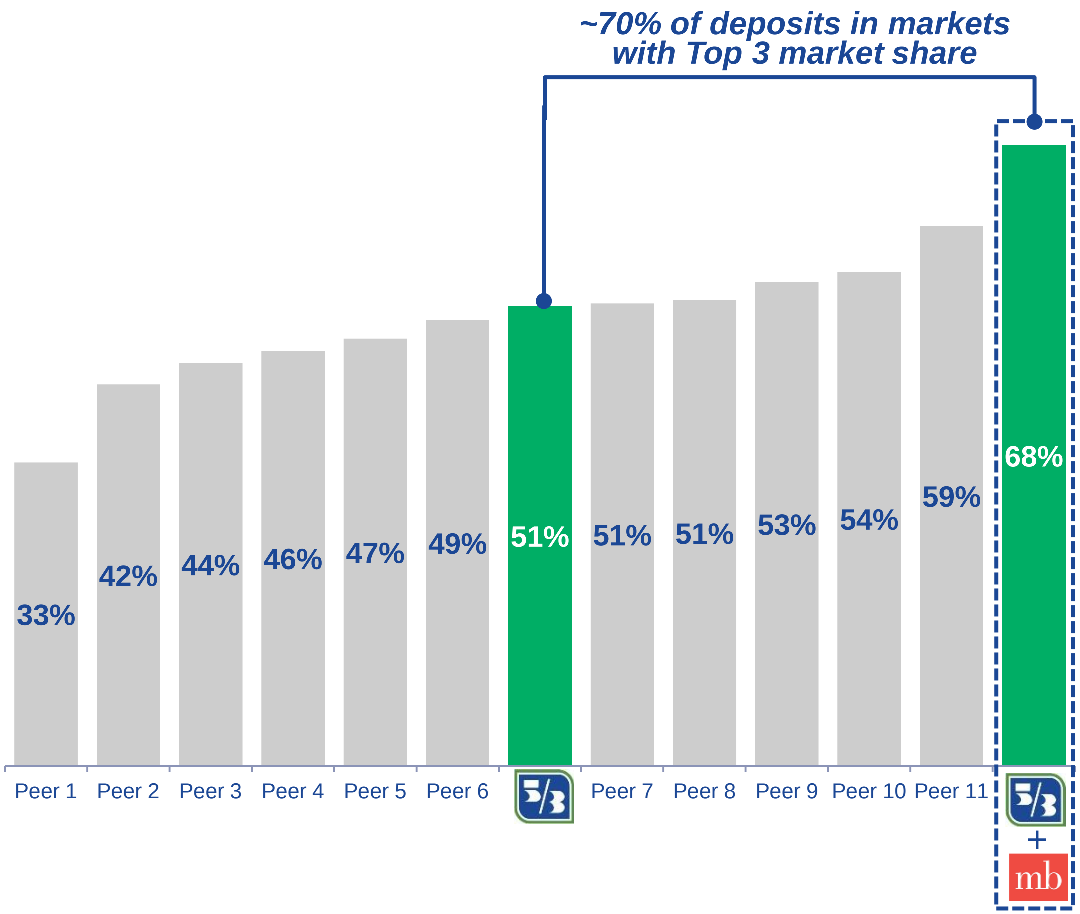
- Expect pre-tax expense synergies of ~$255MM (50% year 1; 100% year 2)
- $60 - 75MM revenue synergies identified (pre-tax, net of expenses) by year 3
- Continue to expect revenue streams consistent with original deal model
- CCAR resubmission pending; expect to continue repurchase post 3Q18 earnings



MB acquisition: an important step to position our retail banking franchise for future growth

Improves percentage of deposits in markets with a top 3 share

% of bank's deposits in a top 3 position in their markets



- A top 3 deposit market share is the primary indicator of **outsized growth potential**
- **30 - 50% increase** in deposits per branch as a top 3 bank vs. being the top 4-6
- Able to more **efficiently leverage marketing spend**
- Expect to achieve **more favorable deposit pricing** power with a larger market share

Source: 2017 FDIC deposit data, excluding all deposit balances above $500mm at any branch (excluded deposits are assumed to include a significant level of commercial deposits or are headquarter branches for direct banks).

Pursuing organic growth opportunities

Organic growth initiatives to improve profitability:

- **Commercial**: Middle Market geographic expansion
- Sales force augmentation in **Wealth & Asset Management**, **Treasury Management**, and **Capital Markets**
- **Retail**: Branch network optimization

Retail network optimization: strategic rationale

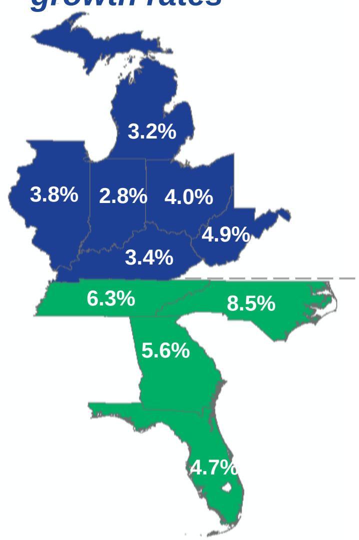
- Reallocate resources to higher growth markets while maintaining top market share in the Midwest
- Continue market leading positive momentum in household growth by leveraging new analytical capabilities
- Support brick & mortar reallocation with smart financial solutions and an integrated digital customer experience to drive strong customer service and relationship growth

Key aspects of network optimization

- Execution over a 36 month period
- In existing footprint only; no geographic expansion
- Reposition 100 - 125 branches from the Midwest to the Southeast
- Branch square footage 40 – 50% smaller than legacy network with a significantly shorter payback period

More favorable retail network metrics in growth states

Fifth Third deposit growth rates[1]



	FITB consumer deposit growth rate	*Projected Population Growth[2]*	*Moody's Market Vitality[3]*
States with a net branch decrease	3.6%	1.4%	90%
States with a net branch increase	5.7%	6.0%	120%

States with a net branch decrease
States with a net branch increase

[1]2012-2017 CAGR; Source: FDIC Branch deposit data, capped to approximate consumer deposits; [2]5-year state average census population growth projections; Projected population growth [3]Source: Moody's Market Vitality scores. State numbers are weighted average of CBSA number, weighted by Fifth Third 2017 FDIC branch deposits

Strategic priorities for the company

1 Implement remaining NorthStar initiatives and achieve standalone financial targets

2 Successfully integrate MB Financial and realize expected financial benefits

3 Continue to position company to pursue profitable organic growth opportunities

Focused on top quartile through-the-cycle performance to create long term shareholder value

Regulation G reconciliation

Fifth Third Bancorp and Subsidiaries

Regulation G Non-GAAP Reconciliation $ and shares in millions (unaudited)		1H18	Three Months Ended June 2018	Three Months Ended March 2018
Net income attributable to Bancorp (U.S. GAAP) (a)		$1,290	$586	$704
Net income available to common shareholders (U.S. GAAP) (b)		$1,252	$563	$689
Add:	Intangible amortization, net of tax	2	1	1
Tangible net income available to common shareholders		$1,254	$564	$690
Tangible net income available to common shareholders (annualized)		**$2,529**	**$2,262**	**$2,798**
Total Bancorp shareholders' equity (U.S. GAAP)		$16,232	$16,232	$16,184
Less:	Preferred stock	(1,331)	(1,331)	(1,331)
	Goodwill	(2,462)	(2,462)	(2,462)
	Intangible assets	(30)	(30)	(30)
Tangible common equity, including unrealized gains / losses (c)		**$12,409**	**$12,409**	**$12,361**
Non core adjustments (pre-tax items)				
	Vantiv/ Worldpay step-up gain	$ (414)	$ -	$ (414)
	Litigation reserve charges	8	-	8
	Branch network assessment charge	38	30	8
	Valuation of Visa total return swap	49	10	39
	Gain from GreenSky IPO	(16)	(16)	-
	Securities (gains) losses, net	16	5	11
	Contribution for Fifth Third Foundation	10	10	-
	Gain on sale of Vantiv/Worldpay shares	(205)	(205)	-
	Compensation expense primarily related to staffing review	19	19	-
Non core adjustments - after-tax[1] (d)		**$ (391)**	**$ (116)**	**$ (275)**
Adjusted net income attributable to Bancorp (a + d)		**$ 899**	**$ 470**	**$ 429**
Adjusted net income attributable to Bancorp (annualized) (e)		**$ 1,813**	**$ 1,885**	**$ 1,740**
Adjusted net income available to common shareholders (b + d)		**$ 861**	**$ 447**	**$ 414**
Adjusted net income available to common shareholders (annualized) (f)		**$ 1,736**	**$ 1,792**	**$ 1,679**

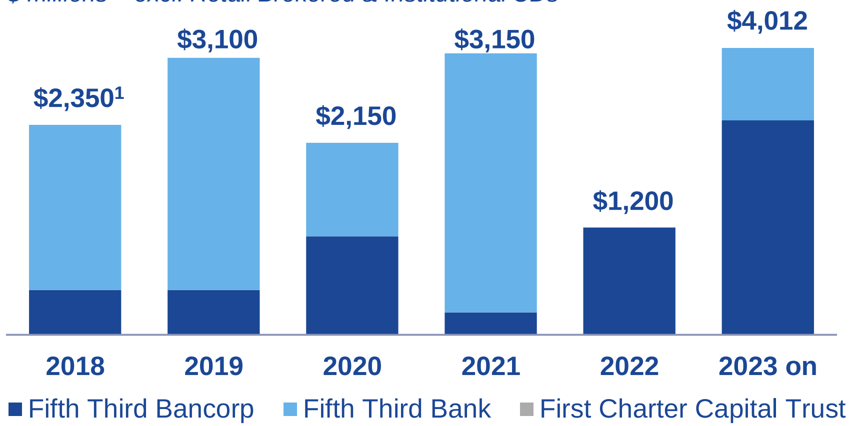
	1H18	Three Months Ended June 2018	Three Months Ended March 2018
Net interest income (U.S. GAAP)	$2,016	$1,020	$996
FTE Adjustment	7	4	3
Taxable equivalent net interest income	**$2,023**	**$1,024**	**$999**
Taxable equivalent net interest income (annualized)	**$4,080**	**$4,107**	**$4,052**
Adjusted taxable equivalent net interest income (g)	**$2,023**	**$1,024**	**$999**
Adjusted taxable equivalent net interest income (annualized)	**$4,080**	**$4,107**	**$4,052**
Noninterest income (U.S. GAAP)	**$1,652**	**$743**	**$909**
Valuation of Visa total return swap	49	10	39
GreenSky IPO gain	(16)	(16)	-
Securities (gains) losses, net	16	5	11
Branch network impairment charge	38	30	8
Vantiv/ Worldpay step-up gain	(414)	-	(414)
Gain on sale of Vantiv/Worldpay shares	(205)	(205)	-
Adjusted noninterest income (h)	**$1,120**	**$567**	**$553**
Noninterest expense (U.S. GAAP)	**$2,083**	**$1,037**	**$1,046**
Contribution for Fifth Third Foundation	(10)	(10)	-
Compensation expense primarily related to staffing review	(19)	(19)	-
Litigation reserve increase	(8)	-	(8)
Adjusted noninterest expense	**$2,046**	**$1,008**	**$1,038**
Impairment on affordable housing investments	(95)	(47)	(48)
Adjusted noninterest expense ex LIH expense (i)	**$1,951**	**$961**	**$990**
Average assets (j)	$141,547	$141,529	$141,565
Metrics:			
Adjusted return on tangible common equity (f) / (c)	**14.0%**	**14.4%**	**13.6%**
Adjusted return on assets (e) / (j)	**1.3%**	**1.3%**	**1.2%**
Adjusted efficiency ratio ex LIH expense (i) / [(g) + (h)]	**62%**	**60%**	**64%**

[1] *Assumes a 21% tax rate*

Strong liquidity profile

Unsecured debt maturities

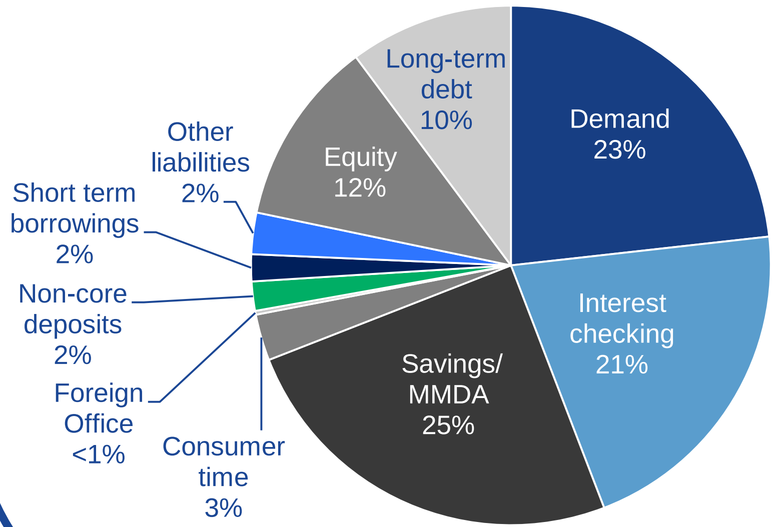
$ millions – excl. Retail Brokered & Institutional CDs



[1]$600MM of senior bank notes matured in 1Q18; $500MM of Holding Company debt matured in 2Q18; $1.25BN of senior bank notes were redeemed in 3Q18

Heavily core funded

As of 06/30/2018



Holding company:

- Modified LCR of 116% as of 2Q18
- Holding Company cash as of June 30, 2018: $3.2B
- Cash currently sufficient to satisfy all fixed obligations in a stressed environment for ~24 months (debt maturities, common and preferred dividends, interest, and other expenses) without accessing capital markets, relying on dividends from subsidiaries or any other actions
- The Holding Company issued $250MM of three-year senior notes in 2Q18
- $500MM Holding Company long-term debt matured in 2Q18

Bank entity:

- The Bank issued $1.55BN of senior bank notes in 3Q18. The issuance was across three tranches: $500MM three-year fixed, $300MM three-year floating, and $750MM seven-year fixed
- Available and contingent borrowing capacity (2Q18):
  - FHLB ~$9.8B available, ~11.1B total
  - Federal Reserve ~$32.6B

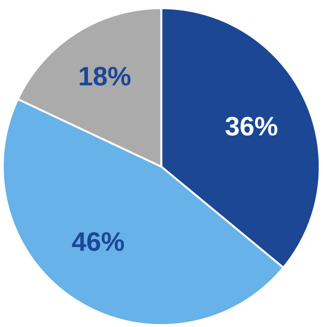
2018 funding plans

- In 2018, Fifth Third expects to issue sufficient long-term debt to maintain its current ratings under the Moody's LGF methodology

Balance sheet positioning – 2Q18

Investment portfolio

- 57% allocation to bullet/ locked-out cash flow securities
- Yield: 3.20%
- Effective duration of 5.2[5]
- Net unrealized pre-tax loss: $628MM
- 99% AFS

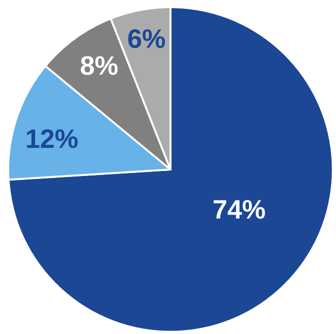


Level 1	100% Fix | 0% Float
Level 2A	100% Fix | 0% Float
Non-HQLA/ Other	77% Fix | 23% Float

Commercial loans[1,2,3]

$13.1BN fix | $42.8BN float [1,2,3]

- 1ML based: 64%[6]
- 3ML based: 7%[6]
- Prime based: 4%[6]
- Weighted avg. life: 1.69 years

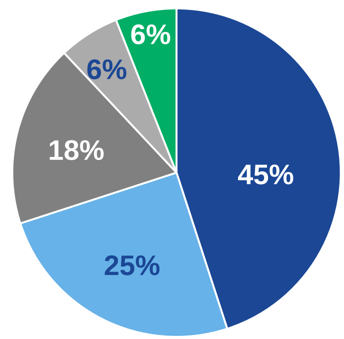


C&I	20% Fix | 80% Float
Coml. mortgage	23% Fix | 77% Float
Coml. construction	1% Fix | 99% Float
Coml. lease	100% Fix | 0% Float

Consumer loans[1]

$25.9BN fix | $10.2BN float [1]

- 1ML based: 2%[7]
- 12ML based: 2%[7]
- Prime based: 22%[7]
- Weighted avg. life: 3.41 years
  - Auto: 1.46 years

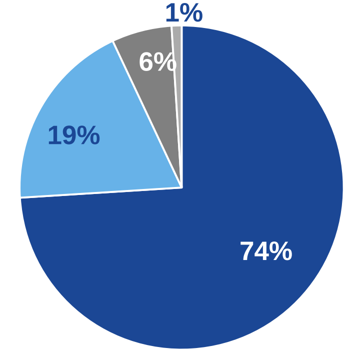


Resi mtg.& construction	91% Fix | 9% Float
Auto	99% Fix | 1% Float
Home equity	8% Fix | 92% Float
Credit card	28% Fix | 72% Float
Other	56% Fix | 44% Float

Long-term debt[4]

$9.4BN fix | $4.9BN float [4]

- 1ML based: 0%[8]
- 3ML based: 30%[8]
- Weighted avg. life: 4.02 years



Senior debt	67% Fix | 33% Float
Sub debt	74% Fix | 26% Float
Auto securiz. proceeds	94% Fix | 6% Float
Other	66% Fix | 34% Float

Total interest earning assets ~$128BN; $70 fix | $58 float

Data as of 6/30/18; [1]Includes HFS Loans & Leases; [2]Fifth Third had $4.15BN 1ML receive-fix swaps outstanding against C&I loans, which are being included in fixed; [3]Fifth Third has $2BN 1ML forward starting received-fix swaps outstanding against C&I loans effective after 6/1/2019, which are excluded from this analysis; [4]Fifth Third had $3.21BN 3ML receive-fix swaps outstanding against long-term debt, which are being included in floating, long-term debt with swaps outstanding reflected at fair value; [5]Effective duration of the taxable available for sale portfolio; [6]As a percent of total commercial; [7]As a percent of total consumer; [8]As a percent of total long-term debt

Interest rate risk management – 2Q18

Estimated NII sensitivity profile and ALCO policy limits

Change in interest rates (bps)	% Change in NII (FTE) 12 months	% Change in NII (FTE) 13 to 24 months	ALCO policy limit 12 months	ALCO policy limit 13 to 24 months
+200 Ramp over 12 months	**1.24%**	**5.19%**	**(4.00%)**	**(6.00%)**
+100 Ramp over 12 months	**0.74%**	**2.92%**	**NA**	**NA**
-100 Ramp over 12 months	**(3.75%)**	**(9.11%)**	**(8.00%)**	**(12.00%)**

Estimated NII sensitivity with deposit beta changes

Change in interest rates (bps)	Betas 25% higher 12 months	Betas 25% higher 13 to 24 months	Betas 25% lower 12 months	Betas 25% lower 13 to 24 months
+200 Ramp over 12 months	**(1.66%)**	**(0.25%)**	**4.14%**	**10.63%**
+100 Ramp over 12 months	**(0.71%)**	**0.22%**	**2.18%**	**5.61%**

Estimated NII sensitivity with demand deposit balance changes

Change in Interest Rates (bps)	% Change in NII (FTE)			
	$1BN balance decline		$1BN balance increase	
	12 months	13 to 24 months	12 months	13 to 24 months
+200 Ramp over 12 Months	**1.00%**	**4.73%**	**1.48%**	**5.65%**
+100 Ramp over 12 Months	**0.62%**	**2.69%**	**0.86%**	**3.15%**
-100 Ramp over 12 Months	**(3.87%)**	**(9.34%)**	**(3.64%)**	**(8.88%)**

NII benefits from asset rate reset in rising rate environment:

- 58% of total loans are floating rate considering impacts of interest rate swaps (77% of total commercial and 28% of total consumer)
- Investment portfolio effective duration of 5.2[1]
- Short-term borrowings represent approximately 12% of total wholesale funding, or 2% of total funding
- Approximately $10 billion in non-core funding matures beyond one year

Interest rate sensitivity tables are based on conservative deposit assumptions:

- 70% beta on all interest-bearing deposit and sweep balances (~50% betas experience in 2004 – 2006 Fed tightening cycle)[2]
- No modeled re-pricing lag on deposits
- Modeled non-interest bearing commercial DDA runoff of approximately $1.0 billion (about 4%) for each 100 bps increase in rates over 2 years
- DDA runoff rolls into an interest-bearing product with a 100% beta

[1] Effective duration of the taxable available for sale portfolio; [2] Re-pricing percentage or "beta" is the estimated change in yield over 12 months as a result of a shock or ramp 100 bps parallel shift in the yield curve

Note: data as of 6/30/18; actual results may vary from these simulated results due to differences between forecasted and actual balance sheet composition, timing, magnitude, and frequency of interest rate changes, as well as other changes in market conditions and management strategies.