

MB FINANCIAL INC /MD

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Fifth Third Bancorp 4Q18 Earnings Presentation January 22, 2019 Refer to earnings release dated January 22, 2019 for further information. Filed by Fifth Third Bancorp pursuant to Rule 425 under the Securities Act of 1933 and deemed filed pursuant to Rule 14a-12 under the Securities Exchange Act of 1934 Subject Company: MB Financial, Inc. SEC File No.: 001-36599 Filer's SEC File No.: 001-33653 Date: January 22, 2019

website at investor.mbfinc.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.

Strategic priorities for the company 1 3 Achieve financial targets under Project NorthStar Invest to drive organic growth and profitability 2 Successfully integrate MB Financial and realize synergies Focused on generating positive operating leverage in all environments 4 Accelerate our digital transformation

Generated strong loan & core deposit growth NIM expansion exceeded prior guidance Generated record commercial originations & corporate banking revenue Disciplined expense management Remain on-track to achieve NorthStar targets^{1,2} Adjusted ROTCE up ~440 bps Adjusted ROA up ~30 bps Adjusted efficiency ratio down ~310 bps 4Q18 highlights Reported² 1All comparisons are YoY; 2Reported ROTCE, NIM, and efficiency ratio are Non-GAAP measures: see reconciliation on pages 21-22 of this presentation and the use of non-GAAP measures on pages 26-28 of the earnings release; 3For adjusted EPS: see reconciliation on page 5 of this presentation and page 2 of the earnings release, for other Non-GAAP measures: see reconciliation on pages 21 and 22 of this presentation and use of non-GAAP measures on pages 26-28 of the earnings release; 4Commercial criticized assets as a percentage of total commercial loans excluding HFS Adjusted³ EPS ROA Efficiency ratio ROTCE \$0.64 \$0.69 1.34% NCO ratio: 0.35% NPA ratio: 0.41% Criticized asset ratio⁴: 3.34% 15.4% NIM 3.29% 3.29% 1.25% 14.3% 56.8% 58.8% ROE 12.7% 11.8% Change in policy retrospectively applied to financial results; See page 23 of this presentation for summary reconciliation Adopted new accounting policy related to LIH; no meaningful impact to 4Q18 EPS

4Q18 in review 4Q18 reported EPS of \$0.64 included a negative \$0.05 impact from the following items: \$27MM pre-tax (~\$21MM after-tax²) merger-related expenses \$21MM pre-tax (~\$17MM after-tax²) securities loss related to our ownership stake in GreenSky \$7MM pre-tax (~\$6MM after-tax²) benefit related to the valuation of the Visa total return swap 4Q18 adjusted EPS of \$0.693 ¹Non-GAAP measure: see reconciliation on pages 21 and 22 of this presentation and use of non-GAAP measures on pages 26-28 of the earnings release; ²Assumes a 21% tax rate; ³Average diluted common shares outstanding (thousands); 662,966

Commercial Balance sheet Securities1 and short-term investments Loan & lease balances Core deposit balances
 Securities1 Short-term investments Commercial Consumer Total IB core deposit rate 1Available-for-sale debt and
 other securities at amortized cost; previous disclosures included available-for-sale equity securities which are now
 disclosed separately in the financial results See forward looking statements on page 2 Consumer Total loan yield
 Taxable securities yield Total average balance; \$ billions Commercial loans & leases: 1Q19: up ~1% from 4Q18
 FY19: up ~5% from FY18 Consumer loans: 1Q19: stable from 4Q18 FY19: up ~1% from FY18 Current outlook
 (Fifth Third standalone) (average balances, incl. HFS) Loan & lease balances exclude HFS \$34.9 \$104.1 \$31.3 \$32.6
 \$33.4 \$32.8 \$34.0

Net interest income¹ 4Q18 vs. 4Q17 Current outlook (Fifth Third standalone; assumes no 2019 rate hikes) 4Q18 vs. 3Q18 NII up \$95 million, or 10%, vs. adjusted 4Q17 NIM up 19 bps vs. adjusted 4Q17 Primary performance drivers: Higher short-term market rates Growth in interest-earning assets NII up \$38 million, or 4% NIM up 6 bps Primary performance drivers: Loan growth Higher short-term market rates 1Net interest income (NII), adjusted NII, and net interest margin (NIM) are on a fully-taxable equivalent basis; non-GAAP measure: see reconciliation on pages 21 and 22 of this presentation and use of non-GAAP measures on pages 26-28 of the earnings release; 23.10% represents the adjusted NIM; Reported 4Q17 NIM of 3.02% was impacted by a \$27 million remeasurement related to the tax treatment of certain leases. See forward-looking statements on page 2 1Q19: NII down 1.5 - 2% from 4Q18 FY19: NII up ~3% from FY 2018; NIM up 2 - 3 bps from FY 2018 Total net interest income; \$ millions \$990 2

Noninterest income 4Q18 vs. 4Q17 Current outlook (Fifth Third standalone) 4Q18 vs. 3Q18 Adjusted noninterest income¹ up \$13 million, or 2% Performance drivers: Record corporate banking revenue (driven by syndication revenue & record M&A advisory fees) Increased card and processing revenue Partially offset by lower private equity income and lower Worldpay equity method earnings from lowered ownership interest Adjusted noninterest income¹ up \$14 million, or 2% Performance drivers: Record corporate banking revenue (driven by syndication revenue & record M&A advisory fees) Worldpay TRA revenue Partially offset by lower private equity investment income
¹Non-GAAP measure: see reconciliation on pages 21 and 22 of this presentation and use of non-GAAP measures on pages 26-28 of the earnings release See forward-looking statements on page 2 Total noninterest income; \$ millions
1Q19: Stable from adjusted 1Q18 (of \$553 million) FY19: up ~2% from adjusted FY18 (of \$2.306 billion)
Noninterest income Adjusted noninterest income, ex. securities gains/losses

Noninterest expense 4Q18 vs. 4Q17 4Q18 vs. 3Q18 Adjusted noninterest expense¹ up \$5 million, or 1% Performance drivers: Increased compensation-related expense Continued technology investments Partially offset by the elimination of the FDIC surcharge Adjusted noninterest expense¹ down \$20 million, or 2% Performance drivers: Elimination of the FDIC surcharge Lower other noninterest expense Partially offset by higher incentive-based compensation payments and technology investments ¹Non-GAAP measure: see reconciliation on pages 21 and 22 of this presentation and use of non-GAAP measures on pages 26-28 of the earnings release See forward-looking statements on page 2 1Q19: Up 1.5 - 2% from adjusted 1Q18 (of \$992 million) FY19: Up ~1% from adjusted 2018 (of \$3.865 billion) Total noninterest expense; \$ millions Current 1Q19 outlook (Fifth Third standalone; excluding acquisition-related expenses)

Credit quality overview 1Excludes HFS loans; 2Commercial criticized assets as a percentage of total commercial loans excluding HFS See forward-looking statements on page 2 Net charge-offs of 0.35%, up 2 bps compared to the year-ago quarter; up 5 bps compared to the prior quarter Commercial net charge-offs flat compared to the prior quarter Consumer net charge-offs up 11 bps compared to the prior quarter NPA ratio of 0.41%, down 12 bps compared to the year-ago quarter; down 7 bps compared to the prior quarter Nonperforming assets at an 18 year low Criticized asset ratio down 160 bps compared to the year-ago quarter; down 11 bps compared to the prior quarter Criticized asset ratio remains at the lowest level in ~20 years Nonperforming assets1 Net charge-offs Criticized assets2 \$ millions \$ millions Provision reflective of loan growth Current 1Q19 outlook (Fifth Third standalone)

Strong capital and liquidity position 1Current period regulatory capital ratio is estimated Common Equity Tier 1 ratio (Basel III)1 Modified LCR CET1 ratio of 10.2%, down 37 bps compared to the year-ago quarter and down 43 bps compared to the prior quarter Current period CET1 ratio negatively impacted ~11 bps due to change in accounting policy related to LIHTC Continue to expect migration towards 9 - 9.5% CET1 ratio Executed \$400MM in share repurchases (14.9MM shares) Received non-objected to re-submitted CCAR 2018 capital plan Authorized to execute additional \$900MM in repurchases and raise dividend to \$0.24 by 2Q19

Current outlook Loans & leases Noninterest expense Effective tax rate Noninterest income NII (FTE)1 NIM (FTE)1
 Credit items 1Non-GAAP measure: see forward-looking statements on page 2 of this presentation regarding
 forward-looking non-GAAP measures and use of non-GAAP measures on pages 26-28 of the earnings release. Note:
 Previous and current outlook excludes potential, but currently unforecasted, items, such as any potential Worldpay
 gains or losses, future capital actions, or changes in regulatory accounting guidance (average balances, incl. HFS)
 1Q19: down 1.5 - 2% from 4Q18 (with no 2019 rate hikes) FY19: up ~3% from FY 2018 (with no 2019 rate hikes)
 FY19: up 2 - 3 bps from FY 2018 (with no 2019 rate hikes) FY19: 21 - 22% (reflects impact of new accounting
 policy) Provision primarily reflective of loan growth Outlook as of January 22, 2019; please see cautionary statement
 on page 2 regarding forward-looking statements 1Q19: Commercial up ~1%; Consumer stable from 4Q18 FY19: total
 loans & leases up 3 - 3.5% from FY18 1Q19: up 1.5 - 2% from adjusted 1Q18 (of \$992 million) FY19: up ~1% from
 adjusted FY18 (of \$3.865 billion) 1Q19: stable from adjusted 1Q18 (of \$553 million) FY19: up ~2% from adjusted
 FY18 (of \$2.306 billion) Standalone Fifth Third Outlook Expect to close in 1Q19 Expect to realize previously
 announced expense and revenue synergies 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 Expense synergies exclude core deposit
 intangible expense (currently assumed to be \$25 - \$30 million in year 1) MB Outlook

Strategic priorities for the company Focused on top quartile through-the-cycle performance to create long term shareholder value 1 3 2 4 Achieve financial targets under Project NorthStar Successfully integrate MB Financial and realize synergies Invest to drive organic growth and profitability Accelerate our digital transformation

Appendix

Efficiency ratio trend1 Pre-provision net revenue1 4Q18 vs. 4Q17 4Q18 vs. 3Q18 Adjusted PPNR up 14%, driven by: Increased NII driven primarily from earning asset growth and higher short-term rates Partially offset by 1% increase in expenses Adjusted PPNR up 9%, driven by: Increased NII driven primarily from loan growth and higher short-term rates Lower expenses (including impact of FDIC surcharge, partially offset by elevated incentive based payments and technology investments) 1PPNR, Adjusted PPNR, efficiency ratio and adjusted efficiency ratio are non-GAAP measures: see reconciliation on pages 21 and 22 of this presentation and use of non-GAAP measures on pages 26-28 of the earnings release See forward-looking statements on page 2 Pre-provision net revenue; \$ millions 63.3% 52.4% 55.5% 60.2% 58.8% 59.9% 64.4% 59.9% 59.3% 56.8% 4Q17 1Q18 2Q18 3Q18 4Q18 Reported efficiency ratio Adjusted efficiency ratio

Strong liquidity profile \$ millions – excl. Retail Brokered & Institutional CDs Unsecured debt maturities Heavily core funded Holding company: Modified LCR of 128% Holding Company cash as of December 31, 2018: \$3.1B Cash currently sufficient to satisfy all fixed obligations in a stressed environment for ~21 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 did not issue any long-term debt in 4Q18 Bank entity: The Bank did not issue any long-term debt in 4Q18 Available and contingent borrowing capacity (4Q18): FHLB ~\$10.9B available, ~10.9B total Federal Reserve ~\$34.3B 2019 funding plans In 2019, Fifth Third expects to issue sufficient long-term debt to maintain its current ratings under the Moody's LGF methodology As of 12/31/2018 \$3,962

Balance sheet positioning Investment portfolio \$13.6B fixed | \$45.3B variable 1,2,3 Commercial loans1,2,3 Consumer loans1 Long-term debt4 \$26.2B fixed | \$10.0B variable 1 \$9.8B fixed | \$4.6B variable 4 57% allocation to bullet/locked-out cash flow securities Yield: 3.27% Effective duration of 5.05 Net unrealized pre-tax loss: \$298MM 99% AFS 1ML based: 65%6 3ML based: 6%6 Prime based: 4%6 Weighted avg. life: 1.5 years 1ML based: 2%7 12ML based: 2%7 Prime based: 22%7 Weighted avg. life: 3.4 years Auto: 1.5 years Data as of 12/31/18; 1Includes HFS Loans & Leases; 2Fifth Third had \$5.0B of variable loans classified as fixed given the 1ML receive-fix swaps outstanding against C&I loans; 3Excludes forward starting swaps & floors; 4Fifth Third had \$2.21B 3ML receive-fix swaps and \$1.25B 1ML receive-fix swaps outstanding against long-term debt, which are being included in floating, long-term debt with swaps outstanding reflected at fair value; 5Effective duration of the taxable available for sale portfolio; 6As a percent of total commercial; 7As a percent of total consumer; 8As a percent of total long-term debt 1ML based: 9%8 3ML based: 23%8 Weighted avg. life: 4.0 years Level 1 100% Fix | 0% Float Level 2A 100% Fix | 0% Float Non-HQLA/ Other 80% Fix | 20% Float C&I 21% Fix | 79% Float Coml. mortgage 19% Fix | 81% Float Coml. lease 100% Fix | 0% Float Resi mtg.& construction 91% Fix | 9% Float Auto 100% Fix | 0% Float Home equity 10% Fix | 90% Float Senior debt 65% Fix | 35% Float Sub debt 74% Fix | 26% Float Auto securiz. proceeds 97% Fix | 3% Float Coml. construction 1% Fix | 99% Float Credit card 24% Fix | 76% Float Other 61% Fix | 39% Float Other 60% Fix | 40% Float Total interest earning assets ~\$132B; \$71B fixed | \$61B variable

Interest rate risk management Estimated NII sensitivity profile and ALCO policy limits Estimated NII sensitivity with deposit beta changes Estimated NII sensitivity with demand deposit balance changes 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 12/31/18; 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. Interest rate sensitivity tables are based on conservative deposit assumptions (up rate scenarios): 70% beta on all IB deposit and sweep balances No modeled re-pricing lag on deposits Utilizes forecasted balance sheet with incremental DDA runoff assumed NII is near asset/liability neutral over the next 12 months in the up rate scenarios with betas assumed at 70% and no re-pricing lag: As of 12/31/18, 69% of loans were floating rate net of existing swaps (77% of commercial; 28% of total consumer) 4Q18 activity included terminating \$3.15 billion out of the money hedges maturing in 2019 and adding: \$4 billion in spot-starting swaps, \$1 billion in forward-starting swaps, and \$3 billion in forward-starting floors to add protection against lower interest rates in the coming years Short-term borrowings represent approximately 13% of total wholesale funding, or 2% of total funding Approximately \$11 billion in non-core funding matures beyond one year

4Q17 1Q18 2Q18 3Q18 4Q18 373 \$ 306 \$ 322 \$ 305 \$ 278 \$ Transfers to nonaccrual status 53 100 72 58 24
 Transfers to accrual status (27) - - (\$3) - Transfers to held for sale - (\$24) (\$1) - (\$3) Transfers to held for sale and
 sold (1) - - - - Loan paydowns/payoffs (59) (45) (43) (47) (40) Transfers to OREO - (\$2) - - Charge-offs (36) (35) (54)
 (36) (34) Draws/other extensions of credit 3 22 9 1 4 306 \$ 322 \$ 305 \$ 278 \$ 228 \$ Beginning NPL amount Ending
 Commercial NPL NPL rollforward1 1 Loan balances exclude nonaccrual loans HFS Commercial \$ millions Consumer
 \$ millions Total NPL \$ millions (1)

Balance and credit loss trends¹ Commercial & industrial Residential mortgage Commercial mortgage Commercial construction Home equity Automobile Average Portfolio Balance NCOs as a % of average portfolio loans ¹All balances are in billions

Regulation G non-GAAP reconciliation See pages 26-28 of the earnings release for a discussion on the use of non-GAAP financial measures

1 Pre-tax items: for 4Q18, 3Q18, 2Q18, and 1Q18 assume a 21% tax rate, for 4Q17 assume a 35% tax rate

Fifth Third Bancorp and Subsidiaries Regulation G Non-GAAP Reconciliation \$ and shares in millions

	December	September	June	March	December (unaudited)	2018	2018	2018	2018	2017
Net income attributable to Bancorp (U.S. GAAP) (a)	\$455	\$436	\$602	\$701	\$527					
Net income attributable to Bancorp (U.S. GAAP) (annualized) (b)	\$1,805	\$1,730	\$2,415	\$2,843	\$2,091					
Net income available to common shareholders (U.S. GAAP) (c)	\$432	\$421	\$579	\$686	\$504					
Add: Intangible amortization, net of tax	1	1	1	1	1					
Tangible net income available to common shareholders (annualized) (d)	\$1,718	\$1,674	\$2,326	\$2,786	\$2,000					
Net income available to common shareholders (annualized) (e)	\$1,714	\$1,670	\$2,322	\$2,782	\$2,000					
Average Bancorp shareholders' equity (U.S. GAAP) (f)	\$15,794	\$15,994								
Average preferred stock (g)	(1,331)	(1,331)	(1,331)	(1,331)	(1,331)					
Average goodwill (2,468) (2,462) (2,462) (2,455) (2,437)										
Average intangible assets and other servicing rights (32) (29) (30) (27) (25)										
Average tangible common equity (h)	\$11,963	\$12,172	\$12,124	\$12,333	\$12,535					
Adjustments (pre-tax items) Vantiv/Worldpay step-up gain - - - (414) - Litigation reserve charges - - - 8 - Branch network assessment charge - - 30 8 - Valuation of Visa total return swap (7) 17 10 39 11 Gain from GreenSky IPO - - (16) - - GreenSky securities losses 21 8 5 - - Merger-related expenses 27 - - - - Contribution for Fifth Third Foundation - - 10 - 15 One-time employee bonus - - - - 15 Leveraged lease remeasurement - - - - 27 Gain on sale of Vantiv/Worldpay shares - - (205) - - Compensation expense primarily related to staffing review - - 19 - - Adjustments - after-tax 1 (i) \$32 \$20 (\$116) (\$284) \$44										
Adjustments - tax-related Income tax reduction from a remeasurement of the deferred tax liability - - - - (220) Tax expense related to gain on sale of Vantiv shares - - - - 20 Adjustments - tax-related (j) - - - - (\$200)										
Adjusted net income attributable to Bancorp [(a) + (i) + (j)]	\$487	\$456	\$486	\$417	\$371					
Adjusted net income attributable to Bancorp (annualized) (k)	\$1,932	\$1,809	\$1,949	\$1,693	\$1,472					
Adjusted net income available to common shareholders [(c) + (i) + (j)]	\$464	\$441	\$463	\$402	\$348					
Adjusted net income available to common shareholders (annualized) (l)	\$1,841	\$1,750	\$1,857	\$1,632	\$1,381					
Average assets (m)	\$144,185	\$141,654	\$141,420	\$141,450	\$140,943					
Metrics: Return on assets (b) / (m)	1.25%	1.22%	1.71%	2.01%	1.48%					
Adjusted return on assets (k) / (m)	1.34%	1.28%	1.38%	1.20%	1.04%					
Return on average common equity (e) / [(f) + (g)]	11.8%	11.4%	15.9%	18.8%	13.3%					
Adjusted return on average common equity (l) / [(f) + (g)]	12.7%	11.9%	12.7%	11.0%	9.2%					
Return on average tangible common equity (d) / (h)	14.3%	13.8%	19.2%	22.6%	16.0%					
Adjusted return on average tangible common equity (l) / (h)	15.4%	14.4%	15.3%	13.2%	11.0%					

For the Three Months Ended

Regulation G non-GAAP reconciliation See pages 26-28 of the earnings release for a discussion on the use of non-GAAP financial measures Fifth Third Bancorp and Subsidiaries Regulation G Non-GAAP Reconciliation \$ and shares in millions December September June March December (unaudited) 2018 2018 2018 2018 2017 Average interest-earning assets (n) \$131,072 \$128,799 \$128,167 \$127,546 \$126,621 Net interest income (U.S. GAAP) \$1,081 \$1,043 \$1,020 \$996 \$956 Add: FTE Adjustment 4 4 4 3 7 Net interest income (FTE) (o) \$1,085 \$1,047 \$1,024 \$999 \$963 Net interest income (FTE) (annualized) (p) \$4,305 \$4,154 \$4,107 \$4,052 \$3,821 Net interest income (FTE) \$1,085 \$1,047 \$1,024 \$999 \$963 Leveraged lease remeasurement - - - - 27 Adjusted net interest income (FTE) (q) \$1,085 \$1,047 \$1,024 \$999 \$990 Adjusted net interest income (FTE) (annualized) (r) \$4,305 \$4,154 \$4,107 \$4,052 \$3,928 Noninterest income (U.S. GAAP) (s) \$575 \$563 \$743 \$909 \$577 Valuation of Visa total return swap (7) 17 10 39 11 GreenSky IPO gain - - (16) - - GreenSky securities losses 21 8 5 - - Branch network impairment charge - - 30 8 - Vantiv/ Worldpay step-up gain - - - (414) - Gain on sale of Vantiv/Worldpay shares - - (205) - - Adjusted noninterest income (t) \$589 \$588 \$567 \$542 \$588 Securities (gains)/losses 11 (2) - 11 (1) Adjusted noninterest income, excluding securities (gains)/losses (x) \$600 \$586 \$567 \$553 \$587 Noninterest expense (U.S. GAAP) (u) \$977 \$970 \$982 \$1,000 \$975 Contribution for Fifth Third Foundation - - (10) - (15) One-time employee bonus - - - - (15) Compensation expense primarily related to staffing review - - (19) - - Merger-related expense (27) - - - - Litigation reserve increase - - - (8) - Adjusted noninterest expense (v) \$950 \$970 \$953 \$992 \$945 Metrics: Pre-provision net revenue [(o) + (s) - (u)] 683 640 785 908 565 Adjusted pre-provision net revenue [(q) + (t) - (v)] 724 665 638 549 633 Net interest margin (FTE) (p) / (n) 3.29% 3.23% 3.21% 3.18% 3.02% Adjusted net interest margin (FTE) (r) / (n) 3.29% 3.23% 3.21% 3.18% 3.10% Efficiency ratio (FTE) (u) / [(o) + (s)] 58.9% 60.2% 55.6% 52.4% 63.3% Adjusted efficiency ratio (v) / [(q) + (t)] 56.8% 59.3% 59.9% 64.4% 59.9% For the Three Months Ended

Reconciliation of impact of accounting change