

# Fifth Third Bancorp

## Senior Executive Management



### **Howard Hammond**

#### **Executive Vice President**

#### **Head of Consumer Banking**

#### **Fifth Third Bancorp**

Howard Hammond serves as executive vice president and head of Consumer Banking. He leads more than 8,000 employees and oversees more than 1,150 financial centers and approximately 2,500 ATMs across the Bank's footprint. Howard is responsible for the division's performance, objectives, products, operations and strategies. He also oversees the consumer customer experience team. He and his workforce provide products and services to provide smart financial solutions, and improving customers' lives and communities.

Howard previously was head of Retail Banking and Brokerage Distribution and, before that, managing director of Fifth Third Securities. In 15 years at Fifth Third, he has overseen an increase in assets under management by the investment business from \$500 million to over \$8.5 billion in the firm's managed money business. In addition, he has launched a successful insurance business at Fifth Third that includes life, disability and long-term care insurance. He also was responsible for running Retirement Corporation of America.

Howard has more than 32 years of experience in the financial services industry. Before coming to Fifth Third Securities, Howard worked for 18 years with Citigroup, where he rose from management associate to being responsible for the largest revenue-producing territory in the Citibank channel.

#### **Education**

Howard earned his bachelor's degree from the State University of New York at Albany and earned an MBA in finance from Wagner College in New York City.

#### **Professional and Civic**

Howard lives in Cincinnati with his wife and their three children.

