

Fifth Third Bancorp

Senior Executive Management



Richard Stein

**Executive Vice President
Chief Credit Officer
Fifth Third Bancorp**

Richard Stein serves as executive vice president and chief credit officer for Fifth Third Bancorp. He is responsible for all enterprise-wide credit functions. He returned to the role in 2018, applying skills and expertise he developed leading the Commercial Bank and joined the Enterprise committee in 2020.

As head of Commercial Bank, Richard was responsible for strategy and execution across the commercial line of business client coverage, capital markets and credit product teams. He assumed that role after serving as Wholesale Banking director, leading the international and national commercial sales teams. Before that, Richard was senior vice president, serving his first tenure as chief credit officer. His duties included oversight of Fifth Third's governance, strategy, policies, problem asset resolution; as well as management of the appetite for credit risk.

Prior to joining Fifth Third, Richard spent 16 years at Bank of America in a variety of credit management positions. He served as managing director in Global Loan Products, accountable for corporate loan strategy, capital management, and client and portfolio returns. He also served as corporate debt product delivery executive, accountable for credit solutions and portfolio management across the energy, power, commodities, leveraged finance and sports sectors.

Richard spent three years in London, England, as the team leader and portfolio manager for the European Insurance, Money Managers and Energy & Power portfolios. Before moving to London, he was a portfolio manager in natural resources.

Education

Richard earned a bachelor's degree in business administration from Texas A&M University.

Professional and Civic

Richard is a board member in the Commercial Banking Program, Mays Business School, at Texas A&M University.



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