

OTS Regions



Regional Overview

The Office of Thrift Supervision has a nationwide presence with five regional offices in Jersey City, Atlanta, Chicago, Dallas and San Francisco, as well as field offices within each region.

The regions have ongoing contact with each OTS-regulated thrift and thrift holding company. OTS regional leaders and examiners represent the front lines of the agency in monitoring the thrift industry, fostering supervisory relationships and maintaining open communications.

The OTS examiners who conduct regular exams of each institution report to the regions. In all, about three-quarters of the agency's workforce reports to the regional offices.

Each region has felt the impact of the economic crisis in a different way — from the effect along the East Coast on Wall Street's investment banks and Florida's housing market to the impact on the West Coast on large home mortgage lenders, and from thrifts in the manufacturing states around the Great Lakes to community banks in rural areas across the Great Plains.

The sections that follow contain brief profiles of the regions, list key contacts in the regions and describe how each region has been *Supervising Through the Economic Crisis* ■



Northeast Region



Southeast Region

The OTS began an initiative in 2005 under Director Reich to build the agency's workforce by hiring new employees, including significant numbers of entry-level examiners, as a sizable segment of the existing OTS workforce moved toward retirement. These photos show the OTS "class of 2008."



Central Region

Photo includes Central Region Director Thomas Barnes (center) and two experienced examiners (right) responsible for new examiner training.



Midwest Region



West Region