



Comptroller of the Currency
Administrator of National Banks

US Department of the Treasury

Biographies

Mike Carhill, Ph.D. Director for Risk Analysis

Since September 2003, Mike Carhill has served as Director of the Risk Analysis Division (RAD) in the Office of the Comptroller of the Currency (OCC). Prior to this position, from 1995 to 2003, he served as Deputy Director.

Mr. Carhill joined the OCC as a Financial Economist in the Department of Economic and Policy Analysis in 1991. RAD employs quantitative experts who specialize in one or another of about 12 lines of business to advise bank examiners, bankers, and policymakers on the state of the art in risk-management information systems.

Before joining the OCC, Mr. Carhill was a staff economist with the Federal Home Loan Bank of Atlanta, engaged in researching the role that interest-rate risk plays in thrift profitability. While there, he also served as a consultant on risk-management issues.

Mr. Carhill received a doctorate in monetary theory in May 1988 from Washington University.

