



## **Kathryn E. Dick** **Deputy Comptroller for Credit and Market Risk**

Kathryn Dick is the deputy comptroller for Credit and Market Risk at the Office of the Comptroller of the Currency (OCC).

Ms. Dick serves as the Comptroller's principal advisor on systemic risks facing the national banking system and chairs the OCC's National Risk Committee, which coordinates the agency's risk identification practices.

The OCC formed the Credit and Market Risk department in February 2006, to facilitate the agency's ability to develop comprehensive policy with respect to financial markets products and services. Ms. Dick is responsible for leading OCC specialists in policy development and implementation for credit and market risks, as well as evaluation of emerging issues and market trends. Areas of expertise that are supervised by Ms. Dick include commercial credit, portfolio risk management, retail credit, asset management, mortgage banking, securitization, trading, derivatives, interest rate risk, and liquidity.

Prior to her current position, Ms. Dick served most recently in OCC leadership positions in capital markets policy areas. Ms. Dick was responsible for developing bank regulatory and supervisory policies and examiner guidance for counterparty credit risk, trading, interest rate risk, liquidity, securitization, derivatives, and dealer activities.

From 1996 - 1999, Ms. Dick served as the head of the OCC's London office. In her capacity there, Ms. Dick was responsible for supporting the supervision of U.S. national bank branches throughout Europe. She was also the OCC's representative on Basel and Joint Forum sponsored initiatives addressing hedge funds and derivatives.

Ms. Dick has spent most of her 20-year career at the OCC examining the capital markets activities of national banks. She earned a master's in business administration from the Carlson School of Management, University of Minnesota in 1983, and a bachelor's of arts from the University of Minnesota in 1981. Ms. Dick received the Chartered Financial Analyst (CFA) designation in 1992.

