



Comptroller of the Currency
Administrator of National Banks

US Department of the Treasury

Biographies

Souphala Chomsisengphet Senior Financial Economist

Souphala Chomsisengphet is Senior Financial Economist in the Credit Risk Analysis Division of the Office of the Comptroller of the Currency (OCC).

Dr. Chomsisengphet is currently researching loan modification, consumer contract choices, consumer bankruptcy and default behaviors, the impact of financial counseling mandates on mortgage choice and performance, and the effect of anti-predatory lending laws on the mortgage market. In addition to these research projects, her banking supervisory duty involves evaluating statistical methods used by banks to develop and validate credit risk models for underwriting, risk management, and capital allocation.

Prior to joining the OCC in 2004, Dr. Chomsisengphet was an economist at the Federal Housing Finance Agency. She earned a doctorate in economics from the University of Wisconsin-Milwaukee.

Her fields of interest include household finance, real estate finance, banking and financial institutions, and applied microeconomics.

