



Comptroller of the Currency
Administrator of National Banks

US Department of the Treasury

Biographies

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Xinlei Zhao is a Senior Financial Economist in the Credit Risk Analysis Division of the Office of the Comptroller of the Currency (OCC).

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Before joining the OCC, Dr. Zhao was an associate professor of finance at the Kent State University. She holds a doctorate in finance from the University of Toronto and an undergraduate degree from the Zhejiang University in China.

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