

**Mark Levonian**  
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Mark Levonian is Senior Deputy Comptroller for Economics at the Office of the Comptroller of the Currency (OCC).

Mr. Levonian joined the OCC in 2004 as Deputy Comptroller for Modeling and Analysis. Mr. Levonian was Vice President in Banking Supervision and Regulation at the Federal Reserve Bank of San Francisco from 1997 to 2004, and a research officer and senior economist in the economic research department of the Federal Reserve Bank of San Francisco from 1990 to 1997. He was the managing officer of the Banking Studies Department at the Federal Reserve Bank of New York from 1987 to 1990. In 1992, Mr. Levonian worked as senior economist at the Reserve Bank of Australia, where he conducted research and supported development of a framework for assessing capital for market risk at Australian banks. He has provided technical advice to the central banks of Russia and Belarus in the areas of early identification of problem banks and regulation of market risk, and has consulted for both the International Monetary Fund and the World Bank. He also has taught courses in capital markets and financial institutions at the University of California's Haas School of Business in Berkeley.

Mr. Levonian's professional research has resulted in publications and presentations in various areas including deposit-insurance pricing, risk modeling, residential mortgages, market discipline in banking, capital allocation techniques, agricultural lending, banking in transition economies, and resolution of problem banks. Most recently, he has been a frequent speaker on risk quantification, model validation, and the Basel II capital framework at industry conferences.

Mr. Levonian has a Ph.D. in economics from the Massachusetts Institute of Technology, and a bachelor's degree in economics from the University of California at Berkeley.

