

**Mike Carhill**  
**Director for the Enterprise Risk Analysis Division**

Mike Carhill is the Director of the Enterprise Risk Analysis Division of the Office of the Comptroller of the Currency (OCC). The Division employs quantitative modeling experts who advise bank examiners, bankers, and policy makers on best and standard practice in risk-management-information and asset-pricing systems.

Dr. Carhill joined the OCC as a Financial Economist in the Department of Economic and Policy Analysis in 1991.

Before joining the OCC, Dr. Carhill was a staff economist with the Federal Home Loan Bank of Atlanta. While at the bank, he researched the role that interest-rate risk plays in thrift profitability and served as a consultant on risk-management issues.

Dr. Carhill received a doctorate in monetary theory from Washington University.

