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#### OCC Announces New Senior Appointments

WASHINGTON, DC -- Comptroller of the Currency Eugene A. Ludwig today appointed Matthew Roberts as Senior Deputy Comptroller for Public Affairs and Chief of Staff and James Kamihachi as Senior Deputy Comptroller for Economic and Policy Analysis at the Office of the Comptroller of the Currency (OCC). Roberts and Kamihachi will also serve on the OCC's Executive Committee. The appointments take effect on October 7.

Today's appointments follow the resignation of Konrad Alt, effective October 7, who is Senior Deputy Comptroller for Economic Analysis and Public Affairs and Chief of Staff. Today's appointments will divide Mr. Alt's responsibilities into two positions.

"Matt Roberts and Jim Kamihachi are both outstanding individuals with impressive backgrounds, both academic and practical," said Comptroller Ludwig. "They both demonstrate the kind of energy, intellectual vigor and common sense that will help propel the OCC into the next century as an effective and efficient agency," he said.

"Matt has worked on a variety of banking issues, including significant consumer issues, at the OCC and at the Senate Banking Committee. Jim has overseen a variety of important OCC initiatives, including our electronic money efforts," Mr. Ludwig said. "He has brought to the job valuable outside experience from his work at the Office of Management and Budget. In short, both Matt and Jim are dynamic, proven players who will add strength and vision to our management team." Mr. Ludwig added. "I count myself lucky that we can draw on this kind of talent to help lead our organization."

Matt Roberts joined the OCC as Special Counsel in 1993. He became Director for Community and Consumer Law in the OCC Law Department in 1994. He is a graduate of Harvard University and Harvard Law School, where he was an editor of the Harvard Law Review and graduated first in his law school class. Prior to joining the OCC, he served as counsel to the Senate Banking Committee for two years where he specialized in consumer compliance issues. He also served as law clerk to Supreme Court Justice John Paul Stevens and to Judge Ruth Bader Ginsburg when she served on the U.S. Court of Appeals for the District of Columbia.

Jim Kamihachi has been Deputy Comptroller for Economic and Policy Analysis since 1990. Previously, he was at the Office of Management and Budget (OMB) where he served as Senior Advisor to the Administrator of the Office of Information and Regulatory Affairs. He specialized there in corporate takeover activity. He also supervised economists at OMB in the Regulatory Analysis Branch who analyzed regulations submitted to the OMB for approval. He graduated from the Harvard Business School and

Williams College.

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The OCC charters, regulates and examines approximately 2,800 national banks and 70 federal branches and agencies of foreign banks in the U.S., accounting for more than half the nation's banking assets. Its mission is to ensure the safety and soundness of the national banking system.