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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).

Dr. Zhao's current research interests include credit risk modeling, asset pricing, and corporate finance.

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.

Her fields of interest include credit risk modeling, asset pricing, and corporate finance.

