

Souphala Chomsisengphet
Deputy Director of the Credit Risk Analysis Division

Souphala Chomsisengphet is the Deputy Director of the Credit Risk Analysis Division of the Office of the Comptroller of the Currency (OCC).

Dr. Chomsisengphet's research interests are in the area of household finance, real estate finance, banking and financial institutions, and applied microeconomics. More specifically, she has published and presented her research on mortgage loss mitigation practices, mortgage modification programs, predatory lending in the subprime mortgage market, consumer credit contract choices, credit card or mortgage defaults, consumer bankruptcy and default behaviors, and the impact of financial counseling mandates on mortgage choice and performance. In addition to these research projects, her primary banking supervisory duties involve leading, developing, and managing the evaluation of statistical methods used by banks to develop and validate credit risk models for underwriting, risk management, and capital allocation under the Basel II A-IRB Framework.

Prior to joining the OCC in 2004, Dr. Chomsisengphet was an Economist at the Federal Housing Finance Agency (FHFA). She earned a doctorate in Economics from the University of Wisconsin-Milwaukee.

