

## **Linda S. Cunningham** **Chief Risk Officer**

Linda S. Cunningham is the Chief Risk Officer (CRO) at the Office of the Comptroller of the Currency (OCC).

In this role, Ms. Cunningham leads the agency's Office of Enterprise Risk Management and the agency's Enterprise Risk Committee. Under her direction, the Office of Enterprise Risk Management drives an agency-wide view of risks and evaluates adherence to the agency's risk appetite statement. The Enterprise Risk Committee includes the Comptroller of the Currency and the Executive Committee members. The Committee discusses risks facing the agency and ensures that key decisions and actions consider the OCC's enterprise risk profile and appetite and are appropriate to mitigate those risks.

Ms. Cunningham also participates in OCC Executive Committee, the National Risk Committee, and other significant meetings to promote a broader view of enterprise risks. She reports directly to the Comptroller of the Currency and assumed these duties in August 2015.

Ms. Cunningham is a Senior National Bank Examiner with significant experience and proven leadership. She joined the OCC in 1983. During her career, she has served as Examiner-in-Charge of some of the largest and most complex financial institutions in the world and participated on key OCC initiatives, including the agency's 2013 International Peer Review of its large and midsize bank supervision.

Prior to joining Large Bank Supervision in 1997, Ms. Cunningham held a variety of examination and management positions in Midsize and Community Bank Supervision in Tennessee, Florida, and Pennsylvania. In addition to her contribution to the agency supervising banks, she has served as an instructor for numerous courses offered by the OCC to promote examiner skills in credit and capital markets and sponsored the agency's Large Bank Operational Risk Management Networking Group and the Asset Management Networking Group to promote professionalism and information sharing in those areas.

Ms. Cunningham received her bachelor of science degree from West Virginia State College.

