

Anne Kerttula
Director of Economic and Banking Condition

Anne Kerttula serves as the Director of Economic and Banking Condition in the Economics Department at the Office of the Comptroller of Currency (OCC).

In this role, Ms. Kerttula oversees a team of economists responsible for analyzing conditions in the economy and their impact on the banking sector.

Ms. Kerttula joined the OCC after more than 20 years as a consultant. During her time in the private sector, her work covered a broad range of issues relating to quantitative measures and models of compliance and credit risk, including fair lending analytics, stress-testing, model validation and governance, loan loss reserving, and implementation of the current expected credit loss accounting standard.

Ms. Kerttula holds a Ph.D. in economics from the University of Pennsylvania and a master's degree in economics from the Helsinki School of Economics, in Helsinki, Finland.

