

**Stephen Lybarger**  
**Senior Deputy Comptroller for Chartering, Organization and  
Structure and acting Senior Deputy Comptroller for  
Community Banks**

Stephen Lybarger is the Senior Deputy Comptroller for Chartering, Organization and Structure (CO&S) and acting Senior Deputy Comptroller for Community Banks at the Office of the Comptroller of the Currency (OCC).

In his role as Senior Deputy Comptroller for CO&S, Mr. Lybarger oversees the agency's licensing function with staff in Washington, D.C. and regional offices. He is responsible for managing the OCC's licensing process for national banks, federal savings associations, payment stablecoin issuers, and proposals for growth and structure changes to support a safe and sound national banking system, and for coordinating with the Chief Counsel's Office and the agency's supervision units in connection with such proposals. Mr. Lybarger serves on the OCC's Executive Committee and reports to the Comptroller of the Currency.

As acting Senior Deputy Comptroller for Community Banks, Mr. Lybarger oversees the supervision of national banks and federal savings associations with up to \$30 billion in assets.

Previously, Mr. Lybarger served as Deputy Comptroller for Licensing, assuming that role in 2010. He joined the OCC in 1984 as a community bank examiner and earned his commission as a National Bank Examiner in 1988. He joined the licensing department in 1989.

Mr. Lybarger earned a bachelor's degree in business economics from Colorado State University.

