

Joel Denkert
Deputy Comptroller for Midsize and Trust Bank Supervision

Joel Denkert is Deputy Comptroller for Midsize and Trust Bank Supervision at the Comptroller of the Currency (OCC).

Mr. Denkert's Midsize Bank Supervision portfolio includes a group of banks and thrifts with assets ranging from \$15 billion to \$100 billion national trust banks, as well as several nationally chartered institutions whose activities are limited to credit card lending. He assumed the Deputy Comptroller position in January 2021 and reports to the Senior Deputy Comptroller for Midsize and Community Bank Supervision.

Mr. Denkert joined the OCC in 1990 and has 31 years of bank supervision experience across institutions of various size and complexity. Prior to the Deputy Comptroller role, Mr. Denkert served as the Large Bank Supervision Examiner-In-Charge (EIC) for BMO Harris Bank N.A., located in Chicago. Mr. Denkert held previous leadership roles in Midsize Bank Supervision as EIC, Assistant Deputy Comptroller, and Associate Deputy Comptroller. Early in his career, he specialized in commercial credit work in community, midsize, and large banks.

Mr. Denkert became a commissioned National Bank Examiner in 1994 and achieved the Federal Thrift Regulator certification in 2013. In 1989, he graduated from the University of Nebraska-Lincoln with Bachelor of Science degrees in finance and economics.

