



Comptroller of the Currency
Administrator of National Banks

US Department of the Treasury

Biographies

**Mike Carhill, Ph.D.
Director,
Risk Analysis Division**

Mike Carhill was appointed in September 2003 director of the Risk Analysis Division (RAD) at the Office of the Comptroller of the Currency (OCC), where he served a deputy director since 1995.

Mr. Carhill joined the OCC as a financial economist in the Department of Economic and Policy Analysis in 1991. RAD employs quantitative experts who specialize in one or another of about one-dozen lines of business to advise bank examiners, bankers, and policy makers on the state of the art in risk-management-information systems.

Before joining the OCC, Mr. Carhill was a staff economist with the Federal Home Loan Bank of Atlanta, engaged in researching the role that interest-rate risk plays in thrift profitability and as a consultant on risk-management issues.

He received a doctorate in monetary theory in May 1988 from Washington University.

