

**Min Qi**  
**Director of the Credit Risk Analysis Division**

Min Qi is the Director of the Credit Risk Analysis Division (RAD) at the Office of the Comptroller of the Currency (OCC).

In this role, Dr. Qi oversees financial economists and quantitative modeling experts in the division who advise bankers, policy makers, and OCC senior management on quantitative modeling and analysis issues in consumer and commercial credit risk modeling, Basel regulatory capital, and model risk management. She was appointed to this position in 2015.

Prior to this position, Dr. Qi served as Deputy Director of Credit RAD since 2009 and worked as Senior Financial Economist in Credit RAD from 2004 to 2009. Prior to joining the OCC, she was an associate professor of economics at Kent State University.

Dr. Qi's research and publications cover a wide range of topics on quantitative modeling and analysis in economics and finance. Her recent research focuses on consumer and commercial credit risk models. She serves as a credit-risk modeling expert participating in exams at national banks, reviewing models used in credit risk management, Basel risk-based capital, and stress testing. Dr. Qi has provided quantitative support for domestic and international guidance and policy development.

She received her Ph.D in economics from the Ohio State University, and a bachelor and master's degree from Tsinghua University.

