

Dr. Souphala Chomsisengphet
Director for Retail Credit Risk Analysis

Dr. Souphala Chomsisengphet is the Director of the Retail Credit Risk Analysis Division within the Economics Department at the Office of the Comptroller of the Currency (OCC).

In this role, Dr. Chomsisengphet leads a staff of financial economists and quantitative analysts who support direct bank supervision in evaluating models used to identify credit risks for retail portfolios, as well as support policy work or other indirect supervisory activities through empirical research and analysis on emerging retail credit risks. She also serves as advisor on a broad range of issues related to model risk management and on banking policy initiatives.

Dr. Chomsisengphet's research interests are primarily in household finance, real estate finance, banking and financial institutions, and applied microeconomics. Many of her research focused on consumer mistakes on contract choice, frictions in mortgage modification, adverse selection in credit card markets, consumer bankruptcy/default behaviors, financial counseling, and the impact of public policy (e.g., HAMP, HARP, CARD ACT, financial counseling mandates, state anti-predatory lending laws) on financial intermediations and household financial decision making.

Prior to this role, Dr. Chomsisengphet served in other positions within the Economics Department, including Acting Director and Lead Expert Economist in the Enterprise Risk Analysis Division, as well as Deputy Director and Lead Expert Economist in the Credit Risk Analysis Division. She was also an Economist at the Federal Housing Finance Agency (formerly Office of Federal Housing Enterprise Oversight) prior to joining the OCC.

She holds a Ph.D. in Economics from the University of Wisconsin-Milwaukee.