Section Three
OCC Leadership

Thomas J. Curry
Comptroller of the Currency

Thomas J. Curry was sworn in as the 30th Comptroller of the Currency on April 9, 2012. The Comptroller of the Currency is the administrator of the federal banking system and chief officer of the OCC. The OCC supervises nearly 1,700 national banks and federal savings associations, including 49 federal branches and agencies of foreign banks in the United States. These institutions comprise about 71 percent of total U.S. banking assets.

The Comptroller also is a Director of the FDIC and NeighborWorks America. On April 1, 2013, he was named Chairman of the FFIEC for a two-year term. He is the 21st FFIEC Chairman; his appointment marks the fifth time the OCC has led the council.

Before becoming Comptroller of the Currency, Mr. Curry served as a Director of the FDIC from January 2004 to 2012 and as Chairman of the NeighborWorks America Board of Directors. Comptroller Curry served five Massachusetts governors as the Commonwealth’s Commissioner of Banks from 1990 to 1991 and from 1995 to 2003. He was Acting Commissioner from February 1994 to June 1995. He previously served as First Deputy Commissioner and Assistant General Counsel in the Massachusetts Division of Banks.

Comptroller Curry entered state government in 1982 as an attorney with the Massachusetts Office of the Secretary of State. He was Chairman of the Conference of State Bank Supervisors from 2000 to 2001 and served two terms on the State Liaison Committee of the FFIEC, including a term as the committee chairman.

He is a summa cum laude graduate of Manhattan College, where he was elected to Phi Beta Kappa. He received his law degree from the New England School of Law.
Chief of Staff’s Office

Paul M. Nash, Senior Deputy Comptroller and Chief of Staff, oversees the external affairs and communications functions of the OCC, including Congressional Liaison, Banking Relations, Press Relations, Internal Communications, Minority Affairs, Disclosure Services, and Publishing and Design Services. He also directs the daily operations of the Comptroller’s support staff. Mr. Nash joined the OCC in this role in May 2012.

Before joining the OCC, Mr. Nash was the Deputy to the Chairman for External Affairs at the FDIC from 2009 to 2012. He served as Executive Director and Counsel at Verizon Wireless in Washington, D.C., from 2001 to 2009. Before joining Verizon Wireless, Mr. Nash was a legislative assistant to Senator Tim Johnson (D-S.D.) from 1997 to 2001. He also worked for the Congressional Research Service and practiced law in Washington, D.C., and New Orleans, La.

Mr. Nash received a bachelor of arts degree in international relations and history from the University of Pennsylvania and a law degree from Georgetown University.

Chief Counsel’s Office

Amy Friend, Senior Deputy Comptroller and Chief Counsel, supervises the agency’s legal activities, including legal advisory services to banks and examiners, enforcement and compliance activities, litigation, legislative initiatives, and regulation of securities and corporate practices of national banks and federal savings associations. Ms. Friend also oversees the agency’s licensing and community affairs functions. She assumed these duties in February 2013.

Before taking on her current role at the OCC, Ms. Friend was Managing Director at Promontory Financial Group. From 2008 to 2010, she served as Chief Counsel to the U.S. Senate Committee on Banking, Housing, and Urban Affairs. She previously worked at the OCC from 1998 to 2008 as Assistant Chief Counsel, after holding several key legal positions in the private sector and the legislative branch.

Ms. Friend is a graduate of the Georgetown University Law Center and the University of Pennsylvania.

Chief National Bank Examiner’s Office

As Senior Deputy Comptroller for Bank Supervision Policy and Chief National Bank Examiner, Jennifer C. Kelly directs the formulation of policies and procedures for the supervision and examination of all OCC-supervised institutions, and she chairs the agency’s Committee on Bank Supervision. She assumed this role in August 2014.

Ms. Kelly previously served as Senior Deputy Comptroller for Midsize and Community Bank Supervision, a position she held from 2008 to 2014. She joined the OCC in 1979 as an Assistant National Bank Examiner and received her commission in 1983. She has a broad supervision background, including extensive experience in problem bank supervision and policy development.

Ms. Kelly earned a bachelor of arts degree in economics from Mount Holyoke College.
Large Bank Supervision

Senior Deputy Comptroller Martin Pfinsgraff is responsible for supervision activities in the largest national banks and federal savings associations, as well as federal branches and agencies. He also oversees operations of the International Banking Supervision group and the OCC’s London Office. He assumed his current OCC position in July 2013.

Mr. Pfinsgraff joined the OCC in 2011 as Deputy Comptroller for Credit and Market Risk. In this role, he managed and directed the agency’s market risk activities, oversaw credit and market risk policy formulation, and served as co-chair of the OCC’s National Risk Committee.

Mr. Pfinsgraff has more than 30 years of experience in finance and risk management in the banking, securities, and insurance industries. He holds a master’s degree in finance from Harvard Business School and has earned the chartered financial analyst designation. He is a graduate of Allegheny College.

Midsize and Community Bank Supervision

As Senior Deputy Comptroller for Midsize and Community Bank Supervision, Toney Bland is responsible for supervising approximately 1,600 national banks and federal savings associations, as well as 2,000 OCC employees. He assumed these duties in August 2014.

Mr. Bland previously served as Deputy Comptroller for the agency’s Northeastern District, where he was responsible for overseeing more than 400 community banks and federal savings associations. Mr. Bland started his OCC career as an Assistant National Bank Examiner in Milwaukee, Wis., in 1981. He was commissioned as a National Bank Examiner in 1986.

Mr. Bland received his bachelor of science degree in business administration and economics from Carroll University.

Economics

As Senior Deputy Comptroller for Economics, David Nebhut oversees the agency’s Economics Department. The department provides support to bank supervision, conducts analysis and research, and delivers regular reports to OCC executives and personnel. Mr. Nebhut assumed this role in November 2013.

From 2011 to 2013, Mr. Nebhut served as Deputy Comptroller for Economic and Policy Analysis. He joined the OCC in 1980 as a financial economist. Before joining the OCC, he taught economics at Northwestern University.

Mr. Nebhut has a bachelor’s degree in economics from Pennsylvania State University and has completed the course work for his doctorate in economics at Northwestern University.

Office of Management

Kathy K. Murphy is Senior Deputy Comptroller for Management and Chief Financial Officer. In this role, Ms. Murphy is responsible for the OCC’s departments of financial management, human capital, continuing education, information technology, security, real estate services, performance improvement, and management services. She took on her current duties in 2014.

From 2009 to 2014, as Deputy Comptroller and Chief Accountant, Ms. Murphy was the OCC’s authoritative source on bank accounting and financial reporting, providing counsel to examiners, the banking industry, and the accounting profession.
She also represented the OCC on the FFIEC’s Reports Task Force and the Accounting Expert Group of the Basel Committee on Bank Supervision.

Ms. Murphy joined the OCC in 2002 after serving in public accounting with two large national accounting firms. She graduated in 1997 from the University of Maryland with bachelor’s degrees in accountancy and finance. She is also a certified public accountant and a member of the American Institute of Certified Public Accountants.

Office of Enterprise Governance and the Ombudsman

Larry L. Hattix is the Senior Deputy Comptroller for Enterprise Governance and the Ombudsman. He oversees the agency’s enterprise governance function, the bank and savings association appeals program, and the OCC’s Customer Assistance Group. He assumed these duties in February 2013.

Mr. Hattix was the OCC Ombudsman from 2008 to 2013, having previously served as Assistant Deputy Comptroller for the Cincinnati, Ohio, field office. He joined the OCC in 1988 as an Assistant National Bank Examiner and obtained his commission as a National Bank Examiner in 1994, with a specialty in consumer and CRA compliance.

Mr. Hattix holds a degree in business administration and finance from Carroll College.

Office of Minority and Women Inclusion

As Executive Director for the Office of Minority and Women Inclusion, Joyce Cofield provides executive direction, sets policies, and oversees all agency matters relating to diversity in management, employment, and business activities. She reports directly to the Comptroller of the Currency. Ms. Cofield assumed her current duties in December 2010.

Since joining the OCC in 2001, Ms. Cofield has served in a variety of leadership roles in human capital, recruitment, and diversity management. Before joining the agency, she served in executive roles in private industry. She holds a bachelor of science degree in biology from Virginia Union University and a master’s degree in industrial microbiology from Boston University.