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Chief Counsel Julie L. Williams Provides Historical Perspective
On Issues Facing the National Banking System

WASHINGTON--Julie L. Williams, First Senior Deputy Comptroller and Chief
Counsel, delivered the attached speech today to the OCC Alumni Association.

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The OCC charters, regulates and examines approximately 2,200 national banks and 52 federal branches of
foreign banks in the U.S., accounting for more than 55 percent of the nation’s banking assets. Its mission
is to ensure a safe and sound and competitive national banking system that supports the citizens,
communities and economy of the United States.