

Louise (Lou Ann) Francis
Director for Commercial Credit Risk Policy

Louise (Lou Ann) Francis is the Director for Commercial Credit Risk Policy at the Office of the Comptroller of the Currency (OCC).

In this role, Ms. Francis advises OCC senior executives on commercial credit markets and policy matters, formulates commercial credit supervisory guidance and examination procedures, and represents the OCC externally on commercial credit risk issues affecting the banking industry. She serves as the Chairperson of the National Commercial Credit Committee, which advises the National Risk Committee on commercial credit risks and trends in the federal banking system.

Ms. Francis has supervised credit portfolios in various large banks and the OCC's London Office, and has been responsible for the administration of the Shared National Credit Program. She has worked in the Office of the Chief Accountant at OCC Headquarters, focusing on credit-related issues.

Ms. Francis is a National Bank Examiner and Certified Public Accountant. She earned a master's degree in business administration from the University of Pittsburgh and a bachelor's degree from Indiana University of Pennsylvania.

