

Steven Jones
Acting Deputy Comptroller for Credit Risk Policy and
Director for Retail Credit Risk Policy

Steven Jones is the Acting Deputy Comptroller for Credit Risk Policy at the Office of the Comptroller of the Currency (OCC). He began serving in this role in May 2020. As the Acting Deputy Comptroller for Credit Risk Policy, Mr. Jones serves as a principal advisor on credit risks facing the federal banking system and oversees the agency's Commercial Credit Risk Policy, Retail Credit Risk Policy, and Real Estate Valuation Policy units.

Mr. Jones is also the Director for Retail Credit Risk Policy. In this role, Mr. Jones manages the team responsible for developing, communicating, and interpreting policies for the OCC's supervision of retail credit lending at financial institutions. He represents the OCC as a retail credit subject matter expert in industry and interagency forums. Mr. Jones serves as a member of the OCC's National Retail Risk Committee, which advises the National Risk Committee on retail lending risks and trends in the federal banking system.

Before being named Director for Retail Credit Risk Policy in May 2016, Mr. Jones spent his career examining the full spectrum of financial institutions, including community banks, midsize banks, and large banks. He previously served as a Lead Retail Expert for the OCC's former Midwestern District headquartered in Kansas City, Mo. Mr. Jones also served as the Examiner-in-Charge for several OCC-supervised banks specializing in credit card lending.

Mr. Jones graduated from East Central Oklahoma State University in 1985 with a bachelor's degree in finance. He earned his National Bank Examiner commission in 1990 and his Federal Thrift Regulator designation in 2013.

