



SARAH FLOWERS
SENIOR VICE PRESIDENT, SENIOR
ASSOCIATE GENERAL COUNSEL

 Sarah.Flowers@BPI.com

Sarah Flowers is Senior Vice President, Senior Associate General Counsel, Regulatory Affairs, for the Bank Policy Institute. Sarah focuses primarily on capital and stress testing, and coordinates BPI's Chief Financial Officers forum. She also covers a range of other prudential regulatory and related issues, including M&A.

Prior to joining BPI, Sarah was Senior Vice President, Associate General Counsel at U.S. Bank, where she helped lead legal engagement on advocacy for the bank's prudential regulatory team. She advised senior leaders at the bank on engagement with the Federal Reserve, OCC and FDIC and worked to develop regulatory strategy. She was a key advisor on U.S. Bank's acquisition of Union Bank. Before joining U.S. Bank, Sarah was an associate at Sullivan & Cromwell, where she worked on capital and liquidity issues and other bank regulatory matters.

Sarah holds law degrees from Harvard Law School (J.D. magna cum laude) and the University of Cambridge, a master's in professional accounting from the University of Texas McCombs School of Business and a bachelor's degree from the University of Oklahoma. She is a member of the bar in New York and Washington, D.C.