

Jay Gallagher

Senior Deputy Comptroller and Chief National Bank Examiner



Jay Gallagher is the Senior Deputy Comptroller and Chief National Bank Examiner (CNBE) at the Office of the Comptroller of the Currency (OCC).

In this role, Mr. Gallagher leads CNBE, which provides support to bank supervision to promote a safe, sound, and fair banking system. CNBE delivers consistent and effective safety and soundness, compliance, and accounting policy and guidance; coordinates interagency programs; fosters responsible innovation; and supports domestic and international policy coordination. CNBE facilitates and manages the identification and analysis of supervisory risks, economic and banking conditions, and industry trends; the development and administration of supervisory data, systems, reports, and analytics; and the production of banking system research and analysis in support of the OCC's mission. Mr. Gallagher also serves as a member of the OCC's Executive Committee.

Prior to this role, Mr. Gallagher served as the Senior Deputy Comptroller for Supervision Risk and Analysis, where he oversaw staff responsible for Systemic Risk Identification and Support, Supervision System and Analytical Support, Economic and Policy Analysis, and Economics and Risk Analysis. He also served as the Chair of the OCC's National Risk Committee, as a member of the Committee on Bank Supervision with other OCC senior executives, and advisor to the Comptroller on supervisory program matters.

Since joining the OCC in 1992, Mr. Gallagher has supervised banks of all sizes and complexity. In Midsize and Community Bank Supervision, he served as an asset management expert and was instrumental in the supervision of complex national trust banks. In Large Bank Supervision (LBS), he has served as team leader for asset management, mortgage, and retail credit and as LBS market risk team lead and lead expert for asset management.

He is cross credentialed as a National Bank Examiner and Federal Thrift Regulator and holds the designation of Senior National Bank Examiner.

Before joining the OCC, Mr. Gallagher served in the U.S. Marine Corps. He holds a bachelor's degree from Bloomsburg University in Pennsylvania.