

Enice Thomas

Deputy Comptroller for Credit Risk Policy and Acting Deputy Comptroller for the Office of Financial Technology

Enice Thomas is the Deputy Comptroller for Credit Risk Policy and the Acting Deputy Comptroller for the Office of Financial Technology at the Office of the Comptroller of the Currency (OCC).

In his role as Deputy Comptroller for Credit Risk Policy, Mr. Thomas 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.

In his role as Acting Deputy Comptroller for the Office of Financial Technology, Mr. Thomas provides oversight for the office responsible for the analysis and evaluation of financial technology innovations, trends, emerging risks, and potential implications for OCC supervision and OCC-supervised banks. He assumed these responsibilities in January 2025.

Mr. Thomas previously served as the Acting Deputy Comptroller for Systemic Risk Identification and Support. Before that, he was the Senior Advisor to the Senior Deputy Comptroller for Midsize and Community Bank Supervision. He also served as the Assistant Deputy Comptroller for the Seattle field office and the Billings, Mont., satellite office.

Mr. Thomas graduated from the University of Arkansas at Little Rock with a bachelor's degree in finance. He earned his National Bank Examiner commission in 2005 and his Federal Thrift Regulator designation in 2013.

