

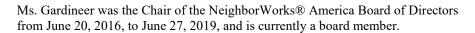
## BIOGRAPHIES

## Grovetta Gardineer Senior Deputy Comptroller for Bank Supervision Policy

Grovetta N. Gardineer is the Senior Deputy Comptroller for Bank Supervision Policy at the Office of the Comptroller of the Currency (OCC).

In this role, Ms. Gardineer directs the formulation of policies and procedures for the supervision and examination of national banks and federal savings associations, chairs the agency's Committee on Bank Supervision, and serves on the OCC's Executive Committee. She oversees the units for policy related to credit risk, market risk, operational risk, and compliance risk, as well as the units responsible for international banking and capital policy, accounting policy, and community affairs. She assumed this role in March 2019.

Previously, Ms. Gardineer served as the Senior Deputy Comptroller for Compliance and Community Affairs since March 2016. In that role, she oversaw agency compliance exams on national banks and federal savings associations and supervised the agency's Community Affairs and Community Reinvestment Act (CRA) programs. She also had responsibilities for policy and examination procedures relating to consumer issues and anti-money laundering and for representing the agency on interagency groups and activities related to compliance, CRA, fair lending, and the Bank Secrecy Act.



Ms. Gardineer previously served as Deputy Comptroller for Compliance Risk at the OCC and oversaw development of policy and examination procedures relating to consumer issues and anti-money laundering. She served as a key advisor to the Committee on Bank Supervision and to the Comptroller on compliance and CRA matters. Ms. Gardineer joined the OCC in 2010.

Before joining the agency, she worked for the Office of Thrift Supervision, where she served as the Managing Director for Corporate and International Activities. Before that, she was the Managing Director for Supervision Policy, where she was responsible for several programs, including capital policy, credit risk, trust operations, accounting policy, and information technology risk assessment. Before joining the Office of Thrift Supervision, Ms. Gardineer spent several years as an attorney with the Federal Deposit Insurance Corporation handling enforcement actions and preparing policies and regulations affecting the financial services industry.

Ms. Gardineer earned her juris doctor degree, cum laude, from North Carolina Central University and her bachelor's degree from Wake Forest University.



