

David Bates
Director for Commercial Credit Risk Policy

David Bates is the Director for Commercial Credit Risk Policy at the Office of the Comptroller of the Currency (OCC).

In this role, Mr. Bates advises OCC senior executives on commercial credit markets and policy matters, formulates commercial credit supervisory guidance and examination procedures, and represents the OCC externally on commercial credit risk issues affecting the banking industry. He serves as the Chairperson of the National Commercial Credit Committee, which advises the National Risk Committee on commercial credit risks and trends in the federal banking system.

Mr. Bates has more than 25 years of bank examining experience with 17 years serving in Large Bank Supervision. Before his current position, he was the Commercial and Enterprise Credit Risk Team Lead at Bank of America. He joined the OCC in the Pittsburgh Field Office and became a commissioned national bank examiner in 2001. In addition to his broad commercial lending experience, Mr. Bates has served as an Associate Deputy Comptroller analyst, a portfolio manager of problem banks, an asset management examiner, a Shared National Credit examiner-in-charge for several large banks and a field office examiner.

Mr. Bates holds a master's degree in business administration and a bachelor's degree in business administration in economics and finance from Baylor University.

