

**Enice Thomas**  
**Deputy Comptroller for Credit Risk Policy**

Enice Thomas is the Deputy Comptroller for Credit Risk Policy at the Office of the Comptroller of the Currency.

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. He assumed this role in December 2020.

Mr. Thomas previously served as the Senior Advisor to the Senior Deputy Comptroller for Midsize and Community Bank Supervision. Before that, he was 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.