

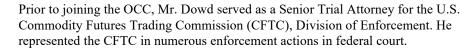
BIOGRAPHIES

Ted Dowd Acting Senior Deputy Comptroller and Chief Counsel

Ted Dowd is the Acting Senior Deputy Comptroller and Chief Counsel at the Office of the Comptroller of the Currency (OCC).

In this capacity, Mr. Dowd oversees the agency's legal and licensing activities, including legal advisory services to bank supervision and policy, enforcement, litigation, agency administrative matters, legislative initiatives, the chartering of new banks, and changes in structure and activities of existing banks. He serves on the OCC's Executive Committee and provides advice and counsel to the Comptroller of the Currency and senior OCC executives. He assumed this role in April 2024.

Mr. Dowd previously served as Deputy Chief Counsel, where he supervised the OCC's Bank Activities division and oversaw the OCC's district counsel offices. Prior to being named Deputy Chief Counsel, Mr. Dowd served as Director of the Securities and Corporate Practices division. In that role, he oversaw the division that provided legal interpretations and advice to OCC policymakers, senior managers, and examiners on banking, securities, derivatives, and corporate governance matters. He had the lead role for the Law Department in Volcker Rule implementation. He also supervised the department's legal work in areas including capital markets, investment securities, financial technology, Dodd-Frank rulemakings, and fiduciary matters. Mr. Dowd also oversaw staff members responsible for legal issues related to national bank and federal savings association securities offerings and related disclosures.



He received his law degree from the Catholic University of America, Columbus School of Law, and is also a graduate of Providence College.

