

**Min Qi**  
**Deputy Director of the Credit Risk Analysis Division**

Min Qi is the Deputy Director of the Credit Risk Analysis Division of the Office of the Comptroller of the Currency (OCC).

Dr. Qi joined the OCC in 2004. Her research and publications cover a wide range of topics on quantitative modeling and analysis in economics and finance. Her current research projects include exposure at default of unsecured credit cards, mortgage default and loss given default, and wholesale default models. She serves as a credit-risk modeling expert participating in exams at national banks, reviewing models used in credit risk management and in Basel II risk-based capital for wholesale and retail credit exposures.

Dr. Qi has provided quantitative support for international and domestic policy development on downturn loss given default, and has been active in the work of the Research Task Force of the Basel Committee to summarize vendor credit risk models.

Prior to joining the OCC, Dr. Qi was an associate professor of economics at Kent State University. She graduated from Tsinghua University and has her doctorate in economics from Ohio State University.

Her fields of interest include credit risk modeling, Basel II regulatory capital, and risk management.

