James Dow, Director of Examinations
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James Dow is a Director of Examinations who manages the Asset & Wealth Management / Operational Risk team of the Department of Supervision and Regulation in the Sixth District of the Federal Reserve System. Mr. Dow has over twenty years of combined experience in the financial services and bank regulatory sectors. In the private sector, Mr. Dow spent ten years working in regulatory compliance for Coutts & Co. (subsidiary of the Royal Bank of Scotland) and UBS AG Wealth Management Americas. Mr. Dow spent another ten years with the Office of the Comptroller of the Currency and Federal Reserve as a commissioned safety and soundness examiner before assuming his current position. Mr. Dow holds a BA in Political Science from the University of Florida and an MBA from Cleveland State University. In his current role, Mr. Dow's team helps the Department evaluate the effectiveness of risk management processes and internal controls at the Sixth District's higher risk and more complex institutions, including disciplines related to enterprise risk management, operational risk management, corporate governance, corporate compliance, and incentive compensation. His team is also responsible for the development, implementation and oversight of the supervisory plans governing Sixth District institutions that are engaged in asset and wealth management activities.