



## Lessons Learned Oral History Project

### Christopher Spoth

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The Yale Program on Financial Stability (YPFS) contacted Chris Spoth by email to request an interview regarding Spoth's time as Senior Deputy Director, Supervision and Consumer Protection, FDIC from 2006 through his retirement from the agency in 2012, following a 32-year career.

As the deputy head of the division, Spoth led examinations, enforcement actions, problem bank remediation and failures, applications, and consumer protection and anti-money laundering efforts. He played a leading role in overseeing bank closures and restructurings of some of the nation's largest banks during the Great Financial Crisis and was on the front lines of fast-moving policy discussions and developments designed to instill confidence and shore up the then-fragile financial system.

Spoth worked directly with the chairman and deputy chairman of the FDIC. His working relationships extended to other FDIC board members, Federal Reserve governors, the Office of the Comptroller of the Currency, senior Treasury officials, and Congress. Prior FDIC positions included regional director - New York; deputy regional director - Atlanta; and assistant director in the international department.

On leaving the FDIC, Spoth served as managing director at Deloitte & Touche LLP, advising financial institutions on regulatory matters before starting his own consultancy, Kirkwood Advisory LLC in 2019. He also serves as an independent director at Barclays US LLC and at GMO-Z.com Trust Co.

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[Full Interview Transcript](#)

[Lesson Learned Summary](#)