



Charles Smith

Chief Risk Officer

Charles A. Smith is Executive Vice President and the Chief Risk Officer of Morgan Stanley. He is also a member of the Firm's Management and Operating Committees.

Mr. Smith joined Morgan Stanley in the Investment Banking Division in 1996. After spending more than a decade in Investment Banking, Mr. Smith went on to hold numerous leadership positions across the Firm, including Head of Institutional Securities Group (ISG) Business Development; Chief Financial Officer of ISG; President of Morgan Stanley Bank, N.A.; and Morgan Stanley Private Bank, N.A. and Head of Firm Strategy and Execution. In these roles, Mr. Smith was involved in many of the Firm's significant strategic events, including the acquisition of Smith Barney and the strategic partnership between MUFG and Morgan Stanley. Mr. Smith received a BBA from Southern Methodist University and an MBA from the Wharton School of the University of Pennsylvania. He serves on the Board of Directors for The Local Initiatives Support Corporation (LISC), one of the country's largest community development organizations