

Commissioner Kristin N. Johnson

Commodity Futures Trading Commission

Commissioner Johnson was sworn in as a CFTC Commissioner on March 30, 2022, after being nominated by President Joseph Biden in September 2021, and unanimously confirmed by the United States Senate. Commissioner Johnson is a nationally recognized expert on financial markets risk management law and policy with specialization in the regulation of complex financial products including the origination, distribution, and secondary market trading, clearing, and settlement of securities and derivatives. She is an internationally recognized expert on financial markets regulation and corporate governance, compliance, and risk management. Her recent work examines the implications of emerging innovative technologies including distributed digital ledger technologies that enable the creation of digital assets and intermediaries and artificial intelligence technologies that target commercial and consumer financial transactions, transfers, and assessments.

In April of 2021, she testified at a hearing before the United States House of Representatives Financial Services Committee Subcommittee on Consumer Protection and Financial Institutions entitled Banking Innovation or Regulatory Evasion? Exploring Trends in Financial Institution Charters. The single-panel hearing discussed policy considerations with respect to banking charters and explored disintermediation in legacy financial markets such as banking and the provision of clearing and custody services. In July of 2019, she testified before the United States House of Representatives Financial Services Committee Task Force on Financial Technology and the Task Force on Artificial Intelligence entitled Examining the Use of Alternative Data exploring the implications of integrating artificial intelligence in financial technology (fintech) platforms.

Prior to joining the Commission, she held endowed professorships at Emory University and Tulane University Law Schools and visiting professorships at prestigious law schools around the nation. She taught courses in the regulation of securities and derivatives markets, financial institutions, including courses on fintech, the development of blockchain technologies and artificial intelligence, as well as corporations and ethical leadership. She is an elected member of the American Law Institute, an American Bar Foundation Fellow, and Chair of the Securities Regulation Section and the Executive Committee of the Business Associations and Financial Institutions and Consumer Financial Services Sections of the Association of American Law Schools.

Prior to entering the academy, Commissioner Johnson served as Vice President and Assistant General Counsel in the Treasury Services Division of one of the largest financial institutions in the world supporting private funds cash management services, a corporate associate at Simpson, Thacher, and Bartlett LLP's New York and London offices where she represented issuers and underwriters in domestic and international debt and equity offerings, lenders and borrowers in banking and credit matters, and private equity firms and publicly-traded companies in mergers and acquisitions. Before attending law school, Commissioner Johnson served as an analyst in the Asset Management Division of a storied financial institution. She clerked for a federal judge who previously served on the United States District Court for the District of New Jersey.

Commissioner Johnson has a B.S. with honors from Georgetown University Edmund Walsh School of Foreign Service and a J.D. from The University of Michigan Law School where she served as a senior editor on the Michigan Law Review and received the Clara Belfield and Henry Bates International Research Fellowship.

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