

**Stacia Kopplin**

Managing Director, Chief Risk Officer

NXT Capital (a subsidiary of ORIX Corporation USA)

INTRODUCTION

Rock Climber. Park Explorer. Problem Solver. When you get to know Stacia Kopplin, NXT Capital's Chief Risk Officer, you understand how she is a natural fit for a career in risk management – she knows how to identify and manage obstacles along the way to achieve successful outcomes.

In our interview, Stacia shared her jump from accounting graduate to risk manager, the value of approachability and opening doors to help others through their career journeys, and her passion for unplugging from it all to explore national parks with her family.

Your education began in accounting and early on you held positions in corporate finance and loan review. How did your career path lead you to risk management and eventually NXT Capital?

While I started out early in my career in an accounting role and handling field exams, I quickly moved over to the business side working for a corporate finance team in middle market lending. Over time, given the combination of my credit experience and audit background, risk management

became a natural fit for me. Working at several financial organizations and through various acquisitions, I took the lead in starting risk functions, including portfolio analytics, compliance, training and governance, which essentially broadened the scope of my risk management role. It was exciting to have the opportunity to build a function from the ground up.

Explain the depth of your role overseeing risk, but also corporate governance, information technology, data governance and the loan servicing team.

My role at NXT Capital over the years has encompassed many areas of risk management. Data and analytics are a big part of managing risk, with information coming from operations and then interfacing with technology. It became a logical fit to have those areas under my management. At the same time, I oversee loan review, operational risk, and governance and am a member of NXT Capital's Credit and Investment Committees. As NXT Capital's shared services are now integrating to a broader ORIX USA shared services platform,



Stacia and her husband, Tom Mitchell, enjoy the Ryder Cup in Wisconsin.

I work closely with the ORIX USA functional managers acting as a liaison and using my knowledge of the NXT Capital business and what's happening here to provide real time updates and guidance on NXT Capital requirements. In addition, data analytics is important to growing our Asset Management business, and I am making sure we have the right information, resources, and controls in place to properly identify and manage risks and efficiently meet and deliver investor requirements.

What motivates you?

I am a competitive person and I also like solving problems. When there's a project or task put in front of me, I am ready to jump in, so in some ways I believe I'm self-motivated. At the same time, I enjoy working with people and tackling things together as a team. I have been fortunate in my career to work with great mentors who challenged and motivated me, and who also showed me the value in motivating others and seeing them grow and succeed.

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As one of several women on NXT Capital's management team, how important is it for you to serve as a role model for other women and what advice do you have for them?

While I am not sure anyone sees themselves as a role model, as I advanced in my career, it became more obvious how vital it was to have an open door and be approachable for employees to seek advice and serve as a sounding board. I do believe women remain underrepresented in financial services, and I am passionate about helping young women in finance find their way and explore all opportunities. As a University of Illinois alumna, I am part of a "Women in Finance" mentoring program, which gives me the opportunity to connect with current students and



The Kopplin-Mitchells take in the sights at Joshua Tree National Park in California.

to speak with, encourage and provide advice to these students. Outside of the office, I have friends with children who have shown an interest in the financial industry, and I am always receptive to talking with them about careers in finance.

What might surprise us about you?

What might surprise everyone is I've done canyoneering and rock climbing, and I love it. My husband, our three kids and I also enjoy visiting national parks. When COVID-19 hit, it slowed us down, but generally our summer vacations included visiting national parks. We have vacationed in the Smoky Mountains, Yellowstone, Grand Tetons, the Redwoods, Crater Lake, Glacier, Acadia, all five national parks in Utah, plus a few national parks in Canada. Even though my children are ages 19, 23 and 26, we still enjoy it. It's one of the few experiences where we can shut down and unplug from technology, and bond as a family.

Is there a volunteer activity or passion project for you outside of the office?

My husband and I are supporters of [RefugeeOne](#), which supports refugee resettlement in the Chicago area. It is impressive to witness the work they have done in the last few years addressing the refugee crises in Afghanistan and the Ukraine. You really appreciate how lucky we are in the U.S. to have access to education and healthcare. For years we would host a student from Afghanistan for a week each summer while they were attending a local conference, and it provided an opportunity for our entire family to meet people from a variety of backgrounds with different life experiences.