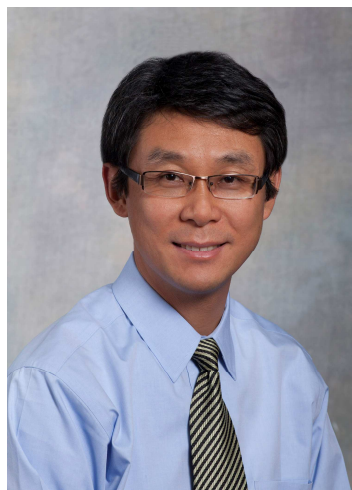


## Han Zhang

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Han Zhang is a director in Corporate Market and Institutional Risk group at Wells Fargo Bank. He leads the Market Risk Analytics team. He is based in Charlotte, NC.

Han Zhang has been with Wells Fargo since 2004. He manages the Market Risk Analytics team design and implementation as well as monitor all major market risk capital models (which includes the General VaR model, the Debt/Equity Specific Risk Model, the Stressed VaR/Specific Risk Model and the Incremental Risk Charge Model), the Counter Party and Credit Risk Model and the Economical Capital Model.

Han Zhang received his PhD from Shanghai Jiao Tong University (China) in Materials Science, he also has three master degrees in Mathematics Finance, Computer Science and Mechanical Engineering.

