



Comptroller of the Currency
Administrator of National Banks

US Department of the Treasury

Biographies

Jenny Zhang **Senior Financial Economist**

Jenny Zhang is a Senior Financial Economist in the Compliance Risk Analysis Division of the Office of the Comptroller of the Currency (OCC).

Dr. Zhang's current research interests include discrimination in mortgage lending and credit risk modeling of loan default.

Before joining the OCC in 2008, Dr. Zhang worked for seven years in banking industry. She earned her doctorate in economics from Iowa State University and her bachelor's and master's degrees in economics from Fudan University in China.

Her fields of interest include regulatory economics, credit risk modeling, and applied econometrics.

