

# ITM GROUP

The First Dragon Foundation™ Ltd.

Founder / Bd. of Advisors & ITM Cultural and Diplomatic Affairs Advisor

## Lan Zhang Montler, M.A., M.B.A.

### CURRICULUM VITAE

<b>Education</b>	<p><b>Doctoral of Business Administration (DBA), Franklin University, Columbus OH</b> (in progress)</p> <p>2001-2003 <b>M.B.A.</b>, Fisher College of Business, <b>The Ohio State University</b>, Columbus, OH</p> <p>1997-2001 <b>M.A.</b>, School of Journalism and Communication, <b>The Ohio State University</b>, Columbus, OH</p> <p>1992-1995 <b>M.A.</b>, American Studies, English Dept., <b>Beijing Foreign Studies University</b>, Beijing China</p> <p>1988-1992 <b>B.A.</b>, English Language and Literature, <b>Central China Normal University</b>, Wuhan, China</p>
<b>Experience</b>	<p>2014 – Present <b>Senior Consultant, Customer Insights and Analytics, Enterprise Analytics Organization (EAO)/ Strategic Partnership Organization (SPO), Nationwide Insurance</b>, Columbus Ohio</p> <ul style="list-style-type: none"><li>• Providing insights to support strategic and marketing initiatives for personal, commercial and financial line products at enterprise level</li><li>• Served as internal consultant to the Strategic Partnership Organization (SPO), extracted data from enterprise and/or third-party data sources and turned it into insights to support business functions in sales, operations and relationship management within SPO</li><li>• Analyzed trends, patterns and relationships, and derived data-driven strategies for acquisition, retention and portfolio management</li><li>• Developed, enhanced and produced the Pro Forma to predict sales, marketing cost and compensation cost for resource allocation and risk management purposes, and conducted closed-loop analysis against the Pro Forma on a regular basis</li><li>• Developed BI reports such as performance scorecards and measurement readouts based on clients' needs in Tableau</li></ul> <p>2012 – 2014 <b>VP, Compliance Manager/Sr. Analysis Manager, Quantitative Research Team, Corporate Legal and Compliance, JP Morgan Chase</b>, Columbus OH</p> <ul style="list-style-type: none"><li>• Implemented statistically sound methodology including, but not limited to, upfront and ongoing analysis of transactional activity patterns and distributions to accomplish the following:</li><li>• Developed expertise in various LOB products, services and clients, familiar with the relevant LOB systems and data sources and where/how to gather data</li><li>• Contributed to the creation of a collaborative program with a consistent approach to defining thresholds across all lines of business for all AML transaction monitoring models and tools. Adhered to a standardized analysis/project methodology to include/capture: business rationale; initiative scoping and analysis; prioritization; requirements gathering; design/build; design/code review; testing and validation; implementation; and continuous improvement</li><li>• Produced advanced dashboard reporting to identify changes in activity levels or peer group performance that would prompt additional tuning</li><li>• Executed, where appropriate, hypothesis testing, various regression analysis techniques, clustering analysis, and tests for activity and behavior variances</li><li>• Used sophisticated quantitative techniques to analyze data distributions.</li><li>• Executed appropriate statistical or mathematical tests to recommend threshold implementation decisions</li><li>• Incorporated feedback from the Threshold Testing Team as part of the ongoing model maintenance processes</li><li>• Assimilated large amounts of data from multiple sources, and create meaningful, clear output.</li><li>• Documented all analysis in an organized, clear manner.</li></ul> <p>2010 - 2012 <b>VP, Risk Manager, Modeling and Analytics, Business Banking Risk Management, JP Morgan Chase</b>, Columbus, OH</p> <ul style="list-style-type: none"><li>• Provided analytical and MIS support related to Business Banking portfolio: scored and graded accounts</li><li>• Basel II economic capital model development, validation, quantification, QC and UAT analysis to predict probability of defaults (PD), exposure at default (EAD) and loss given defaults (LGD), and to estimate Risk Weighed Assets for Business Banking portfolio</li><li>• Extracted, refreshed and enhanced data from the Enterprise Data Warehouse as well as external sources such as Moody's economic data and credit bureaus</li><li>• Processed large scale data with account and customer characteristics that range from balance, credit line amount, utilization, FICOs, losses, delinquencies, defaults, geography, macro-economic variables, deposit relationships, etc., and created summary, panel and cross-sectional attributes for credit risk analytics</li><li>• Worked closely with IT and/or Scoring Implementation Teams in establishing appropriate technical solutions for maintaining historical data needed for modeling and/or updating metadata definitions to support credit risk analytics.</li><li>• Managed and maintained analysis data for credit score development and implementation</li></ul>

2004 - 2010 **VP, Marketing Analysis Manager, Reporting and Information Management, Consumer Lending Marketing, JP Morgan Chase**, Columbus, OH

- Provided in-depth analytical support for the Home Lending Marketing team
- Delivered the Business Intelligence necessary to continuously improve all marketing initiatives including but not limited to: Prospect Acquisitions, Customer Retention, Portfolio Management, Retail Relationships, Customer Cross-sell for all Consumer Lending products, channels, segments, and programs at the account, customer, or households level
- Performed analysis to support cross-sell activities in the retail as well as telephone banking channels
- Managed report development projects: Scope, Data Source, Report Templates, Q&A, UAT, and Production as well as perpetual enhancement to the reporting metrics in support of all lending LOB's
- Conducted regular and ad hoc analysis through mining and manipulating complex data sourced from internal sources such as origination and servicing systems, Marketing RIM repository, FRACS, Info One, Enterprise Data Warehouse and Card Enterprise Data Mart or external sources, and deliver the results and conclusions in a presentable format
- Provided insights to guide business decision making: e.g. Portfolio Trends (Black and Red) for Prime Mortgage, Non-prime Mortgage and Home Equity respectively, Retail Relationship Report, Mortgage Service-to-Sale Waterfall, Home Equity Service-to-Sale Waterfall, Home Loan Direct Cross-sell Report, Banking Center Scorecard, as well as numerous ad hoc reports and analyses

2001 – 2004 **Resource Planning Analyst, Management Information Analysis and Reporting, Human Resources Department, The Ohio State University**, Columbus, OH

- Provided consultative support, analysis and recommendations to key decision makers and organizational committees, with areas of analysis including, but are not limited to, human resources, benchmarking, finance, accounting, staffing, demographics, compensation and benefits
- Analyzed quantitative data from internal and external sources (e.g. University Faculty Salary Surveys, etc.) and conducted in-depth analysis to support resource planning at various levels
- Presented research findings and analysis to internal and external clients and participated in strategic planning process
- Produced and distributed regular publications of management information, conducted research, and prepared correspondence and materials for presentations
- Collected, compiled, and analyzed data for regular and ad hoc requests, and managed cross-functional projects

2000-2001 **Research Associate, Reading Recovery National Data Evaluation Center, The Ohio State University**

- Analyzed data from a national database and conducted research for the Reading Recovery program
- Worked with clients, managed and fulfilled regular and ad hoc special requests

1994-1997 **Assistant to CEO & Professional Translator, Peking University Founder Group Corporation**, Beijing, China

- Participated in all phases of strategic planning, marketing, product development, investor relations, public relations, media relations and communication that involved international business
- Acted as a liaison between company headquarter and overseas subsidiaries, the media, executives, government officials and international communities, representing # 1 high-tech flagship entrepreneur established by Chinese universities
- Provided translation for media content, business and legal documents, promotional and training materials, etc.
- Provided interpretation for business meetings, conferences, meetings with investors and government officials such as former Prime Minister Margaret Thatcher, Li Ruihuan (then Chairman of the 9th National Committee of the Chinese People's Political Consultative Conference (CPPCC))
- Led business delegations to UK, USA, Hong Kong and Sweden
- Member of the leadership team that successfully listed the company stock at Hong Kong Stock Exchange

#### Skills

- Language skills: Chinese (native fluency), English (near-native fluency), proficient in translation and interpretation
- Data driven, results oriented, strong analytical, organizational, project management and communication skills
- Ability to synthesize data from various sources, draw conclusions and turn them into insights for decision making
- Quantitative skills: Predictive Modeling, Hypothesis Testing, Descriptive & Inferential Statistics
- Survey research methodology: questionnaire design, sampling, data collection and analysis
- Technical skills: well-versed in analytical and BI tools: SAS, SPSS, TABLEAU, SQL, TOAD, AQUA DATA STUDIO, MINITAB, Microsoft Suite (EXCEL, ACCESS, POWERPOINT), Business Objects, BOXIWebi, TERADATA SQL ASSISTANT in Oracle, DB2, Teradata environments
- Model development, validation, quantification, QC, UAT and implementation in the financial setting

#### Certificates and Training

- SAS (BASE SAS, Enterprise Miner, Enterprise Guide), SQL, SQL PLUS, TOAD, TABLEAU, Microsoft Suites, BUSINESS OBJECTS, BRIO, ORACLE, DB2, UNIX, MICROSTRATEGY, SPSS
- SAS Courses: Programming Essentials I&II, Macros, PROC SQLs, Introduction to ANOVA, Regression and Logistic Regression, Predictive Modeling Using Logistic Regression, SAS Enterprise Miner, SAS Enterprise Guide.
- Certificate of Interdisciplinary Specialization in Survey Research from Fisher College of Business, OSU

### Freelance/Part-time Experience

1992 – 1995 **College Instructor**, Beijing Foreign Studies University

- Taught undergraduate English courses
- Taught English courses for Adult Continuing Education Bachelor's Degree program

- 1992 – 1995      **Interpreter and Translator**
- Translated books for publishers
  - Interpreted for international conferences and cultural events
  - Interpreted for the Peking University – University of Hawaii cultural exchange program (multiple years)
  - Interpreted for the meetings held by Chinese government officials
    - Customers included Wang Guangying, then serving as Vice Chairman of the Chinese People's Political Consultative Conference (CPPCC) and Vice Chairman of the National People's Congress (NPC), whose sister was the wife of President Liu Shaoqi (once the 3<sup>rd</sup> powerful man next to Chairman Mao and Zhou Enlai)
- 1997 – 2000      **Presidential Fellow, Graduate Teaching Associate**, School of Journalism and Communication  
**Graduate Research Associate**, Chinese Flagship Program, East Asian Studies, *The Ohio State University*
- Taught undergraduate courses on media studies and communication research
  - Conducted research on media influence on consumer attitudes and behavior, and public opinion
  - Worked as program coordinator & communication specialist for the Program Director of the Chinese Flagship Program
- 2005 – 2007      **Interpreter and Translator**, Ohio Department of Development, Ohio Department of Agriculture
- Interpreted for the delegation from Hubei Department of Agriculture during their meetings with the Ohio government officials, and their visits to the Ohio farms and Ohio Farmers Bureau
  - Interpreted for Governor Ted Strickland during his meeting with members of the Hubei delegation
  - Interpreted for other events and meetings with the Chinese counterparts
  - Translated for the programs sponsored by the Departments aimed at promoting business opportunities and development in China
- 2008 – 2012      **Graduate Student Advisor**, Chinese Flagship Program, East Asian Studies, The Ohio State University
- Worked with the graduate student individually 2-3 times a week
  - Provided advice for the student to develop a topic and research aimed at investigating a China-related social, cultural or economic issue for the Master's thesis
  - Reviewed the draft thesis, provided feedback for editing, and prepared the student for oral defense
  - Advised 4 graduate students during my tenure and provided opportunities/recommendation for their internship in China. All of them successfully defended their thesis and graduated from the Program. Some of them went on to take important government positions that involve US-China relations.
- 2010 – 2018      **Lead Translator**, Chinese Division, Access2Interpreter Inc., Columbus Ohio
- Translated numerous materials for government agencies, educational institutions, medical institutions, associations, private and legal entities such as Disability Rights California, OhioHealth, Nationwide Children's Hospital, Columbus City Schools, Columbus State University, etc.
- 2017 – 2019      **Chinese Language Instructor/Volunteer**, Ohio Contemporary Chinese School, Columbus Ohio