DELFOSSE SEBASTIEN

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Current Location	Brussels, Belgium
French	Mother Tongue
English	CEFR C2 (Fluent)
Dutch	CEFR A2 (Basic)

Formal Education

Graduation : June 2016

Stockholm Business School & ICHEC *(Brussels Management School)*
Master in Business Administration with a specialization in Finance
Thesis : « Order Book Trading on the Commodity Derivatives Markets : Profitability Analysis of a Speculative Strategy » *Magna Cum Laude*

Graduation : June 2014

ICHEC *(Brussels Management School)*
Bachelor Degree in Business Administration

Graduation : June 2013

EPHEC *(Brussels 'Hautes Etudes Commerciales')*
Bachelor Degree in Marketing

Professional Background

Actual Position

Credit Specialist (Mortgage)

Field of expertise : Real Estate, Meeting with client needs, Relationship management with banks and account managers, Market monitoring

I am currently working as a credit analyst and intermediary for mortgages. My daily routine consist in meeting client to advice them on how and where to finance their real estate projects (private housing as well as investment).

August 2020 to May 2021

Product Manager - Life and Investment Insurances

Field of expertise : Managing, Negotiation with legal entities and fund managers, Creation of new products, Business plan development, Implementation of risk profile analyses, Life insurances

As part of the development of Belfius (and its subsidiaries) financial activities, my main mission was to manage, develop and follow investment / life insurances.

I have mainly worked on the creation from scratch of a new product range for DVV, namely the « *DVV invest* » which is nothing else than a structured bonds coupled with a life insurance. In this context me and the team had to manage all other stakeholders (risk, compliance, legal, IT, etc…) to respect the different deadlines / budgets and discuss with FSMA to get approval on the product.

On the Belfius side, we all together had to start transforming the offer of the company's investment insurances underlying funds with a view to respect the new SLP (sector limitation policies). The goal being to develop a more sustainable bank.

December 2018 to August 2020

Personal Advisor

Field of expertise : Front office, Portfolio management, Investment advice, Sales, MiFid, Compliance rules in a banking environment, Customer relationship, Banking services, Discretionary PM

As a personal advisor, understanding the clients needs is key. Our responsibility was to offer them the best and most suitable advices in order to develop a tailor-made financial strategy in line with their objectives and risk tolerance. To do so I used many type of solutions such as investment and insurance products, estate planing, taxe optimisation etc…

By participating to regular financial talks, at Deutsche Bank the advisor hold all the cards to ensure a strict follow-up of his clients portfolios. The goal was to always be in line with the group global strategy on one hand and the macro-economic context on the other hand.

Preparing and interpreting financial documents summaries, investment performance reports and income projections for client was part of the daily routine as well as following-up on our partners (asset managers) strategies.

October 2017 to *November* 2018

Performance and Client Reporting Officer

Field of expertise : Back office, Institutional mandates, Measurement, Operational risk management, Data control, Excel

The « *performance measurement & client reporting team* » provides a wide variety of reports to final clients, as well as detailed analyses and different performance measures to Sales teams and Management. As part of the team, I carried out financial and statistical analyses, I collected and validated data on selected investment funds and their benchmark indices, I helped to the implementation of projects designed to create new services and I ensured an ongoing quality control.

Being at this job, I have learned everyday to be as accurate as possible since the operational risk is very high. I also developed top levels organizational skills to meet the tightest of deadlines while paying attention to every details. Finally, being able to meet our institutional clients specific needs and demand also is a big challenge. Accuracy and quality are keys.

June 2016 to September 2017

Derivatives Traders

Field of expertise : Capital & risk management, Derivatives products, Speculation, Financial mathematics, Macroeconomy.

As derivatives traders, we helped the management team in the daily analysis of market and macroeconomic conditions. We were also in charge of evaluating factors such as volatility and liquidity. The final goal of those analysis was for us to determine appropriate timing and size for the trades in order to generate a coherent yield for our client's portfolios. Each trader also had the autonomy to formulate new strategies according to risk parameters and leverage effects authorized by the head of treading (and investors). We were also in charge to negotiate fees with brokers since those can have a huge impact on the performance, given the number of transactions made during the day.

During this period I've learned to make fast-paced strategic decisions while dealing with a high level of stress. I also demonstrated flexibility by managing positions across multiple markets and continually adapting strategies.

Personality

- Stress resistant
- High organizational skills
- Dynamic & Competitive mindset
- Results-driven
- Analytical and critical mind
- Team player with leadership abilities
- Client-centricity