Anis Zeddini

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SUMMARY

Senior Quantitative Risk Consultant with 4 years of experience at Ernst & Young, specialized in the development, validation, and automation of credit and market risk models under IFRS 9 and Basel III/IV. Expert in PD, LGD, EAD, and VaR/ES modeling, stress testing, and model governance for leading African and North American financial institutions. Strong background in econometrics,quantitative finance,stochastic modeling, and data science (Python, R, SAS) .

WORK EXPERIENCE

Assistant Manager – Quantitative Risk — Ernst & Young, Tunisia July 2022 - present

- Designed, validated, and implemented PD and LGD models for major North African and Canadian banks, ensuring full IFRS 9 and Basel III compliance.
- Automated Expected Credit Loss (ECL) computations, reducing manual provisioning and enhancing model transparency.
- Developed Value-at-Risk (VaR) and Expected Shortfall models for market and liquidity risk portfolios; contributed to institutional risk appetite frameworks.
- Conducted model audits and backtesting (PD, LGD, EAD) improving predictive accuracy and model governance.
- Integrated macroeconomic and climate-risk scenarios into credit risk models.

SELECTED PROJECTS

UIB Bank (2025) Designed and validated PD & LGD models across all portfolio segments; aligned default definitions with Basel standards; performed calibration and backtesting.

National Bank of Canada (2024–2025) Designed and validated PD & LGD models across Led Fit-for-Use validation of retail portfolios; integrated Canadian Western Bank data into NBC models.

Canadian Western Bank(2024) Independent review of 4.45Bn real estate portfolio scoring framework; achieved 93% alignment with internal ratings; delivered governance recommendations.

Deposits and Consignments Fund Tunisia (2024) Built VaR and Expected Shortfall models for multi-asset portfolios; conducted stress testing and sensitivity analysis.

Microcred Tunisia (2023) Automated ECL computation; developed forward-looking PD and LGD models for microcredit portfolios.

Bh Bank Tunisia (2022-2023) Developed IFRS 9-compliant credit scoring model; applied WoE and XGBoost for variable selection; estimated Lifetime PD using Markov chains; integrated macroeconomic scenarios.

Tunisie Leasing & Factoring (2022-2023) Modeled LGD for performing and non-performing portfolios, applied Chain Ladder and regression techniques,calibrated models with macroeconomic factors.

EDUCATION

National Engineering School of Tunis (ENIT) 09/2019 - 07/2022
Engineer, Quantitative Finance & Actuarial Science

Preparatory Institute for Engineering Studies el Manar (IPEIEM) 09/2017 - 07/2019
Section of Math and Physics with an Impressive Rank of 142 out of 1356.

SKILLS

Risk & Regulatory Expertise	IFRS 9, Basel III/IV, IRB, ICAAP, Climate Risk
Modeling	PD/LGD/EAD, VaR, Expected Shortfall, IRRBB, ALM, ECL Automation
Analytics & Tools	Python, R, SAS, SQL, VBA, MATLAB, C++, Docker
Quantitative & Data Science	Stochastic Calculus, Econometrics, ML, NLP ,Quantitative finance , Actuarial science
Soft Skills	Project Management, Client Delivery, Technical Reporting
Languages	English – Fluent — French – Fluent — Arabic – Native