



ANIS ZEDDINI

Quantitative Risk Consultant ~ Engineer

SUMMARY

Accomplished Quantitative Risk Consultant with over 2 years of experience, currently at Ernst and Young. Expertise in Quantitative Finance and Actuarial Science with a proven track record in strategic risk management, regulatory compliance (IFRS9/IAS39, Basel III, CRDIV), and optimizing impairment models. Skilled in Python, R, SAS, Alteryx, and VBA, with a strong analytical acumen and a results-driven approach.

EDUCATION

9/2019 - 7/2022	National Engineering School of Tunis (ENIT) Modeling engineer cycle for industry and services (MIndS). Quantitative Finance and Actuarial Science Option	Engineer
9/2017 - 7/2019	Preparatory Institute for Engineering Studies el Manar (ipeiem) Section of Math and Physics with an Impressive Rank of 142 out of 1356.	Engineer

EXPERIENCE

07/2022 - 12/2022	IFRS 9 Modeling at BH Bank <ul style="list-style-type: none">Developed comprehensive IFRS 9 models for assessing lifetime Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD) using internal models.Conducted data preparation and thorough analysis to identify key risk drivers, employing statistical tests, parameter estimation, decision-tree segmentation, and robust controls for model reliability.Utilized various modeling techniques, including multivariate statistical methods, logistic regression, and Monte Carlo simulation.Implemented Reject Inference, Clustering, and Matrix Accuracy & Gini to enhance model accuracy.Executed extrapolation of Lifetime PD using Homogeneous Markov Chain theory and adjusted PD and LGD through macro-economic modeling. <p>Python / R / VBA / Access</p>	Ernst and Young Tunisia
07/2022 - 01/2023	Modeling LGD and Forward Looking at Tunisie Leasing & Factoring <ul style="list-style-type: none">Specialized in modeling Lifetime Loss Given Default (LGD) and applied the chain ladder method for recovery process extrapolation.Developed a Linear Regression model for closed contracts and conducted rigorous statistical tests for model validation.Modeled the Probability of Cure to determine the likelihood of loan recovery.Ensured thorough backtesting and calibration of the LGD model.Examined the connection between risk parameters such as PD, LGD, and macroeconomic indicators through statistical analyses. <p>Python / R / VBA / Access</p>	Ernst and Young Tunisia
02/2023 - 05/2023	Auditing IFRS 9 models for International Banking Union (UIB) <ul style="list-style-type: none">Evaluated modeling techniques for the Probability of Default (PD) parameter and assessed compliance with Basel norms and IFRS 9.Critically reviewed the Loss Given Default (LGD) parameter for adherence to Basel norms and IFRS 9.Examined methodologies used for determining the LGD parameter and verified compliance with Basel norms and IFRS 9.Critically reviewed the Forward Looking Approach, implemented backtesting procedures, and assessed the performance of PD and LGD models.Critically reviewed Expected Credit Loss (ECL) calculation, including discount rates and staging criteria. <p>Alteryx / Python</p>	Ernst and Young Tunisia

06/2023 – 11/2023

Modeling PD LGD under IFRS 9 for Microcred Tunisia

Ernst and Young Tunisia

- Applied sophisticated statistical approaches to analyze and cluster diverse datasets related to micro loans, extracting valuable insights into patterns and dependencies.
- Developed and implemented predictive models for short-term Probability of Default (PD) in micro loans using advanced statistical techniques.
- Modeled Loss Given Default (LGD) for micro loans, conducting in-depth analyses of collateral values, recovery rates, and other pertinent factors.

SAS / Python

12/2023 – Present

Modeling PD LGD under IFRS 9 for BTK Leasing

Ernst and Young Tunisia

- Conceptualized and developed a Point-In-Time (PIT) Loss Given Default (LGD) model for BTK Leasing, utilizing the Chain Ladder method and linear regression techniques.
- Designed and implemented predictive models for short-term Probability of Default (PD) using advanced statistical techniques, enhancing the accuracy and robustness of the forecasts

SAS / Python

12/2023 – Present

Backtesting LGD model under IFRS 9 for TLF

Ernst and Young Tunisia

- Conducted thorough backtesting of the Lifetime Loss Given Default (LGD) model under IFRS 9 standards to ensure accuracy and reliability.
- Validated model performance using historical data and statistical tests to confirm predictive power.
- Analyzed deviations between predicted and actual outcomes to refine the model and improve forecasting accuracy.
- Prepared detailed reports on backtesting results for internal and regulatory review.

R / Python

INTERNSHIPS AND ACADEMIC PROJECTS

02/2022 – 07/2022

Credit Risk Modeling | Graduation Internship

Ernst and Young Tunisia

- Implemented the Forward-looking approach within the IFRS 9 accounting standard, focusing on the Probability of Default.
- Designed and constructed an economic scenario generator for risk assessment.

SAS / Python

01/2021 – 03/2021

Dynamic Risk Projection: A Comprehensive Actuarial Simulation Using the Cramer Landberg Model

National Engineering School of Tunisia

- Conducted a comprehensive simulation of the risk process using the "Cramer Landberg model."
- Applied advanced actuarial techniques to model and analyze risk dynamics.
- Implemented the "Cramer Landberg model" to simulate and assess various risk scenarios, examining its effectiveness in capturing and quantifying actuarial risk factors.
- Utilized simulation results to project and analyze actuarial risks within the context of the "Cramer Landberg model," providing insights into the model's implications for risk management and decision-making.

Python / R / VBA

01/2021 – 03/2021

Quantitative Finance Project: Portfolio Optimization

National Engineering School of Tunisia

- Clearly defined portfolio objectives, constraints, risk tolerance, and return expectations.
- Analyzed historical financial data, identified correlations, and chose a suitable optimization model (e.g., Mean-Variance Model).
- Developed and implemented algorithms for portfolio optimization, considering risk management techniques and integrating them into the process.
- Backtested and validated the model using historical and out-of-sample data, executing the optimized portfolio, and monitoring and adjusting it over time for performance and market changes.

Python / R / VBA

INTERESTS

Camping , Cinema , Sports , Mathematics , Chess

LANGUAGES

English - B2+, French - C1, Arabic - native