

Smael ABAYDI

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Nationality : french & moroccan

QUALIFICATIONS

- Financial Risk Manager – Certified by the Global Association of Risk.
- Finance (market and corporate finance).
- Banking and insurance industries expertise.

WORK EXPERIENCE

January 2007 –
April 2012

▪ Consultant at Accenture – Paris (IT and management consulting)

Specialized in Financial Services (banking and life insurance industries), I was involved in the following projects :

- For a French multinational insurance company, in order to achieve **Solvency 2** requirements, I participated in :
 - defining common reference data for all the finance function departments of the insurer (including the actuarial department, accounting department, budgeting & forecasting department). This reference data is used in reporting and risk management in the context of Solvency 2 regulation,
 - defining processes and responsibilities to administrate the reference data.
- For a former Belgian multinational bank : the project aimed at deploying an **integrated credit risk management platform** across the merchant and corporate banking entities of the group, my role consisted of :
 - modeling the credit risk value chain for the bank,
 - gap analysis and gathering business requirements to upgrade the existing platform.
- For a large French life insurance group: in the context of a new back office IT solution implementation. I was in charge of :
 - gathering business requirements and gap analysis for the existing systems
 - process analysis and improvement,
 - products definition with the marketing and actuarial departments,
 - testing of the new IT solution implementation.

April 2006 –
September 2006

▪ Credit Analyst – RBS - ABN AMRO BANK

Within the Credit Portfolio Management team, I was involved in strategic and financial analysis for Telecom Media & Technology companies in order to assess **counterparty risk**. The assessment was done via customized tool using internal rating model and consisted of the following :

- strategic assessment of the counterparty (Strengths, Weaknesses, Opportunities and Threats),
- financial statements analysis and restatements,
- using external rating agencies rating as inputs : Moody's, Standard & Poors, Fitch,
- analysing credit enhancements / credit warnings that impacts credit rating,
- giving an opinion on the counterparty credit risk to risk management department and to relationship managers for pricing and risk monitoring purposes.

EDUCATION

2004-2005

Master in Financial Engineering, IAE Paris (Université Paris XII), with Honors.

2000-2004

Graduated from ISCAE Business School Casablanca (Morocco).

COMPUTER AND LANGUAGE SKILLS

Computer skills
Languages

Extensive use of MS Office Pack.
Fluent in English, French and Arabic.

OTHER ACTIVITIES

Portfolio Management (managing my own small equity portfolio online), running.