

SIRINE LAHIANI

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EDUCATION

- Ecole Polytechnique de Tunisie, Tunis** 2016 - 2019
The national Engineering Diploma
Department of: Economie et gestion scientifique
- Institut Préparatoire aux Etudes Scientifiques et Techniques, Tunis** 2014 - 2016
First Cycle Degree Diploma in Physics and Chemistry
Rank 21 out of 2000 at the National Entrance Examinations for Engineering cycles
Admitted to ENSISA (engineering school in France) and to Tunisia Polytechnic School (best engineering school in Tunisia)
- Pioneer School of Sfax, Sfax** 2014
Baccalaureat in Mathematics
Honors: 18.32/20

WORK EXPERIENCE

- Risk Management Advisory Hub** December 2019-now
CEO
- Launched the start up with my associate Mr Nader TRIGUI, credit risk manager at BIAT
 - We specialize in:
 - The implementation of internal rating models (rating, scoring, etc.)
 - The validation of scoring models
 - Estimating credit risk parameters (PD, PDC, LGD)
 - Training and developing skills of the teams in charge of modeling and credit risk management
 - Supporting the implementation of IFRS 9
 - Designing and developing Risk dashboards
- Banque Internationale Arabe de Tunisie (BIAT)** 4 months- April 2019
Graduation internship
- On-site internship under this leading financial institution. Learned and implemented various credit risk models such as modeling the Probability of default lifetime and the Loss Given Default respecting the IFRS 9 regulation.
(Keywords: IFRS 9/ Credit Risk Modeling/ Survival Analysis/ Probability of Default Lifetime/ Loss Given Default)
- Banque Internationale Arabe de Tunisie (BIAT)** 2 months- July 2018
Engineering internship
- Modeling the relation between the monetary market rate and the inflation using a vector Auto-regressive model
(keywords: MMR/ Inflation/ VAR/ ARIMA/ Time series/ Forecasting/ Machine Learning/ Python)
- Sfax Auto, Ennakl Automobile** 2 months-July 2017
Workman internship

- Practicing workman tasks
- practicing the art of selling cars that belong to the group VOLKSWAGEN
- Understanding the companies maintenance policy
(Keywords: Repairing Order/ Maintenance/ Selling Cars)

PROJECTS

IFRS 9 and ECL modeling

Modeling ECL parameters: PD, LGD, and EAD.

Defining a significant increase in credit risk parameter.

Staging allocation.

Different scenario analysis.

Calculation of the risk parameters according to IFRS 9

Estimating the probability of default Through the cycle using the roll rate approach.

Converting the probability of default to a PD Point in Time using the forward looking information.

Calculation of the Expected Credit Loss weighted according to three different scenarios: base-line one, optimistic one and pessimistic one.

Credit Risk Modeling

Modeling the probability of default lifetime respecting the new IFRS 9 regulation based on the Markov Chain theory.

Survival analysis on credit risk data sets.

Modeling the Loss Given Default

Prediction of Short-Term Inflation and Establishing the Link between Inflation and Interest Rate (MMR)

Modeling the relation between the monetary market rate and the inflation using a vector Auto-regressive model and forecasting the monetary market rate

Validation of ECL modeling methodology according to the IFRS 9 standard

Making sure that the PD 12 month model is valid.

Making sure that the migration from a PD TTC to a PD PiT is valid.

Making sure that the staging of the different contract goes hand in hand with the IFRS 9 standard.

Making sure that the forward looking information are included in the calculations of the ECL.

TECHNICAL STRENGTHS

Modeling and Analysis Software & Tools

Python, C, C++
MATLAB, E-views, Stata, LATEX

LANGUAGES

Arabic (Mother Tongue) English (Fluent) French (Fluent) German (Novice) Italian (Novice)

EXTRA-CIRCULAR

Co-Organized WikiStage TPS

Head of marketing of the Ept Junior Enterprise Club (2017-2018).

PERSONAL TRAITS

Highly motivated and eager to learn new things.

Strong motivational and leadership skills.

Ability to work as an individual as well as in group.