

A Day in the life of...



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MY ALARM GOES OFF...

My alarm goes off at 6:30 am. I read the news and look at any emails I may have received from the day prior. I would then have breakfast with the kids from 7:00 am and drop them at school an hour later. Finally, I would run or cycle to work which means that I always had my shirts and suits at the office.

I'M RESPONSIBLE FOR...

I am a Structured Finance Analyst focusing mostly on commercial-mortgage backed securities (CMBS) and looking both at Primary (new issuance rating) and Surveillance (rated issuance monitoring). I am also involved with Collateralized Loan Obligation (CLOs) and Non-Performing Loan transactions (NPLs).

I GOT MY JOB...

I studied Finance and Accounting at Paris Dauphine University and in the course of my studies I spent a year at the University of Connecticut in the States. I learned a lot while doing an

Internship in New-York and fell in love with the way English people work; mostly based on merit and hard work. Once I got my Master's degree I left France for London. I found a role in a Family Office (Private wealth management office) where the owner had some interests in structured finance, this led me to a trading position in a French Investment Bank where I worked in several departments prior to being contacted for this position in the SFG (Structured Finance Global) team.

AT SCHOOL I STUDIED...

At school in France, you can only choose your subjects by selecting (or being selected) for one of three set courses: Science, Economics or Literature. Whilst I enjoyed Economics, Science with Maths offers the most

opportunities. So, my grades were good enough to allow me to follow the Science course with a focus on Mathematics. I was subsequently selected to study at Paris Dauphine University. Whilst the knowledge of Economics theories is good, being agile with numbers and a certain mathematical rigour is essential to our day to day position.

MY TYPICAL DAY...

A typical day is from 9:30-17:30, but I am usually at my desk around 8:45 am. I usually take a break at 9:45 am to have a chat with



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everyone – I like exchanging ideas and talking to other members of the group. If I am working on a new deal, I would then continue where I finished the day before; set-up discussions to discuss the transaction with other members of the team, look for research, analyse data, etc. We are also invited to other analysts' discussions, deal reviews or committees which is great as you have an idea of what is going on elsewhere.

THE KEY SKILLS I USE IN MY JOB...

The key skill is mastering Excel. Being good with numbers is a huge plus but with such a large data set to analyse, if you are excellent at Excel it is very helpful and time-saving! I am also a proactive person: I don't think one should wait for something to happen but rather work to make it happen and if it doesn't (it never always do...). The final skill which I think is important is to stay positive: keeping a 'can-do' attitude is essential for morale and work efficiency.

THE BEST PART OF MY JOB IS...

I like creating something new and being impactful. You have to give 100% on everything, if you give 95%, that 5% can have a massive impact. I like that every transaction is new and different. Work committees are about discussion and discovery which is great as it turns each evaluation into a teaching moment when you get challenged and prove excellence.

THE WORST PART OF MY JOB IS...

The toughest part of the job is when you have concluded a transaction which ends up not being issued because of market conditions or lack of investors' appetite. It's hard because it feels like you have done a lot of work for nothing. The best way to approach it to keep in mind that you never stop learning and it was part of the process.

MY ROLE MODEL GROWING UP WAS...

I never really had a role model. I think that before believing in someone else, one should believe in oneself. If you want something, work towards it: talk to people, understand what is needed, ask for help, don't be shy. All that anyone cares higher up is that the work is done.

AFTER WORK...

I get home the same way as I came in... run or cycle, albeit if I am late for a meeting or for the handover with the nanny then I would cycle. I have the luxury of being married to a "chef": she loves cooking and does so very well. We generally eat balanced meals with the kids but there is always cheese (I love it)! I enjoy those times at the

table when we talk with the girls about their day and see them develop their own personalities. My two girls are very different: one is very artistic and loves telling stories while the other is full of energy and loves to run.



MY PLAN B...

This is a tough one. I like gardening and despite not knowing a lot about plants and trees, I'd like to think I would make for a good gardener.

