

Biography - Dr. Rym Ayadi

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Dr. Rym Ayadi is Senior Research Fellow and Head of Research of the Financial Institutions, Prudential Policy and Tax Unit at the Centre of European Policy Studies. Rym has been working on financial services, financial markets and regulation areas in Europe over the past ten years. Financial centres functioning and positioning, financial institutions' regulation, supervision and competition policy, risk management, European financial consolidation & efficiency, regulatory impact assessment in financial services, financial services provision and financial inclusion, European financial integration, payment systems and SME competitiveness and financing are some of her areas of expertise. She is involved in regulatory and policy developments on financial services with the European institutions (European Commission, European Parliament and the level 3 committees), expert member of FIN-Use forum, an independent expert forum set by the European Commission on financial services matters from users' perspective and invited expert in several research projects on her areas of expertise. She is also "Rapporteur" for several high-level CEPS working parties, which are chaired by senior officials and executives, and attended by business representatives and officials.

Recently, Rym set –up: **1)** A new independent research institute on international financial centres (which will be inaugurated in December 2008) aiming at examining the constant evolving positioning of international financial centres in developed, emerging and developing countries in a context of financial globalisation and integration and enhanced financial regulation and competition in the world financial market; and **2)** A network of academic research institutes on finance and banking (NEFRI) which will be functional in November 2008.

Rym has developed a particular interest for South Mediterranean Region with a focus on business and financial markets development, SME financing, investment and trade. She is involved as senior expert in several projects on the region e.g. banking and financial markets developments in economies in transition, competition policy and in several pilot studies on the collection and quantification of non tariff measures. Since April 2008, she is the Deputy Director of MEDCOP – the Mediterranean Co-development Platform, a CEPS/University of Nebrija (Madrid, Spain) initiative to promote enterprise competitiveness in the Mediterranean countries.

Previously, she lectured international financial institutions & markets and financial & risk analysis at Post-graduate level at the International Business School of the Isle of Man. Prior to that, she worked as an economist at the French banking association and at the European Commission in Directorate General Economics and Financial Affairs and lectured industrial economics and game theory at University of Lille II. She earned a PhD in economics and finance at the University Paris Dauphine with the highest distinction. She is author of several books, papers and policy briefs on financial regulation (e.g. Basel II, Solvency II), SME financing, banking mergers & acquisitions and European financial markets integration.... She is involved in projects funded by the European Commission (Directorates General Internal Market, Competition, Employment and Equal Opportunities, Enterprise and Consumer Protection...), is advisor to financial institutions and European and national policy makers on her areas of expertise, is member of several scientific and editing committees, is invited lecturer on insurance and banking regulation in several European Universities and is a regular speaker at international conferences and TV shows.

Selected publications in 2008 include:

- "Lessons from the financial crisis: Deposit guarantee schemes and lender of last resort", CEPS Policy Brief, November, 2008.
- "The building blocks of the regulatory paradigm shift in financial services in the aftermath of the crisis", CEPS Policy Brief, December, 2008.
- "Investigating diversity in the European banking sector: The role and performance of savings banks in Europe", CEPS Paperback Book, Forthcoming, 2008.
- "Off-shore financial centres: A new positioning in a changing financial market", CEPS Paperback Book, Forthcoming, 2008.
- "Solvency II: A revolution for regulating European insurance and reinsurance companies", CEPS taskforce report, Forthcoming, 2008.
- "The internal Market for retail financial services: Much remains to be done", CEPS taskforce report, forthcoming, 2008.
- "Basel II implementation in the midst of turbulence", CEPS taskforce report, June, 2008.
- "Mergers and acquisitions in European banking" in book published by Pelgrave Mc Millan, 2008.
- "Financial markets in the Mediterranean: The way forward" CEPS Policy Brief, Forthcoming, 2008
- "Co-development in the Mediterranean region: A new conceptual approach", Working document, CEPS May 2008.
- "On the required regulatory support of credit derivatives markets" in book by Edward Elgar Publishing Ltd, 2008.
- "Banking mergers and acquisitions and executive compensation" in book published by Elsevier, 2008.