



金兰咏

Principal Consultant

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Nan Young Kim is a Senior Consultant with a distinguished track record across leading global consulting, financial services, and technology firms, including KIS Pricing, BearingPoint, Accenture, Deloitte, IBM Korea, and Celonis.

Her expertise spans strategic advisory, business consulting, research and analysis, and enterprise systems implementation. She brings a multidisciplinary perspective that bridges business strategy, financial services, and technology transformation.

She has advised a broad spectrum of Korean financial institutions, covering financial holding companies, banks, securities firms, insurers, asset managers, and public-sector organizations. Her core expertise encompasses risk management, corporate lending, credit risk, capital markets, and financial technology, with a focus on regulatory compliance and operational effectiveness.

Combining regulatory acumen with deep industry insight and hands-on implementation experience, she translates complex requirements into actionable business solutions.

She delivers technology-enabled frameworks that align regulatory imperatives with business priorities, driving practical execution and sustainable transformation.

工作经历

2026-Present	Shin & Kim LLC
2025-2026	Celonis Korea
2024-2025	Kyndryl
2017-2022	IBM Korea / SS&C Technologies
2010-2017	Deloitte
2008-2010	Accenture

2007-2008	Mirae Asset Securities
2005-2007	BearingPoint
2000-2005	KIS Pricing

主要业绩

Banking and Risk Management Consulting

- Strategic advisory on bank lending portfolio management and optimization
- Process innovation (PI) consulting for core banking systems supporting corporate lending
- Advisory on the assessment and enhancement of risk management frameworks across banks, securities firms, insurance companies, and financial public-sector institutions

Regulatory Capital and Risk Management

- Basel II and Basel III implementation advisory and risk management system development
- Design and implementation of Basel II credit risk frameworks, with a focus on Pillar 2 and Pillar 3 requirements
- Advisory on counterparty credit risk management, including OTC derivatives, credit valuation adjustment (CVA), and collateral management
- IFRS 9 management framework consulting
- Review of securities financing business capital adequacy ratios in support of PCAOB-related requirements and audit readiness at financial groups
- Provisioning reviews and IT controls audits for financial groups

Capital Markets and Valuation

- Fair value assessment of financial bonds, corporate bonds, high-yield bonds, overseas warrants, and bonds with embedded options
- Valuation reporting for unlisted convertible bonds
- Development of strategic frameworks for capital markets process integration and target operating models (TOMs) at financial groups
- Design of prime brokerage frameworks and establishment of trading middle-office operating models for securities firms

Insurance and Financial Systems

- Advisory on improvements to insurance companies' lending rate frameworks and related systems implementation
- IFRS 17 consulting on economic assumptions

AI, Compliance, and Business Transformation

- Market strategy for AI-powered risk management and compliance platforms
- Market strategy for business context platforms supporting AI transformation (AX)

教育背景

2023	MIT Professional Education, No-Code AI & Machine Learning (Certificate of Completion)
2023	UC Berkeley Executive Education, AI: Business Strategies and Applications (Certificate of Completion)
2003-2007	Chung-Ang University, Graduate School of International Business (M.B.A. in Finance)
1998-2001	Myongji University, College of Business and Economics (B.A. in Business and International Trade)

语言

Korean, English