

# Santiago Morales

Chile | Male | 24 years old

*Target MSc: Business Analytics & Data Science*

## PROFESSIONAL EXPERIENCE

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- Data Analyst Intern - BBVA Mexico January 2024 - Present.  
Developed a credit scoring model for SME loans using Python, improving default prediction accuracy by 5%.  
Automated monthly risk reports for the credit committee using SQL and Tableau.  
Actuarial Intern - MetLife 2022.  
Assisted in the valuation of life insurance reserves and mortality rate analysis.

## EDUCATION

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- BSc in Applied Mathematics, ITAM (Mexico City) 2019 - 2023.  
Focus on Actuarial Science and Predictive Modeling.

## SKILLS

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Technical: Python (Pandas/Scikit-learn), SQL, R, Tableau, SAS.

## LANGUAGES

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Spanish (Native), English (Fluent).

## PERSONAL INTERESTS

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Marathon Running, Financial Cryptography, Latin Jazz.