André Oviedo Mendoza, CFA

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EDUCATION

Master of Public Policy (STEM Certified Program) at The University of Chicago   June 2025

Concentrations: Data Analytics, Finance & Policy, Municipal Finance

BA in Economics at Universidad del Pacifico   December 2017

EXPERIENCE

Economic Research Analyst | Superintendency of Banks of Peru (SBS)   January 2022 - August 2023

- Spearheaded the development of a new loan provisions framework for the entire Peruvian financial system (>100 billion USD), managing datasets exceeding 100 million rows; system designed to allow for instant customization
- Presented new loan provisions framework impact analyses to senior executives and task force, influencing system-wide decisions for 64 financial entities and 8 million debtors
- Engineered a macroprudential heatmap pipeline integrating 60 local and global indicators, reducing data update time from two days to one minute—an improvement of 99.97% in processing time
- Lead the risk analysis for the new definition for medium-sized enterprises by integrating sales tax information and default rate data; approved by senior executives and incorporated to Peruvian banking standards
- Designed the impact evaluation of government-issued payment protection programs and forecasted potential portfolio risks of El Niño on the Peruvian financial system by leveraging geolocation of debtors

Credit Risk Supervisor | Superintendency of Banks of Peru (SBS)   May 2019 - December 2021

- Developed a customized default rate calculation pipeline, cutting processing time by 75% and output periods by 25,000%; visualized results on local Shiny server and PowerBI dashboards
- Designed a Covid-19 payment protection program (+15 B PEN) analysis pipeline, reducing processing times by 87%
- Completely re-designed the system-wide loan provisions analysis script, reducing processing times by 98.6%

Financial System Supervisor | Superintendency of Banks of Peru (SBS)   May 2018 - May 2019

- Regulated the implementation of an XGBoost income predictor model for Peru's largest bank, covering over 9 million potential debtors, the first large-scale ML income predictor in the country
- Developed a comprehensive PowerBI dashboard for the credit card market (> 10 million credit cards) analyzing profitability, client behavior, and market trends, among other KPIs
- Built an R package for Oracle database connection, mentoring a team of junior analysts on its usage, development and maintenance; pioneering the use of open-source statistical software

LEADERSHIP

- **Finalist** of the 2023 Harris Policy Innovation Challenge
- **President** of the Public Finance Association (PFA)
- **Board Member** for Data Ethics and Policy (DEP)

ADDITIONAL EDUCATION

Machine Learning for Economics at the Lima School of Economics   May 2023

Extension Program on Banking Regulation at SBS Peru   January 2018 - April 2018

Summer School (Analysis and Management of Financial Risk) at the London School of Economics   July 2016

Exchange Semester (MBA/MSc in Management coursework) at HHL Leipzig   March 2016 - June 2016

PROFESSIONAL CERTIFICATIONS

CFA Charterholder since 2022

SKILLS

Programming: Python, R, Matlab, Stata, Julia, C++, GitHub

Data Analysis & Visualization: SQL, Shiny, PowerBI, API Integration, Big Data Management