

# André Oviedo Mendoza, CFA

(708) 517-9163 • aoviedo@uchicago.edu • linkedin/andreoviedo

## 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++

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