CARLOS ALFREDO TORRES CUBILLA

Contact:

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Languages:

- o Spanish: native
- o English: advanced
- o German: intermediate

Programming languages:

Work experience

Banco General, Panama City, Panama

Senior Data Scientist (04/2022 – 02/2025)

- Led strategic **advanced analytics projects** in banking, such as **Delinquency Forecasting** and **Recovery Optimization**, achieving substantial improvements in portfolio recovery and delinquency reduction.
- Mentored a team of data scientists and engineers, promoting **data engineering and visualization standards** aligned with international best practices.
- Developed and implemented machine learning models (Scikit-learn, LightGBM, XGBoost) **deployed in production** with scalable pipelines in **Databricks** and monitoring through **MLflow**.
- designed robust **ETL pipelines in PySpark** to feed executive dashboards in **AWS QuickSight**, optimizing **data-driven decision-making** for senior managers.

Data Scientist (01/2021 - 03/2022)

- Participated in **end-to-end analytics projects** such as **predicting credit card churn, insurance sales, and next best product to buy**, integrating predictive models directly into business processes for collections and risk.
- Automated **ETL processes in PySpark** and developed predictive models in Python, increasing the scalability and efficiency of analytical flows.
- Prepared **financial reports with visualizations tailored to technical and non-technical audiences**, facilitating the communication of findings and recommendations.

STAT-UP, Munich, Germany

Data Science Intern (02/2020 - 04/2020)

- Implemented ETL processes in **R (Tidyverse)** to consolidate and clean data from various sources.
- Developed and deployed an **interactive application in Shiny** for multivariate statistical analysis, improving data exploration and visualization.
- Created **interactive HTML reports** with dynamic visualizations, optimizing the communication of results to international clients.

Department of Statistics of the University of Salamanca, Salamanca, Spain

Statistics Intern (09/2018 – 01/2019)

- I advised students on the application of **advanced statistical techniques** to academic projects.
- I supported teaching in **applied statistics courses**, promoting the use of analytical tools and statistical software.

Education

10/2019 – 07/2020	**MSc in Advanced Analysis of Multivariate Data and Big Data (8.72/10) corresponding 1,3** *University of Salamanca, Spain*
09/2016 – 07/2019	**BSc in Statistics (8.14/10) corresponding 1,7** *University of Salamanca, Spain*
04/2014 – 07/2016	**BSc in Statistics Engineering (2.47/3)** *University of Panama, Panama*
03/2011 – 12/2013	**High School Diploma in Arts, Science and Philosophy** *Javier School, Panama City, Panama*

Groups and associations

10/2018 - 06/2020   **Member of DATALAB USAL**

- *Supported students in applying statistical techniques and data analysis to academic and real-world problems.*
- *Completed advanced coursework in statistics, predictive modeling, and multivariate analysis.*
- *Actively participated in seminars, workshops, and collaborative projects to strengthen both technical and soft skills.*

Volunteering

04/2018   **Volunteer in Startup Olé Accelerator**

Awards and Honors

03/2019   **First place in HackForGood Salamanca**

Computer skills

Excellent professional knowledge of Python

- *ETL process using PySpark*
- *Statistical methods using SciPy and statsmodels*
- *Machine learning using Scikit-learn, LightGBM and XGBoost*
- *Model interpretability with Explainerdashboard and Shapash*

Extensive knowledge of R

- *Data structures (vectors, matrix, data frames, lists)*
- *Reading and preprocessing data with Tidyverse*
- *Descriptive and exploratory analysis using ggplot2*
- *Web programming using Shiny*

Good professional knowledge of Statistical software

- *SPSS*
- *Gretl*
- *Weka*

Experience with BI tools such as Power BI and Tableau

Familiar with web design with HTML and CSS