

CARLOS ALFREDO TORRES CUBILLA



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Languages:

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

Programming languages:



Cloud & Big Data:



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.
- 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.
- Mentored a team of data scientists and engineers, promoting **data engineering and visualization standards** aligned with international best practices.

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

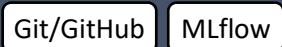
Statistics Intern (09/2018 – 01/2019)

- 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.

Libraries:



MLOps Tools:



Project Management:



Strengths:

- ✓ Analytical Thinking
- ✓ Problem Solving
- ✓ Adaptability
- ✓ Continuous Learning
- ✓ Effective Communication
- ✓ Leadership Potential

Interest:

Soccer



Outdoor activities



Programming



Politics



Education

02/2025 –	Integrationskurs – German Language and Culture
07/2025	VHS Elmshorn, Germany
10/2019 –	MSc in Advanced Analysis of Multivariate Data and Big Data (8.72/10) corresponding 1,3
07/2020	University of Salamanca, Spain
09/2016 –	BSc in Statistics (8.14/10) corresponding 1,7
07/2019	University of Salamanca, Spain
04/2014 –	BSc in Statistics Engineering (2.47/3)
07/2016	University of Panama, Panama
03/2011 –	High School Diploma in Arts, Science and Philosophy
12/2013	Javier School, Panama City, Panama

Groups and associations

10/2018 - 06/2020	Member of DATALAB USAL
	<ul style="list-style-type: none"> ● 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
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Awards and Honors

03/2019	First place in HackForGood Salamanca
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