

CARLOS ALFREDO TORRES CUBILLA



Contact:



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carlosatc.netlify.app

Languages:

- Spanish: native
- English: advanced
- 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.

Interest:

- ✓ Outdoor activities
- ✓ Programming
- ✓ Soccer
- ✓ Politics

**10/2019 –
07/2020**

Education

**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