

Gonzalo Vegas

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EDUCATION

Florida International University

March 2017 - March 2021

Bachelor's degree in economics

Columbia University School of Engineering

March 2022 - October 2022

Financial Technologies Certificate (Relevant Coursework: Blockchain and Cryptocurrency, Machine Learning Applications in Finance, Python for Financial Analysis)

Nova Southeastern University

August 2023 – December 2024

Master's degree in computer science (Concentration :Artificial Intelligence)

SUMMARY OF QUALIFICATIONS

With over three years of experience as a Data Analyst, I specialize in financial modeling, risk analysis, and data-driven decision-making, particularly in asset pricing and operational efficiency. My advanced skills in SQL, Python, and Alteryx, combined with a solid foundation in economics and specialized training in FinTech, allow me to automate processes, resolve data discrepancies, and transform data into actionable insights. I create KPI reports and predictive models using Power BI to guide strategic decisions. Currently pursuing a degree in Computer Science with a focus on AI and data science.

PROFESSIONAL EXPERIENCE

Bayview Asset Management

from July 2023- Current (Coral Gables)

Data & Reporting Analyst

- Developed an automation using Alteryx Designer & SQL that identifies and resolves data errors in Salesforce, maintaining a clean and reliable database.
- Utilized Power BI for daily and monthly KPI reports, including metrics like issued LOIs and broker acceptance rates, and created predictive models for future fundings.
- Led fallout analysis to identify patterns in lost leads and deals, collaborating with operations teams to reduce the fallout rate and improve deal retention.
- Managed monthly accruals and updated the company budget and financial model, ensuring accurate financial forecasting and planning.
- Analyzed loan data to identify opportunities for securitization with FHLB, creating reports that streamline access to capital and reduce funding costs.
- Designed and implemented a pricing model for small balance commercial and DSCR products, working with third-party vendors to integrate the pricing calculator into the web portal and developing a comprehensive testing file for rate accuracy.

BANESCO USA Bank

from June 2022-March-2023 (Coral Gables, FL)

Data & Risk Analyst

- Executed comprehensive stress tests on the commercial real estate portfolio, including scenario analysis by incrementing costs such as flood insurance. Assessed the potential impact on borrowers' net operating income and ensured the debt service coverage ratio (DSCR) remained above the critical breakeven threshold of 1, safeguarding the bank's loan portfolio stability.
- Developed and implemented a robust risk appetite framework monthly, meticulously calculating and analyzing key financial and operational metrics in alignment with the CAMELS banking principle—Capital Adequacy, Asset Quality, Management Effectiveness, Earnings and Profitability, Liquidity, and Sensitivity to Market Fluctuations. This framework guided the bank's risk-taking activities within defined tolerance levels, promoting sound risk management practices.
- Contributed to the bank's resilience during a liquidity crunch of 2023 by researching and designing a dynamic model to monitor critical liquidity metrics. This model played a pivotal role in enhancing the bank's preparedness and ability to respond to financial pressures, thereby supporting overall financial health and operational continuity.

KPMG US

from December 2020-December 2021 (Orlando, FL)

Business Analyst (Tax)

- Engaged in internal audit processes, contributing to the reliable financial reporting and compliance with laws and regulations.
- Showcased strong attention to detail and quantitative discipline in evaluating the firm's internal control structure.
- Successfully managed multiple audit projects, adhering to tight deadlines and collaborating effectively with team members.

TECHNICAL SKILLS & TOOLS

- Data Analysis: Advanced in SQL for data querying and modeling.
- Programming: Proficient in Python for analysis and automation.
- Data Visualization: Skilled with Power BI, Tableau, Looker, and similar tools.
- Risk Management: Experienced in developing metrics and enhancing operational efficiency.
- Collaboration: Strong communicator with cross-functional teamwork experience.