Cristina Caro González

PERSONAL DATA

Fully work authorized – No visa sponsorship required
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WORK EXPERIENCE

- **January 2018 – January 2020: SAS Institute, Madrid and EMEA**
  Data Scientist / Analytical Consultant:
    - *Used supervised and unsupervised machine learning algorithms: Regressions, Decision Trees, Random Forest, Gradient Boosting, Naive Bayes, Support Vector Machines, KNN, PCA, and ensemble methods.*
    - *Employed Python analytical libraries such as Pandas, Numpy, Scikit-learn, Matplotlib, Seaborn, NLTK, and BeautifulSoup.*
    - *Analyzed insurance sector client data to improve the statistical models to detect client delinquency, and realized cleaning and maintenance of said data.*
    - *Created time series models to predict mobile data volume in different geographic zones, used to calculate the company's annual budget.*
    - *Designed statistical models to optimize the duration and reduce the cost of patients' medical leave in the Spanish public health system.*
    - *Carried out ETL processes for the elaboration of the ABT that is used for the training of predictive models and calculation of the score.*
    - *Performed EDA, features selection, modification of hyperparameters and comparison of ML algorithms.*
    - *Used SAS Base, SAS Guide, SQL, SAS Data Integration, SAS Miner, SAS Forecast Server, Text Miner, Contextual Analysis, Python and Linux shell commands to carry out the above tasks.*

- **April 2016 – January 2018: Santander Consumer Finance (SCF), Madrid**
  Data Analyst, Risk Department:
    - *Prepared monthly risk metric reports, presented in the senior management committees (and subsequently sent to the Bank of Spain) using SAS programming, Python, SQL and Excel.*
    - *Analyzed different company metrics to develop new strategies to reduce delinquency, default, increase sales and cross-sell products.*
    - *Prepared budgets and annual forecasts for different company products (credit cards, mortgages, loans given to buy new and used cars) taking into account the impact of future events in the company.*
    - *Cleaned inconsistent database data to improve the risk department's statistical models using SAS and Python analytical libraries such as Pandas and Numpy.*

- **October 2015 – April 2016: KPMG, Madrid**
  Risk Consultant:
    - *Built statistical models under accounting rules (mainly in the transition from IAS39 to IFRS9) to optimize risk parameters (PD, LGD and CCF) in R programming.*

- Completed technical and functional documentation of said models to comply with yearly audits.
- Improved the RDA metrics dictionary (Risk Data Aggregation), to quickly identify financial risk problems in Santander Group (liquidity problems, performance, operational risk, etc.) for the new department "Data governance".

- **May 2015 – October 2015: PricewaterhouseCoopers (PwC), Madrid**
  Risk Consultant:
    - Managed an anti money laundering team of 10 people.
    - Analyzed clients' bank operations for fraudulent activity using SAS, R, SQL and Access.

- **August 2013-August 2014: Bufete de Marketing, Madrid**
  Market Research Analyst:
    - Publicity analysis and making reports of important Spanish companies (ING-Direct, EVO Bank, Reale…) comparing them with their rivals for future improvement.
    - Data analysis using the statistical software Gandia Barbwin and R.

STUDIES

- **2018- Oct 2019: Master of Quantitative Finance**

    - **Final Project:** Using supervised and unsupervised machine learning algorithms in Python and Web Scraping to predict S&P 500 returns with macroeconomic variables and text sentiment.

  University of Alcalá, Madrid (Spain)

- **December 2014-April 2015: English as a Second Language. Level 6/7**
  Westchester Community College, New York (USA)

- **2013-2014: Master of Science in Applied Statistics**
  UNED, Madrid (Spain)
    - SAS and R programming

- **2012-2013: Study Abroad: Licentiate of Mathematical Sciences (BSc & MSc)**
  University of Birmingham, Birmingham (UK)
    - Full academic scholarship

- **2008 -2013: Licentiate of Mathematical Sciences (BSc & MSc)**
  Complutense University of Madrid, Madrid (Spain)
    - Full academic scholarship

PROGRAMMING EXPERIENCE & OTHERS

SAS, Python, R, SQL, MATLAB, Excel, SPSS, Powerpoint, Gandía Barbwin, ITSM Temporal Series.

ADDITIONAL LANGUAGES SPOKEN

Spanish: Native