







JUAN GONZALEZ

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PROFILE

Financial analyst with solid experience in risk management within corporate banking, including financial modelling, credit assessment, loans structuring and dealing directly with clients and other stakeholders.

WORK EXPERIENCE

Credit Analyst Rabobank Foundation – Rabo Rural Fund	 Utrecht, Netherlands
<ul style="list-style-type: none">Worked closely with front-office and clients to give advice on the risk of case-by-case debt origination in developing and emerging markets.Prepared credit reports evaluating market risk, fundamental analysis and deal structure, and present them to the investment committee.	 Oct-19 – Feb-20 (5 months)
Credit Analyst – <i>Financials and International Institutions</i> Banco de Bogotá	 Bogotá, Colombia
<ul style="list-style-type: none">Advised on the credit risk of debt of up to US\$100 MM to financial institutions.Prepared CAMEL models for limits in derivatives trading of up to US\$200 MM with mutual funds, hedge funds, local and international banks.Consolidated the bank's credit exposure limits to corporate groups, including facilities from the bank's foreign subsidiaries.Responsible for translation of credit reports from Spanish to English as required by US regulators.Automated various processes through the use of Excel macros.	 May-17 – Aug-18 (1 year, 4 mo.)
Credit Analyst – <i>Construction</i> Banco de Bogotá	 Bogotá, Colombia
<ul style="list-style-type: none">Analyzed asset-backed loans for residential and commercial construction projects in Colombia, directly and through SPVs.Met with clients to propose adequate loan conditions and structures.Converted clients' financial statements into standard format spreads, analyzed financial ratios and risks and produced the full reports of credit analysis.	 Jun-15 – May-17 (2 years)

EDUCATION

<i>Master's in Finance</i> Tilburg University GPA 7.9 / 10.0. Graduated with distinction. Coursework in English.	 Tilburg, Netherlands  Aug. 2018 – Aug. 2019
<i>Bachelor's in Economics</i> Universidad del Rosario GPA 4.1 / 5.0. Coursework in Spanish.	 Bogotá, Colombia  Aug. 2008 – Oct. 2014
<i>Licence en économie (Bachelor's)</i> Université de Toulouse 1 Capitole Graduated with "mention assez-bien". Coursework in French.	 Toulouse, France  Aug. 2011 – May 2013

LANGUAGE SKILLS

Spanish:	Native language.	
English:	Proficient.	Obtained a score of 106/120 in the TOEFL test in February 2018.
French:	Proficient.	Obtained the DELF level B2 exam in 2010, valid indefinitely.
Dutch:	Basic knowledge.	Completed a one-semester course in Tilburg University in 2018.

COMPUTER SKILLS

- Excellent knowledge of the Microsoft Office suite, specially Microsoft Excel and Visual Basic for Excel macros.
- Working knowledge of computer programming in Python and web technologies such as JavaScript.
- Experience working with statistical software Stata.

ACADEMIC HIGHLIGHTS

- Selected for the double degree program at Université de Toulouse, thanks to good results in tests in economic theory and proficiency in French.
- Scholarship from Universidad del Rosario for obtaining a high score in the ICFES (national standardized test) and maintaining a GPA above 80% throughout my bachelor's degree.
- Best score in the ICFES (standardized test) of high school class.

INTERESTS

- In my free time I enjoy catching up with my to-do list of books and I enjoy practicing different languages with people and learning new ones. I also have a great interest in computer programming, and I am fascinated by the possibilities of the new technologies for big data analysis.