

JUAN GONZALEZ

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PROFILE

Analyst with a solid experience in corporate banking, financial modeling and deal structuring. I am very proactive, a problem solver and a good team player. I obtained my master's degree in Finance in the Netherlands and I am currently looking for new growth opportunities in the field of finance.

WORK EXPERIENCE

Credit Analyst | **Rabobank Foundation – Rabo Rural Fund**

📍 **Utrecht, Netherlands**

- 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 – *Financials and International Institutions* | **Banco de Bogotá**

📍 **Bogotá, Colombia**

- 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 – *Construction* | **Banco de Bogotá**

📍 **Bogotá, Colombia**

- 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)

Intern | **Presidency of the Republic of Colombia**

📍 **Bogotá, Colombia**

- Created templates for quickly visualizing the state of various national infrastructure projects which was incorporated in all executive presentations.
- Acquired important skills in networking, responsibility and dedication.



Jan – Jul-14
(6 months)

EDUCATION

Master's in Finance | **Tilburg University**

GPA 7.9 / 10. Graduated with distinction. Coursework in English.

📍 **Tilburg, Netherlands**

📅 Aug. 2018 – Aug. 2019

Bachelor's in Economics | **Universidad del Rosario**

GPA 4.1 / 5.0. Coursework in Spanish.

📍 **Bogotá, Colombia**

📅 Aug. 2008 – Oct. 2014

Licence en économie (Bachelor's) | **Université de Toulouse 1 Capitole**

Graduated with "mention assez-bien". Coursework in French.

📍 **Toulouse, France**

📅 Aug. 2011 – May 2013

LANGUAGE SKILLS

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|-----------------|------------------|---|
| 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. I also 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.