# JUAN DAVID GONZALEZ

#### CONTACT DETAILS

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# **PROFILE**

Finance professional with thorough knowledge of corporate finance and experience in corporate banking. I recently finished a Master in Finance in the Netherlands and I'm eager to find an interesting and challenging job.

# **WORK EXPERIENCE**

# Banco de Bogotá

Credit Analyst – Financials and International Institutions

- Analyzed granting of specific and revolving loans of up to US\$100 million for insurance companies, smaller banks and REITs.
- Prepared CAMEL models for limits in derivatives trading of up to US\$200 million with mutual funds, hedge funds and international banks.
- Consolidated the bank's credit exposures to corporate groups, including facilities from the bank's foreign subsidiaries.
- Responsible for translation of credit reports from Spanish to English as required by American authorities.
- Automated processes for the department through the use of Excel macros.

#### Credit Analyst – Construction

- Analyzed asset-backed loans for residential and commercial construction projects in all major cities of Colombia, both directly and through SPVs.
- Attended meeting with clients to assess their needs and propose fitting credit solutions.
- Converted clients' financial statements into standard format spreads, analyzed financial ratios and risks and produced the full reports of credit analysis.

# Presidency of the Republic of Colombia

 Created a template for quickly visualizing the state of various national infrastructure projects which was incorporated in all executive presentations.

# **EDUCATION**

Intern

#### Tilburg University

Master in Finance

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

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# Universidad del Rosario

Bachelor in Economics

Coursework in Spanish. GPA 83% or 4.1/5.0

#### Université de Toulouse Capitole

Bachelor in Economics (Licence en économie)

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



Bogotá, Colombia May 2017 – Aug. 2018 (1 year 4 months)

June 2015 – May 2017 (2 years)

> January – July 2014 (6 months)

Tilburg, Netherlands Aug. 2018 – Aug. 2019

Bogotá, Colombia Aug. 2008 – Oct. 2014

**Toulouse, France** *Aug. 2011 – May 2013* 

## LANGUAGE SKILLS

**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

**Dutch:** Basic knowledge Completed a one-semester course in Tilburg University in 2018

Spanish: Native language

# **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 Stata.

### **ACADEMIC HIGHLIGHTS**

• Selected for the Double Degree Program with the University of Toulouse after passing a series of tests in economic theory and French proficiency.

- Scholarship in Universidad del Rosario for obtaining a high score in the ICFES (standardized test) and maintaining a GPA above 80% throughout the undergraduate degree.
- Best score in the ICFES (standardized test) of high school class.

## **INTERESTS**

Reading, traveling, languages, running, cycling and computer programming.