

Julio César Álvarez Gallo

Risk & Financial Planning Analyst



Personal Info

Email

jcalvarezg7@gmail.com

Phone

(+57) 3114349546

Date of birth

1999-01-19

LinkedIn

<https://www.linkedin.com/in/julalvar/>

Skills

Microsoft Excel

Microsoft Power BI

SQL (SELECT, JOINS, subqueries)

Python (pandas, numpy, basic ETL)

Microsoft Power Apps

Scrum

Credit Risk Analysis

Financial Planning

Effective communication

Teamwork

Critical thinking

Languages

Spanish: Native

English: Intermediate (B2)

Business Administrator with over 2 years of experience in risk analysis, financial planning, and business intelligence in the banking sector. Skilled in process optimization, data analysis, and strategic reporting using Power BI, Advanced Excel, SQL, and Python (pandas, numpy). Strong background in credit risk evaluation, KPI management, financial planning, and reporting automation. Recognized for analytical thinking, effective communication, and teamwork.

Professional experience

2023-08

- 2025-01

Functional Analyst – Credit Risk

Bancolombia, Medellín

- Refined and automated credit risk evaluation models with SQL and Power BI, reducing processing times by 5% for SME clients.
- Designed Power BI dashboards adopted by 30+ internal users, improving visibility of strategic credit KPIs.
- Implemented data extraction and cleaning processes in Python, cutting monthly report preparation time by 20%.
- Coordinated digital transformation projects with agile teams, increasing operational efficiency by 12% in risk workflows.
- Documented procedures and created training manuals, improving new analyst onboarding speed by 30%.
- Led data integration initiatives for financial and risk data, increasing accuracy of strategic reports by 18%.

2023-01

- 2023-07

Corporate EVC Intern

Bancolombia, Medellín

- Optimized the credit cycle using the Credit Risk Policy Interpreter, reducing reprocessing by 15%.
- Managed Automatic Renewals, cutting response times by 2 minutes per operation for escalated requests.
- Assisted in building financial indicators in Excel and Power BI, used by 4 departments to enhance decision-making.
- Collaborated with the risk team to integrate BI analytics, boosting report accuracy by 10%.

Education

2019-07

- 2023-08

Bachelor's Degree in Business Administration

Universidad Pontificia Bolivariana, Medellín

Courses

2024-10

Financial Management – Profitability

2025-01

Excel TOTAL – From Beginner to Advanced (Udemy)

2025-08

SQL TOTAL – Master Databases from 0 to Advanced (Udemy)

References

Fabio Andrés Montoya Gonzalez

Credit Risk Analyst, Bancolombia

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