



# Ricardo Marques

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**Medium:** [medium.com/@ricardoandreom](https://medium.com/@ricardoandreom)

**Portfolio page:** [https://ricardoandreom.github.io/ricardoandreom\\_portfolio/](https://ricardoandreom.github.io/ricardoandreom_portfolio/)

## Profile

I'm Ricardo, a passionate data scientist with a love for technology and creative solutions. With 2 years of professional experience in data science within the banking sector, I have had the opportunity to work with diverse technologies and platforms to develop robust and scalable solutions tailored to meet the needs of different projects.

## Academic education

- **Data Science and Advanced Analytics** - PBS (2023)
- **MSc. Mathematics with specialization in Statistics, Optimization and Financial Math** - UC (2020-2022)
- **Master in Big Data applied to Football** - UCAM (2021-2022)
- **BSc. Mathematics** - UC (2017-2020)

## Professional experience

### Data Analyst - BNP Paribas (3 teams rotation internship - Sept 2022 to Aug 2023)

- **In my role as a Digital team member at Risk I2S**, I was tasked with designing, developing and automating reporting and analytical features using Python to monitor counterparty risk. I also played a key role in migrating processes from R to Python, optimizing efficiency and functionality. Additionally, I took on the responsibility of training users on the new tools and features developed.
- **As part of the Counterparty Metrics team**, I participated in the analysis and production of counterparty metrics. I also tasked with conducting exposure simulations tailored to the specific requirements outlined by traders. Moreover, I was involved in projects focused on automating data processing and result generation using Python, alongside developing Power BI dashboards to enhance visualization and insights.
- **As a member of the Credit Risk Control team**, my primary responsibilities involved analyzing counterparty metric exposures that exceeded limits and reporting on such excesses, with a focus on the APAC region.

### Data Scientist - Banco BPI (Sept 2023 to Jun 2024)

- **As member of AI Center of Excellence**, I worked on end-to-end predictive Machine Learning projects leveraging Google Cloud Platform (GCP) for SQL and Python development. My responsibilities included ETL processes, customer behavior analysis, the development and optimization of Machine Learning models, and effective communication of insights through interactive data visualizations and presentations.

### Data Scientist - Novobanco (Jul 2024 to present)

- **As a member of Model Validation Office**, I have been responsible for performing web scraping in Python to gather macroeconomic and financial data. My work involves validating capital requirement models for the bank's pension fund, ensuring compliance with ECB regulations while optimizing the bank's guaranteed capital. This requires thorough validation of models, data analysis, and conducting simulations to assess the models' performance.

## Languages

- **Portuguese** - Native
- **English** - Advanced
- **Spanish** - Basic

## Skills

- **ETL processes**
- **Machine Learning**
- **Web scraping**
- **Data visualization**
- **Data analytics**

## Tools & programming languages

- **Python**
- **SQL**
- **R**
- **PySpark**
- **Flask**
- **Rest APIs**
- **Git**
- **PowerBI**
- **Tableau**
- **Excel**
- **Google Cloud Platform**
- **Agile methodologies**

## Hobbies

- Writing data science articles for Medium
- Math and Python Tutor
- Stock market enthusiast and investor
- Freelance in data analysis and analytics in Football