

SEBASTIAN GONZALEZ

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Professional Experience

Spring Financial

February 2025 – July 2025

Business Analyst

Vancouver, Canada

- Built an executive Tableau dashboard tracking credit risk KPIs (AUC, precision, default rates), reviewed weekly by the CEO, reducing review meetings from 60 to 25 minutes.
- Developed Python + SQL workflows to extract and prepare reporting datasets from Snowflake, AWS S3, and internal APIs, reducing manual data preparation time by 5+ hours/week.
- Analyzed data from core banking systems, CRM, and ML model outputs to identify credit risk trends within 24 hours, enabling faster lending decisions.
- Partnered with Risk, Operations, and Data Science teams to define KPIs and reporting requirements, implementing 10+ automated reports that replaced manual processes.

Canfor

June 2024 – February 2025

Credit & Business Intelligence Analyst

Vancouver, Canada

- Developed Power BI dashboards for \$50M+ credit portfolio, giving executives daily visibility into utilization, aging, and bad debt KPIs used weekly to guide collections and credit-limit decisions.
- Built ETL pipelines using Azure Data Factory and Python to move data from Oracle JD Edwards to Azure SQL, enabling daily dashboard refreshes.
- Implemented automated alerts, reducing Days Sales Outstanding (DSO) by 8 days, accelerating collections and improving cash flow.
- Wrote complex SQL queries for ad-hoc analysis and stakeholder reporting.

Autofin | Auto Financing and Credit

March 2021 – January 2022

Data Analyst

Santiago, Chile

- Analyzed loan application data, customer demographics, and credit bureau information to identify default risk patterns and inform underwriting policies.
- Conducted A/B testing on credit approval strategies, recommending policy changes that reduced portfolio delinquency.
- Created SQL-based reports and dashboards tracking portfolio performance, delinquency rates, and approval/rejection metrics for management review.

TANNER Financial Services

January 2018 – February 2021

Credit Risk Analyst

Santiago, Chile

- Built credit risk models using Python (scikit-learn, pandas) to score loan applications, improving identification of high-risk customers by 12%.
- Automated recurring workflows, reducing reporting cycle time by 20% and giving analysts more time for insights.
- Collaborated with underwriting, collections, and product teams to deliver data-driven insights supporting business strategy.

Projects

Credit Risk Modeling with Machine Learning 🧠 | *Python, Scikit-learn, XGBoost, SHAP*

- Built classification models to predict loan defaults, achieving 0.78 AUC and delivering SHAP-based insights to stakeholders

HR Workforce Insights Dashboard 🧠 | *SQL, Python, Power BI*

- Cleaned 22K-row dataset and built interactive dashboard highlighting turnover trends and diversity metrics for HR decision-making

Technical Skills

Languages & Analysis: SQL (PostgreSQL, MySQL, Snowflake); Python (pandas, NumPy, matplotlib, scikit-learn)

BI & Visualization: Power BI (DAX, Power Query, data modeling); Tableau; Excel

Cloud & Data Engineering: Azure (Data Factory, Synapse, SQL Database, ADLS Gen2); AWS (S3, RDS), ETL/ELT pipeline development

Statistical Methods: A/B testing; regression & classification models (XGBoost, Random Forest, Logistic Regression, Decision Trees); hypothesis testing; feature engineering

Collaboration & Workflow: Git/GitHub; Jira; Agile/Scrum; Confluence; requirements gathering; stakeholder management

Education

Douglas College

2022 – 2023

Postgraduate Diploma in Computer and Information Systems

Vancouver, Canada

European University of Madrid

2016 – 2017

Master of Business Administration (MBA)

Madrid, Spain

Andres Bello University

2012 – 2015

BSc in Economics (Concentration in Finance and Statistics)

Santiago, Chile