


# VICENTE DE LEON W.

M.S. in Data Science | Data Science | Machine Learning | Deep Learning | Data Engineering

 Miami, FL 33178

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  Vicente De Leon Williams

## EDUCATION

### INDIANA UNIVERSITY Bloomington, IN.

Master of Science in Data  
Science (GPA: 4.0).  
Jan 2022 – Dec 2024

### FLORIDA STATE UNIVERSITY Tallahassee, FL.

Bachelor's Degree in Risk  
Management & Insurance.  
Jan 2014 – Dec 2018

## LANGUAGES

- English
- Spanish

## SKILLS

- Inferential Statistics.
- Python, Scala, SQL, Java, R.
- Machine Learning | Deep Learning (Scikit-Learn, TensorFlow PyTorch).
- Natural Language Processing.
- LLMs Integration (Hugging Face & OpenAI).
- Apache Spark and Apache Hadoop.
- Data Pipelines and ETL Pipelines.
- Amazon Web Services.
- Streamlit, Shiny, Django.
- Relational Databases (MySQL, SQLite, PostgreSQL).
- NoSQL Databases (MongoDB, Neo4j, Cassandra, Redis).
- PowerBI and Tableau.
- Anaconda, Google Colab, IntelliJ, MySQL Workbench, VSCode, Rstudio.
- Bloomberg Terminal.

As a proficient data practitioner, committed to excellence and determination, I embrace challenges with a genuine desire to contribute, persevere, and above all to listen. Hard work enables me to approach new fields, even without prior expertise, with an open mind ready to learn. I hold a deep appreciation for new experiences that will enrich my Data Science journey. Please, click the following link to view projects related to Data Science: <https://dsportfolio-web-app-vdlw.streamlit.app/>

## WORK EXPERIENCE

### DATA ANALYST (PORTFOLIO MANAGEMENT DEPARTMENT)

Banco Aliado, S.A (Republic of Panama) | Jul 2021 – Jan 2022

- Proactively engineered machine learning algorithms and neural networks for credit risk assessment (predictive analytics) to enhance lending decisions and reserve management. Employed Logistic Regression, Random Forest, and Artificial Neural Networks for binary classification, focusing on calculating the Probability of Default (PD).
- These models were integral in estimating Expected Loss, thereby supporting more informed financial strategies and reserve allocation.
- Developed automated solutions to generate regulatory reports by using Python scripts and PowerBI. This ensured timely and accurate deliveries to the Superintendency of Banks of Panama.
- Developed interactive PowerBI dashboards from clean client-collected spreadsheets to visualize trends and insights aiding management in decision making based on the information presented.
- Created reports from a diverse portfolio of national and international companies, each with a distinct risk rating and repayment capacity, using SQL queries.

### FINANCIAL RISK ANALYST (RISK DEPARTMENT)

Banco Aliado, S.A (Republic of Panama) | Jan 2020 – Jul 2021

- Utilized Bloomberg Terminal to calculate VaR (value at risk) for portfolio management tasks using Monte Carlo Simulation.
- Involved in facilitating international clients' access to substantial loans, ranging from \$12.0M to \$20.0M, through accurate financial analysis, assessment, and forecasting.
- Conducted comprehensive financial statement analysis, incorporating awareness of macroeconomic factors, while leveraging financial ratios and credit risk assessment techniques to evaluate the creditworthiness of credit requests.