



Ricardo Marques

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Profile

Data Scientist with over 2 years of experience in the banking sector, focused on developing scalable solutions with a direct impact on process optimization and decision making. Proven experience in Machine Learning, ETL processes, and data visualization, with a strong emphasis on churn and default prediction models, product selling propensity models, and quantitative finance models.

Academic education

- **Data Science and Advanced Analytics** - Porto Business School (2023)
- **MSc. Mathematics with specialization in Statistics, Optimization and Financial Math** - University of Coimbra (2020-2022)
- **Master in Big Data applied to Football** - University of Múrcia (2021-2022)
- **BSc. Mathematics** - University of Coimbra (2017-2020)

Professional experience

Data Analyst - BNP Paribas

(2 teams rotation internship - Sept 2022 to Aug 2023)

In my role as a Digital team member at Risk I2S:

- Developed and automated counterparty risk reports using Python, reducing report generation time by 70%, which allowed risk analysts to dedicate more time to conducting deeper and more comprehensive analyses.
- Migrated processes from R to Python, increasing operational efficiency.
- Trained and empowered 10+ users on new tools and frameworks, including developing comprehensive documentation for these tools.

As part of the Counterparty Metrics team:

- Participated in the analysis and production of counterparty metrics, contributing to the accurate assessment of counterparty risk across multiple portfolios.
- Conducted exposure simulations tailored to the specific requirements of traders, improving risk assessment processes and supporting more informed trading decisions.
- Developed Power BI dashboards to enhance data visualization and insights, increasing the team's ability to identify risk trends and make data-driven decisions.

Data Scientist - Banco BPI

(Sept 2023 to Jun 2024)

- Developed end-to-end machine learning projects in Google Cloud Platform (GCP) as a member of the AI Center of Excellence.
- Managed ETL processes and conducted customer behavior analysis to derive actionable insights.
- Built and optimized machine learning models, including churn detection and customer propensity models.
- Delivered insights and recommendations through interactive data visualizations and presentations to support data-driven decision-making.

Data Scientist & IT Disruptor - Novobanco

(Jul 2024 to present)

- Lead technological innovation in risk model validation (IRB, IFRS9, VaR, ICAAP, ILAAP, IRRBB) by implementing ML/AI solutions to enhance model analysis and efficiency. Continuously propose and implement improvements in technological processes, optimizing workflows and increasing operational efficiency.
- I also develop models aimed at challenging the adopted methodology, achieving superior results compared to those produced by development teams.
- Provide assessments of data quality in collaboration with the Data Department, ensuring model robustness and compliance.
- Responsible for performing web scraping using Python to gather macroeconomic and financial data, contributing to enriched datasets for model development and analysis.

Languages

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

Skills

- ETL processes
- Machine Learning
- Data visualization
- Data analytics
- Webscraping

Tools & programming languages

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

Hobbies

- Math and Python tutoring
- Development of quantitative analyses for personal investments
- Volunteering in data analysis for a football club, providing insights to decision-making for player scouting