

ERASMO FUENTES PARRAGUEZ

Economist and ML Data Scientist



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Highly motivated and results-oriented Data Scientist with a proven track record of success in developing and implementing innovative solutions in Credit Risk Modeling, IFRS 9 Compliance, and Data Science. Expertise in advanced statistical techniques, machine learning algorithms, and big data technologies, with a strong foundation in economics. Proven ability to translate complex data into actionable insights that drive business decisions and improve operational efficiency. Seeking a challenging role in a dynamic environment where I can leverage my skills to contribute to significant business impact.

Work Experience

RSM | Santiago, Chile | Contract Credit Risk & IFRS 9 Expert | 2022 on going

- Developed and documented IFRS 9 methodologies and models (PD, LGD, EAD) ensuring compliance with regulatory requirements.
- Developed and implemented credit risk scoring models to assess borrower risk and inform lending decisions.
- Conducted model validation and performance monitoring to ensure accuracy and effectiveness.
- Provided expert guidance on credit risk governance, policy, and procedures.
- Performed ad-hoc analyses to support business decisions and address client inquiries.
- Built and maintained strong relationships with clients, providing ongoing support and consultation.
- Prepared and presented reports on portfolio quality and structure to senior management.
- Coordinated, coached, and mentored team members on credit risk methodologies and best practices.

StatCAM Analytics | Santiago, Chile | Contract Data Scientist | 2019 on going

- Conducted research and analysis in international transport research, leveraging data science techniques to identify trends and develop insights.
- Analyze trade data (imports/exports, trade flows, tariffs, etc.) from sources like UN Comtrade, World Bank, and national statistical agencies.
- Conduct market research on global trade trends, identify potential export markets, and analyze competitor activities.
- Develop and apply economic models to analyze the impact of trade policies (e.g., tariffs, quotas) on trade flows, economic growth, and consumer prices.
- Analyze macroeconomic indicators (e.g., GDP, inflation, exchange rates) and their impact on international trade.

EYM Consultores | Santiago, Chile | Senior Contract Data Analysts | 2019 on going

- Led the development and implementation of innovative scoring and rating models for individual and corporate clients, aligning with the bank's risk appetite and admission policies.
- Developed and implemented behavioral models to assess customer risk and optimize risk-return profiles.

National Institute of Statistics | Santiago, Chile | Roles: Advisor to the Deputy Director of Pricing, and Head of Consumer Pricing Subdepartment | 2013 - 2019

- Led the development and implementation of new pricing surveys and data collection methodologies.
- Stayed abreast of the latest advancements in pricing theory, methodology, and statistical techniques.
- Managed pricing-related projects and initiatives, collaborating with other departments to ensure data accuracy and consistency.
- Developed and implemented innovative methodologies for collecting, processing, and

analyzing consumer price data, ensuring compliance with international standards and best practices.

- Supervised the collection, design, and uploading of data for the Consumer Price Index calculation

Mayanadia | Santiago, Chile | Founder and Manager | 2005 – 2008

- Provided international business consulting services to clients across various industries.

Bank of Santiago (Santander, Chile) | Santiago, Chile | Trader | 2001 – 2005

- Executed trading activities in stocks, bonds, and other financial assets.
- Gathered and analyzed market data, including news articles, financial reports, and economic indicators.
- Prepared market research reports and presentations.
- Analyzed company performance, identified key drivers of growth, and assessed investment risks

Watt's Alimentos | Santiago, Chile | Intern | 2000 - 2001

- Developed a comprehensive guide to tariff reductions by product and country, incorporating data from various international trade agreements signed by Chile. This resource will be valuable for businesses and policymakers in understanding the evolving trade landscape.
- Gained expertise in international pricing calculations, including understanding the impact of tariffs, exchange rates, and other factors on product costs.
- Improved research and analytical skills by conducting in-depth research on international trade agreements, tariff structures, and economic data.
- Enhanced data analysis and interpretation skills by analyzing and synthesizing data from various sources to identify trends and patterns in international trade.

Education

- **Walsh College – USA | on going**
 - MS in Artificial Intelligence and Machine Learning
- **McCombs School of Business, University of Texas at Austin – USA | 2023 - 2025**
 - Postgraduate in Artificial Intelligence and Machine Learning
 - Postgraduate in Data Science and Business Analytics
- **University of Santiago – Chile | 2015 - 2018**
 - Economist
- **Niagara College – Canada | 2008 - 2010**
 - Diploma in Business (Scholarship)
- **Esucomex – Chile | 1998 - 2000**
 - International Business Diploma

Skills

- **Programming Languages:** Python, R, SQL, HTML, CSS
- **Machine Learning:** Supervised Learning (Regression, Classification), Unsupervised Learning (Clustering), Deep Learning, Natural Language Processing
- **Statistical Modeling:** Time Series Analysis, Statistical Inference, Hypothesis Testing
- **Data Visualization:** Tableau, Power BI, matplotlib, seaborn
- **Big Data Technologies:** Hadoop, Spark, SQL
- **Tools:** Jupyter Notebook, RStudio, Colab (Google)
- **Other:** Communication, Teamwork, Problem-solving, Analytical Skills, Financial Modeling