



GERMÁN PEÑA, CFA, FRM

Analytics – Innovation – Financial Inclusion

INFO

-  German Adolfo Peña Higuavita
Sep 5 - 1986
-  Bogota, Colombia
-  (+57) 320 2111184
-  german.ph@gmail.com
-  Spanish / English

SOCIAL

-  **Skype**
germanpena
-  **LinkedIn**
co.linkedin.com/in/germanpenafrm

PROFILE

Highly accomplished mathematician with strong background in finance, risk management, analytics and data science. Extensive experience building models, strategies and products based on data analysis and new technologies, including projects in Latin America, Asia and Africa.

EMPLOYMENT HISTORY

LENDDOEFL

Data Science - Consultant

Aug 2.020 – Present

- Develop credit risk models, policies and products for unbanked population based on traditional and non-traditional data and new technologies.
- Presentation of results and project status to partners and clients including C-level in banks and financial institutions.

EAFIT

Assistant Professor

Nov 2.019 – Current

- Develop study materials per syllabus requirement in post-graduate programs.
- Deliver courses to graduate students on topics such as financial mathematics and risk management.

WORLD BANK – IFC

Consultant

Aug 2.018 – Current



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- Develop products and strategies to offer financial services to unbanked people in Latin America.
- Member of experts panels to discuss matters related to analytics and data science based on non-traditional data and new technologies.
- Speaker in several events of innovation, digital transformation, risk management and financial inclusion.

LENDO LIMITED – LENDDOEFL

Director of Analytics and Consultancy

Feb 2.014 – May 2.020

- Develop credit risk models, policies and products for unbanked population based on traditional and non-traditional data and new technologies.
- Monitor retail loan books of banks and lenders in more than 10 countries (including India, Indonesia and Mexico).
- Presentation of results and project status to partners and clients including C-level in banks and financial institutions.
- Project manager of digital transformation and innovation initiatives.
- Collaborate with credit bureaus and third parties developing projects and credit risk solutions.

REFINANANCIA - FENALCO

Head of Risk

Nov 2.011 – Feb 2.014

- Structure solutions to manage credit, operational and liquidity risk.
- Develop models to extend loans to unbanked people in Colombia.
- Develop strategies to price, recover and securitize NPLs.
- Structure credit insurance products in retail banking.
- Calculate VaR, ES and monitor a portfolio with a nominal value of USD30MM.



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EDUCATION

Chartered Financial Analyst
CFA
2.018

Financial Risk Manager
FRM
2.016

Master of Finance
Universidad de los Andes
2.011

Applied Mathematics
Pontificia Universidad Javeriana
2.007