

# Ricardo Sans Cipollitti

## WORKING EXPERIENCE

---

**Banco Sabadell**

**Barcelona, Spain**

*Financial analyst*

*March 2021 - Present*

Currently working as a financial analyst for the Insolvencies department, in charge of calculating each month's provisions to consider as part of the amortizations and depreciation expense in the income statement of the bank.

Responsibilities:

- Evaluate the flows of insolvencies
- Determine each month's amortizations and depreciations
- Help reconcile the Financial and Accounting departments
- Create and improve SQL queries for various analyses

*Performance analyst*

*Jul. 2020 – March 2021*

Worked as a performance analyst for the Business Planning department, in charge of assessing the budget vs. performance of all the different products sold by the bank. The department was also in charge of calculating the bonus for each worker according to their performance during the trimester.

Responsibilities:

- Keeping track of bank's commercial performance
- Assessing banker's performance throughout each trimester
- Building weekly sales reports and executive summaries for different products

## EDUCATION

---

**Universitat Oberta de Catalunya/ Universitat Rovira i Virgili**

MSc. Computational and Mathematical Engineering

*Barcelona/Tarragona, 2020 – 2022*

**Universitat Pompeu Fabra**

BSc. International Business Economics

*Barcelona, 2016 – 2020*

- Advanced Quantitative Methods distinction (MQA)
- Thesis: [\*Comparative Effectiveness of the ARMA-GARCH over simple Strategies\*](#)

## **SKILLS AND INTERESTS**

---

**Languages:** Spanish, Catalan, English C1, Chinese B2, Italian B1

**Skills:** Proficient at SQL, R and Python for Data Science, SAS program and all Microsoft Office tools