

TIAGO PINTO

Skills

- **SQL** (SQL Server, MySQL)
- **Python** (Pandas, NumPy, SciPy, Matplotlib)
- **Microsoft Power BI**
- **Excel** (VLookup, Conditional Formatting, Pivot Tables)
- **Microsoft Azure** (DataBricks, Azure Data Lake, Azure Data Warehouse)
- **Machine Learning & AI** (Scikit-learn, regression, classification, clustering, NLP basics)
- **AI APIs & Automation** (OpenAI API, Claude API, workflow automation concepts)
- **Git / GitHub** (version control, repository management)

Projects

U.S. ELECTRIC VEHICLE MARKET SHARE – Personal Project – Porto, PT

January 2026

- Conducted a comprehensive analysis of the U.S. electric vehicle market to evaluate adoption rates and market share across states.
- Utilized **SQL** and **Excel** for data extraction, cleaning, and preparation, performing market share calculations, percentage distributions, and state-level comparisons to transform raw vehicle registration data into clear, actionable analytical insights.
- Analyzed EV penetration by state to identify leading and lagging markets, assessed alternative fuel usage, and generated insights to support infrastructure planning, investment prioritization, and strategic decision-making related to EV adoption and charging network expansion.

CREDIT RISK ANALYSIS – Personal Project – Porto, PT

February 2026

- Developed a credit risk analysis project focused on evaluating borrower behavior, default risk, and loan characteristics by analyzing loan amounts, interest rates, credit history length, and loan intent to support data-driven credit decision-making.
- Used **SQL** extensively to clean and enrich the dataset by adding calculated fields and performing advanced queries, including aggregations, window functions, subqueries, and conditional logic to segment borrowers and identify high-risk profiles.
- Built an interactive **Power BI** dashboard to visualize risk categories, loan amounts by age group, and credit purpose, enabling clearer identification of high-risk borrowers and providing actionable insights for credit risk monitoring and portfolio analysis.

Work Experience

JUNIOR BANKING SALES SPECIALIST – ActivoBank – Porto, PT

October 2025 - Present

- Managed customer account onboarding processes, including the opening of bank accounts and verification of required documentation.
- Supported the sale and management of banking products such as credit cards, loans, and insurance, ensuring solutions were aligned with customer needs.
- Handled customer inquiries and resolved account-related issues efficiently, providing high-quality service in a fast-paced banking environment.

ADMINISTRATION AND DOCUMENT MANAGEMENT – Start to Fly – Porto, PT

2020 - 2024

- Managed and filed financial and administrative documents with accuracy.
- Monitored deadlines and ensured legal compliance.
- Improved the organization and retrieval of company information, ensuring efficient access for internal teams.

Education

ENGLISH – C1 (ADVANCED) – British Council – Porto, PT	2014 - 2018
BACHELOR’S DEGREE IN CIVIL ENGINEERING – Porto University – Porto, PT	June 2025
GOOGLE DATA ANALYTICS – Coursera – Porto, PT	