Pablo Javier Lopez - Esteras Espino

qrsume.com/Pablolopezk9

EDUCATION

Finance and Accounting **September 2022 - May 2026**
Universidad Carlos III de Madrid

Exchange Program in Economics **August 2024 - May 2025**
Mitchell E. Daniels, Jr. School of Business at Purdue University

Exchange Program in Business and Economics **August 2025 - January 2026**
University of Nottingham Ningbo, China

Masters Degree in Stock Markets and Financial Markets **October 2026 - February 2028**
Instituto de Estudios Bursátiles (IEB)

CFA Program Level I Passed **August 2026**
CFA Institute

WORK EXPERIENCE

Valuations Associate, PwC (PricewaterhouseCoopers) **October 2026 - Present**

- Business Valuation: Review of company valuations using Discounted Cash Flow (DCF) analysis and trading/transaction multiples. Daily use of Bloomberg Terminal and Refinitiv Eikon.
- Purchase Price Allocation (PPA): Assessment of valuation methodologies, key assumptions and sensitivity analyses, including WACC, WARA, IRR and royalty rates.
- Discount Rate Analysis: Calculation of WACC, cost of equity (Ke), cost of debt (Kd), terminal growth rates and Incremental Borrowing Rates (IBR).
- Impairment Testing and Business Plans: Review of financial models, business projections and underlying assumptions, including sensitivity analyses.

Wealth Management - Alternative Investments Intern, Bankinter **July 2026 - September 2026**

- Launched and monitored alternative investment products, collaborating with product teams, private bankers and internal departments.
- Used Bloomberg and internal tools to gather market and product information.
- First point of contact for private bankers on questions related to the Investment Banking department.
- Supported shareholder and investor meetings by preparing documents, tracking attendees and taking notes.

Buy-Side Equity Intern, Capital Faktory Research (VisualFaktory) **May 2026 - June 2026**

- Analyzed listed companies by reviewing annual reports, earnings calls, investor presentations, competitors and expert interviews.
- Assessed business quality, management, risks and opportunities, and built valuation scenarios for investment decisions.

SKILLS

- Portfolio Investment Management
- Excel Solver and @Risk
- Bloomberg Terminal and Refinitiv Eikon
- Company Valuation Models
- Leadership and Problem Solving

LANGUAGES

- Spanish (Native)
- English (8 IELTS, C1)

PROJECTS

- **Portfolio Performance Analysis and Optimization**
  Building Portfolio Weights Using Tangency Portfolio With Historical Weights, CAPM and Efficient Frontier.
- **European Derivatives Arbitrage**
  Fixed Income and Derivatives Final Project. Including: Analysis of Stocks Options, Put-Call Parity, BlackScholes Model, Options Arbitrage Trading Strategies.
- **Repsol, S.A. Company Valuation**
  Financial Management Final Project. Including: Discounted Cash Flow (DCF), Weighted Average Cost of Capital (WACC), CAPM Sensitivity Analysis.
- **Tokon Capital Analyst**

Analyzed and presented detailed reports on investment options, including valuations, financial analysis and performance metrics.

- **QRsume Co-Founder**

  Head of Strategy, Finance, Web Development and Brand Direction.
  QRsume is a platform where users can create a professional CV and Personal Web in just five minutes.

PERSONAL ACCOMPLISHMENTS

• Trading in the Stock and Crypto Market since I was 16 years old.
• Investment Management Podcast Founder, with the purpose of consolidating my knowledge while explaining it to others.
• Co-Founder of QRsume during my studies at Purdue University. Project is still in development and continuous growth.
• International Experience: Visited 32 countries, lived in 4: Spain, the U.S., Bahrain and China
• Practical Application of Projects: Adapting class projects to my personal investments and interests, integrating academic knowledge with real experience in finance.