Ana Lozano González

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EDUCATION

Maastricht University — Maastricht, Netherlands

B.Sc. Econometrics and Operations Research – School of Business and Economics — *Expected Jul 2027*

- **Relevant Coursework:** Econometric Methods (EViews), Mathematical Statistics, Probability Theory (R), Programming (Python), Optimisation, Operations Research, Linear Algebra, Game Theory & Economics, Macroeconomics, Macroeconomics and Finance
- **GPA:** 7.9/10

Hong Kong University of Science and Technology — Hong Kong, China

Bachelor Exchange – School of Business and Management — *Sep 2026 – Dec 2026*

- **Coursework:** Money and Banking, Intermediate Investments, Systems Risk Management, Applied Machine Learning for Economics & Finance, Machine Learning

La Salle Maravillas — Madrid, Spain

Spanish Baccalaureate — *Jun 2024*

- **Honors:** Premio Extraordinario de Bachillerato de la Comunidad de Madrid – awarded to the highest-achieving regional graduates | GPA: 9.0/10

WORK EXPERIENCE

Interbank, Intercorp Financial Services — Lima, Perú

Capital Markets Intern — *Jun 2026 – Aug 2026*

- Rotated across the Asset-Liability Management (ALM), Fixed Income and Derivatives desks before joining the FX desk, gaining exposure to derivative products, hedging and client flows, and to how risk is managed across desks within a bank
- Built and stress-tested a financial model forecasting the Central Reserve Bank of Peru's (BCRP) official FX rate (FIX): sourced and cleaned market data, ran scenario analysis against alternative specifications, and presented the analysis and insights to upper management

Data & AI Intern — *Jun 2026 – Jul 2026*

- Took part in the development and evaluation, through machine learning techniques, of a credit banking AI agent, measuring and validating its performance

United Nations University – Maastricht Economic and Social Research Institute on Innovation and Technology — Maastricht, Netherlands

Thesis Research Internship — *Aug 2026 – Present*

- Researching the impact of AI on labour markets and firm outcomes in Stata, using patent data (PATSTAT) matched to firm-level financial data and applying econometric methods to identify trends and patterns in large-scale datasets
- Collaborating with senior researcher Dr. Lili Wang at UNU-MERIT on empirical design and interpretation of findings
- Prepared and cleaned the large-scale patent and firm-level data underlying the thesis, building the panel dataset for the empirical analysis

Maastricht University – Quantitative Economics Department — Maastricht, Netherlands

Academic Tutor — *Aug 2025 – 2026*

- Delivered weekly tutorial sessions for SBE's Quantitative Methods course, covering mathematics and statistics, to first-year undergraduates in Economics and Business Economics
- Explained mathematical and statistical concepts to students with different levels of background and answered their questions during and after sessions

EXTRACURRICULARS

Sigma Investments – Maastricht University Investment Club — Maastricht, Netherlands

Quantitative Analyst, Quant Team — *2025 – 2026*

- Develop and maintain a proprietary Python codebase generating quantitative signals to inform equity pitches, applying a systematic, model-driven view alongside fundamental research
- Applied Jordà's local projection methodology to financial return series to model and stress-test the response of asset prices to macroeconomic shocks, building dashboards to communicate risk exposure to the team

Case Competitions & Challenges

SDG Spring Challenge 2025 – Achmea — Netherlands | Apr 2025

- Translated quantitative analysis of youth financial behaviour into product features for a financial literacy app; presented findings directly to Achmea leadership

Step on the Box Business Challenges – Multi-Company — Netherlands | 2024 – 2025

- **Rabobank:** Designed AI Agent features for a younger-audience banking experience | **Budget Thuis:** Designed market entry strategy via benchmarking and scenario modelling | **TGN|Fritom:** Developed a Business Model 2.0 for a new warehouse | **Boon Food Group:** Proposed AI- and robotics-driven warehouse automation solutions

SKILLS & CERTIFICATIONS

Technical Skills: Python, Stata, R, EViews, Microsoft Office, Bloomberg Terminal

Certifications & Training: Finance & Quantitative Modeling for Analysts Specialization – Wharton, UPenn; Business and Financial Modeling Specialization – Wharton, UPenn