



Pablo Pérez Fraile

EU Citizen — Swiss B Permit | +41 78 311 36 40 | pablo@fraile.ch | [LinkedIn](#) | [fraile.ch/finance](#)

Professional Summary

Finance and risk professional with 5+ years across banking audit, regulatory affairs and crisis management. Experienced in capital and liquidity reporting, KYC/AML frameworks, and process automation using Python, VBA and BI tools. Fluent in English, Spanish, French and German, with a structured, analytical approach to translating complex regulatory requirements into practical controls for senior stakeholders.

Professional Experience

Adjunct Associate Instructor | Finance & FinTech

IBERONEX, remote | Mar 2026 – Present

- Bridged theoretical foundations with real-world use cases, connecting blockchain innovation, DeFi and Web3 investment trends to practical financial strategies and emerging market dynamics.
- Delivered advanced lectures and workshops on cryptocurrencies and digital finance, covering Bitcoin and digital assets, blockchain and decentralization, tokenization and smart contracts, and regulatory frameworks for crypto markets.

Financial Risk Regulatory Audit Consultant

Ernst & Young, Zurich, Switzerland | Jul 2025 – Mar 2026

- Conducted liquidity and credit risk regulatory reviews for major Swiss banks, ensuring adherence to FINMA and Basel standards while optimizing testing processes and reducing errors through structured methodologies and automation.
- Processed and analyzed large and complex datasets using Python and Excel to support liquidity, balance sheet risk and TBTF-related reporting reviews.
- Developed an AI-enhanced reference mapping tool that ensured seamless, error-free updates to the audit work plan in line with evolving regulatory requirements.
- Collaborated with multicultural prudential risk teams in English, German, French and Italian, strengthening cross-border communication and project alignment.

Crisis & Regulatory Affairs Analyst

Santander Bank, Madrid, Spain | Sep 2021 – Jun 2025

- Managed regulatory compliance initiatives, ensuring adherence to financial regulations including EU resolution requirements from the SRB.
- Conducted business analysis on regulatory requirements, improving the accuracy of 50+ reports annually.
- Developed and deployed end-to-end solutions on the Microsoft Power Platform (Power Automate, Power Apps, Power BI), driving process automation and operational efficiency.
- Presented compliance and risk insights to senior management, supporting strategic decision-making.

Enterprise Wide Risk Management Intern

Santander Bank, Madrid, Spain | Sep 2020 – Sep 2021

- Conducted risk assessments and developed internal control frameworks to mitigate financial risks.
- Analyzed ESG risk exposure across 1,000+ financial entities using PACTA methodologies, supporting compliance assessments under sustainability regulations.
- Developed data governance frameworks ensuring data integrity, quality and compliance across multiple business units.

Supply Chain Management Intern

CEMEX, Madrid, Spain | Jul 2018 – Nov 2018

- Conducted in-depth data analysis using SAP and Excel to support strategic decision-making and improve financial performance.
- Performed operational risk analysis within ERP-driven supply chain workflows, identifying inefficiencies and implementing mitigation strategies.

Education

Master in Finance Data Science, EAE Business School, Madrid, Spain (Sep 2020 – Aug 2021)

Degree in Industrial Engineering, Comillas Pontifical University, Madrid, Spain (Sep 2015 – Jun 2021)

Anglo-Chinese Program, Capital Normal University, Beijing, China (Sep 2009 – Jun 2010)

Professional Development & Achievements

- Created a comparative dashboard that highlighted reporting discrepancies instantly, improving transparency and decision-making accuracy.
- Led regulatory projects ensuring alignment with evolving banking frameworks, overseeing 5+ major initiatives.

Additional Information

- **Work Authorization:** EU citizen with valid Swiss B permit.
- **Availability:** Immediate.

Key Skills

- Regulatory Reporting & Compliance
- Risk Management & Mitigation
- Data Analysis & Business Intelligence
- Python & VBA Automation
- Data Governance & Quality
- Cross-functional Collaboration
- Stakeholder Communication & Workshops

Languages

- Spanish (native), English (C2), Chinese (B2–C1), French (B2), German (B1–B2), Italian (B1)