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| Marcelo Arriola Ortiz Segura Mexico City, Mexico 10900  Telephone: +52 55 18 87 32 24  Email: [marceloarriola1@gmail.com](mailto:marceloarriola1@gmail.com) | | | | | |
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| LEVEL OF EDUCATION | | | | | |
| 1996-1997 | **COMMERCIAL BANKING SCHOOL** | | | Mexico City | |
|  | *Postgraduate in Stock Market Finance.* | | | | |
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| 1992-1995 | **COMMERCIAL BANKING SCHOOL** | | | | Mexico City |
|  | *Degree in Public Accounting.*  Professional ID 2677399 | | | | |
| WORK EXPERIENCE | | | | |  |
| 2017-2019 | | **ION FINANCERA, SAPI DE CV SOFOM ER,** | Mexico City | | |
|  | | **Risk Director (April 2017 - to present)**  * Safeguard the risks to which the company may be exposed, ensuring that the risk limits established by the Board of Directors and the limits established by the banking norms are met, carrying out the calculation of reserves in accordance with the established methodology and based on balances and collection issues. * Responsible for the ION Financiara Risk Committee. * Establish analysis methodologies to do new business under controlled conditions, approving groups of specific individual credits with a different product, under conditions analyzed and different from those authorized by the Board of Directors for Traditional Credits. * Responsible for the ION Financiera Credit Committee. Business credit analysis. * Define and communicate the company's risk and money laundering prevention policies, providing the guidelines and framework to generate credits for the credit area to operate, supervising the updating of manuals, processes and internal systems based on the methodology for calculating reserves required by the authority. * Analyze and validate the feasibility on the authorization of credit financing requested by natural person or legal entity; coordinating and ensuring compliance with the financial analysis process; verifying, validating and issuing observations on specific cases; presenting and granting support on the viability and conditions to consider in the processes of formalization of credits. | | | |
| 2016-2017 | | **BBVA BANCOMER, Administrative Services** | Mexico City | | |
|  | | **Director of Mortgage Product Development (March 2016 - March 2017)**  * Propose and develop new products or improvements to existing ones, both in the Individual Business and in the Promoter Business, to maintain a long lasting competitive list of product that meets the needs of the customer segments. * Ensure the correct *pricing* of the Products of the Mortgage Business that strengthen the products in the financial sector commercially. * Define the pre-approved mortgage loan strategy, looking to ensure that the response rates are always incremental. * Direct and supervise customer retention activities generated by the market competition. | | | |
| 2014-2016 | | **BBVA BANCOMER, Administrative Services** | Mexico City | | |
|  | | **Director of Mortgage Business Development (August 2014 - February 2016)**  * Responsible for generating strategic proposals that enhance the profitability and leadership of the Financial Group in the individual mortgage business. * Responsible for proposing profitable strategies that ensure the growth and efficiency of the individual mortgage business in the market and its segments. * Define and ensure the projects and actions necessary for the optimal use of business opportunities, which the individual mortgage market represents, through follow up and monitoring of work programs. * Direct and supervise activities and tasks related to market analysis and competition. Responsible for directing the monitoring of the PDM evolution of private mortgage marketing intermediaries. * Propose and develop new products or improvements to existing ones, to maintain a long lasting competitive list of products that meets the needs of customer segments. * Responsible for proposing, directing and supervising the control of advertising strategies that increase the sales volume of individual mortgages. * Ensure the correct attention of audits, by analyzing the information requested by the control areas, whether internal, external or of official bodies, on the different processes of credit administration. | | | |

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| 2013-2014 | **BBVA BANCOMER** | Mexico City |
|  | **Commercial Mortgage Director (August 2013 to August 2014)**  * Direct the strategies of attraction and attention to the main sales channels (Networks). * Design the service models that allow the proper functioning of the marketing channels (Developer, Broker, Real Estate Broker, Remote Sales, etc.). * Ensure that decision-making for the development of the functions of each Marketing Channel is carried out in a consistent and uniform manner, in accordance with established institutional policies, tools and parameters. * Direct the implementation of circuits and adjustments or changes in the commercial customer service methodology for pre-approved customers, ensuring the commercial momentum of the strategies for customers in this niche. * Establish and maintain the management models of the processes, risks and controls updated with each internal area of the institution involved in the mortgage process. * Establish the criteria, methodology and preventive and corrective programs that address deviations in the implementation and execution of the programs developed. * Propose compensation schemes, monitoring, control and evaluation of results of sales channels, which guarantee the productivity required by the institution. * Identify, develop and generate projects and actions to trigger synergies with the developer mortgage business. | |

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| 2011 - 2013 | **BBVA BANCOMER, Administrative Services** | Tijuana, BC / Monterrey, NL |
|  | ***Northwest / Northeast Divisional Risk Director (June 2011 to August 2013)***   * Responsible for the following topics in the states of BC, BCS and Sonora (June 2011 to February 2013), Nuevo León, Tamaulipas, Durango, Coahuila (February 2013 to August 2013), within the Commercial Bank of the Financial Group: * ***Admission:*** * Responsible for ensuring risk premiums and healthy behavior in the consumer, Credit Card, SME / Business and Mortgage portfolios in the Northwest Division, making credit origination profitable in the Northwest Division of Commercial Banking. * Implementation of the Itinerant Business Committees, ensuring the healthy origination of credit in each of the Management Zones. * Coordinator of the Mortgage Portfolio Management Groups (GAP, for its initials in Spanish) in the Division, thereby ensuring the correct origination of mortgage loans. * Permanent update on regulatory issues of origin to the NETWORK, in Consumption, Credit Card, SME / Business and Mortgage. * Continuous training for the Divisional Business Network in matters related to Consumption, Credit Card, SME / Business and Mortgage. * Responsible for carrying out the credit supervision done by Credit Bureau Authorities and NBSC. * ***Early Arrears Recovery (1,2,3):*** * Responsible for ensuring the recovery of SME / Business credit in the Northwest Division, offering Solution Products to clients with liquidity problems according to their needs. Responsible for the consolidation of the Business Portfolio, through the implementation of the Arrears Committee in the Division. * ***Workout:*** * In charge of sanitation of the deep arrears in the SME / Business portfolio, offering solution alternatives to clients with solvency problems. * Follow-up of legal processes related to the recovery of the portfolio in deep default. * ***Internal Control:*** * Implementation of Regulations NBSC, MLP, Mexican Association of Stock Institutions. Internal Audit. * Discipline Committee | |

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| 2010-2011 | **BBVA BANCOMER, Administrative Services** | Mexico City |
|  | ***Director of Mortgage Product Commercial Banking (November 2010 to June 2011)***   * Responsible for ensuring that the Retail Network of Commercial Banking had placed the Mortgage Product in each budgeted branch. Market Leader in the Segment. * Coordinator of the mortgage pre-approved credit campaign, with a record % success in the institution. (M, the percent sign must be preceded by a number. Maybe you wanted to put “with a record success rate in the institution). * Implementation of the figure of the Mortgage Executive in the National scope. Business case. Productivity analysis by Executive. * Training Commercial Banking Retail Network in mortgage matters, for product placement. * Credit Simulator Design to operate in branch NETWORK. | |

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| 2007-2010 | **BBVA BANCOMER, National Mortgage. Risks** | Mexico City |
|  | ***Deputy Director of Strategy Development (April 2010 to November 2010)***   * Design and implementation of Solution Products for the recovery of the Mortgage portfolio, in order to reduce sanitation rates and maximize the institution's BTP. * Automation of the customer collection process, taking advantage of the technological advantages that the Institution has. * Creation and monitoring of *Value Management*, which allows finding the optimal route or solution for loans with different characteristics or problems for the improvement of non-performing portfolio. * Coordinator in the design of recovery methodologies, integrating control groups for both contention and non-performing loans. * Responsible for ensuring that the flows, manuals and processes for the authorization, operation and registration of the products and solution conditions comply with the established regulatory framework, both internal and external, and with a constant improvement and optimization approach, which allows transparency and management control.   ***Deputy Director of Risk Operation Individual Admission (April 2008 to April 2010)***   * Design and implementation of the Automatic Admission of mortgage credit based on risk parameters for each division, allowing an immediate response to the client without distorting the optimal risk levels for the Institution. Increase in the Group's Market Share with the lowest credit risk. * Implementation of the Champion - Challenger processes, which allow new credit origination schemes with a minimum portfolio exposure, obtaining innovative results, as well as efficient origination practices. * Contribution to the achievement of the Mortgage Credit placement and profitability goals through risk assessment and decision, presenting an increase in the quality of the loan portfolio. * Supervision at the national level to comply with the parameters established for the quality of the analysis, service levels and level of powers assigned to the Individual Credit Risk Operation Managers. * Implementation of the Portfolio Administration Groups at the national level, which allow analyzing the behavior of the portfolio and making risk decisions based on the results. | |
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| 2007-2010 | **BBVA BANCOMER, National Mortgage. Risks** | Mexico City |
|  | ***Individual Admission Risk Consultant (May 2007 to April 2008)***   * Methodology for calculating the severity associated with an Expected Loss. (Loss Given Default). * Calculation of Probability of Default (PD) associated with the calculation of the Expected Loss. * Structure of the sale of past-due loans of the Mortgage Bank, retaining Servicing and charging a Upside, thus reducing the PDI by 60 bp * *Value Management* project in the mortgage credit recovery circuit. * Circuit of Mortgage Credit Insurance (Origination, Service, Claims), as well as contracting Master Policy with service providers. * Securitization of the Mortgage Portfolio as its own *asset class*. | |

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| 2001 - 2007 | **NATIONAL HOUSING DEVELOPMENT COMMISSION** | Mexico City |
|  | ***Deputy Director of Mortgage Markets*** |  |
|  | * Design and implementation of the only Mortgage Credit Simulator on the CONAVI website (www.conavi.gob.mx) | |
|  | * Active participation in the elaboration of savings and subsidy schemes, destined to social interest housing programs, based on the purchasing capacity of the housing claimants. | |
|  | * Manage the reactivation of mortgage credit by the financial system, as well as one that gives the availability of credit based on the amount of previous savings. | |
|  | * Analysis of proposals for securitization of mortgage portfolios. | |
|  | * Contribution in the design and implementation of the Housing Sector Program 2001-2006, which was an excellent guide for the coordination of those involved in the housing sector. | |
|  | * Participation in the instrumentation and logistics of the National Housing Prize 2002 and 2003, which was presented by the C. President of the Republic. | |
|  | * Collaboration in the Government transition process, as well as the restructuring process as a decentralized body of the Federal Public Administration. | |
|  | * Design of all the presentations of C. Commissioner Eng. Alberto Mulás Alonso. | |

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| **PERSONAL** | | |  |
|  | | * Good command of English (oral and written). | |
|  | | * Good ability to communicate effectively orally and in writing. | |
|  | | * Great analytical and planning skills. | |
|  | | * Public relations and interpersonal relations skills. | |
|  | | * Demonstrated ability to analyze, evaluate and incorporate changes. | |
|  | | * Strong analytical and problem solving skills. | |
|  | | * Management of crisis situations in a calm and capable way. | |
|  | | * Ability to handle *Microsoft Office* applications. * Mexican citizen, 47 years old, married, two children | |

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| **WORKSHOPS** | |  |
|  | * IFRS 9 Deloitte (2019) * IPADE Special Leaders Program - I want a home (2017) * Special Leaders Program IPADE - BBVA Bancomer (2014) * Leader Development, EGADE Business School (2012) * Being and doing with Simplicity, AIS (2012) * Integrity in Business, ABM (2012) * The Strategic Value of Leadership, Intermanagement Institute, (2009) * Diploma in Risk Management in Real Estate Projects, ITESM (2008) * SAS, Programming I and II (2008). * Riskmathics: Credit Score module. (2007). * Seminar: Merrill Lynch Guide to International Mortgage Markets and Mortgage Backed Securities (2005) * UNIAPRAVI Seminar (2004), Consolidation of Housing and Urban Planning Systems: Challenges and Opportunities for the American Continent. * Course for the Training of Internal Auditors to obtain the ISO 9001: 2000 Certificate (2004) * Credit risk analysis of Financial Institutions (2003), Standard & Poor's. * Securitization and its importance in Mexico (2003), Standard & Poor's * Seminar on securitization (2003), AMSFOL * Specialized Financial Intermediaries (2003), AMSFOL * Diploma in Business Administration (2000), Commercial Banking School. * Stock Market Intermediation in Mexico and intermediate markets (1998). | |
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