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CDMX.

Verónica Alarcón Esteva



Specialist in Development Banking, Corporate Credit, and Financial Sector Financing in Mexico. Expert in promotion, analysis, and negotiation of institutional services with both national and international banks, focused on profitability, efficiency, and long-term relationships to achieve strategic goals.

Nacional Financiera (NAFIN)

Executive – Banking Financial Intermediaries | 2019 – 2023

- Led highly complex structured financing processes. A flagship case was the formalization of a credit transaction that required implementation through a trust. Coordinated multiple NAFIN areas, negotiated with external banks, and secured funding on time before fiscal year-end 2022, even working extended hours on December 31 to meet client requirements.
- Trained in credit analysis to complement promotional duties, simultaneously taking on the role of analyst, which accelerated line approvals. Opened credit lines for three banks and their leasing companies, firmly navigating internal bureaucracy to meet critical deadlines.
- Evaluated and decisively rejected a fintech financing proposal that, despite promising figures, lacked the necessary structure for a sustainable relationship with NAFIN—defending the decision even against top management’s dissatisfaction.

Executive – Financial Intermediaries for Microcredit | 2015 – 2019

- Designed, implemented, and monitored microcredit programs focused on women micro-entrepreneurs, achieving an average 15% annual portfolio growth.
- Incorporated six microfinance institutions, two SOFOMs, and one foreign bank into NAFIN’s network, overcoming operational restrictions through technical and financial advisory.
- Built strong, trusted relationships with international financial intermediaries, including Bank of China, successfully managing the opening of credit lines and obtaining three additional increases. This reinforced negotiation skills and consolidated reputation as a reliable executive delivering certainty and results.

Banco Latinoamericano de Comercio Exterior (BLADEX)

Senior Client Relationship Manager | 2006 – 2012

- Managed and expanded a portfolio from 16 to over 35 corporate clients in Mexico, as the sole responsible executive in the local office. Reduced customer complaints and improved transaction follow-up.
- Selected from over 100 executives for an assignment in Beijing (2009–2011), collaborating with China Development Bank (CDB) on joint investment projects and strengthening relationships with CFOs of Mexican industrial companies operating in Asia.

UPS Capital Business Credit | 2004 – 2006

- As Operations Manager, implemented U.S. EX-IM Bank guidelines for structuring loans to Mexican exporters. Represented the bank in ABM working groups and redesigned critical processes to expedite loan approvals, aligning financial solutions with exporters’ specific needs.

Bank of Tokyo Mitsubishi | 2000 – 2003

- Began career as Account Executive, preparing sectoral reports on Japanese companies in Mexico, drafting strategic memoranda for New York headquarters, and contributing to operational improvement initiatives such as the “zero-error” disbursement policy.

Professional Profile.

Senior executive with a solid track record in development banking and international finance, specialized in corporate credit, SME financing, and structuring of financial products. Experienced in leading strategic negotiations with commercial banks, multilateral organizations, and financial intermediaries, successfully placing second-tier loans, designing sector programs, and integrating foreign institutions into the Mexican financial system. Recognized for combining commercial vision with rigorous financial analysis, ensuring regulatory compliance, and building strategic alliances that evolve into long-term relationships. Proven ability to drive business development, manage corporate portfolios, and transform bureaucracy into tangible results.

Career Objective.

To secure a Manager or Deputy Director position in an international financial institution (bank or fintech), leveraging expertise in portfolio expansion and strengthening commercial relationships, within a work environment that includes remote collaboration.

Education

Master in Public Administration | University of Minnesota – Humphrey School of Public Affairs, USA, 2014.

Concentration: Policy Analysis and Evaluation.

Diploma in Corporate Finance | University of Barcelona, Spain, 2004.

Bachelor’s in Business Administration (Economics & Finance) | ITAM, Mexico City, 2000.

Chinese Language and Culture Studies | Beijing Language and Culture University, 2011.

Languages.

Spanish (native)
English (fluent)
Mandarin Chinese (proficient)

Tools & Software.

Stata, Excel, Bloomberg, Access, Word, PowerPoint, Prezi, Adobe Acrobat, Basecamp.