DIRECTOR OF CREDIT | RISK | FINANCIAL OPERATIONS

IRMA ARCE FERNÁNDEZ
Mexico City • +52 55 4141-1822 • iarce09@gmail.com • linkedin.com/in/irma-arce

CORPORATE CREDIT • RISK MANAGEMENT • PORTFOLIOS • PROJECT FINANCE • OPERATIONAL TRANSFORMATION

POSITIONING | EXECUTIVE VALUE PROPOSITION

I have built my career in financial services and have held director-level positions since 2007, specializing in Credit, Risk, Corporate Banking, Business Banking, and Operations. I have structured financing transactions, managed large-scale portfolios, and participated in credit committees and lending decisions. I have managed portfolios of up to MXN 87,350 million while combining risk discipline, portfolio growth, strategic planning, and operational transformation.

My value proposition combines business acumen with risk control to strengthen portfolio quality, structure complex transactions, improve credit processes, and support executive decision-making through financial analysis, credit governance, and proactive monitoring.

SCALE AND IMPACT

MXN 87,350 million maximum portfolio managed | **MXN 58,000 million** portfolio at Banorte | **0.18%** historical NPL at Banorte | **+40%** portfolio growth at Caminofund | **MXN 40 million** credit approval authority at Banorte

CORE COMPETENCIES

CREDIT AND RISK: Credit Risk Management • Credit Underwriting • Credit Portfolio Management • Credit Structuring • Risk Mitigation • Credit Governance • Early Warning Systems • Expected Loss • Preventive Loan-Loss Reserves

BANKING AND FINANCE: Corporate Banking • Business Banking • Structured Finance • Project Finance • Financial Modeling • Syndicated Loans • Factoring • Derivatives • Infrastructure Banking • FIBRAs (Mexican REITs)

LEADERSHIP AND TRANSFORMATION: Strategic Planning • Leadership & Decision-Making • Process Transformation • Financial Product Development • Portfolio Management • Nearshoring

PROFESSIONAL EXPERIENCE

Director of Credit and Operations | SOFIPA | March 2026 – Present

Lead Credit and Operations, with strategic responsibility for planning, portfolio growth, credit policies, transaction approvals, and end-to-end disbursement processes. Chair the institutional Credit Committee and participate in strategic organizational decisions.

- Updated credit manuals and policies, strengthened the Credit Committee structure, and developed credit methodologies and documentation to improve consistency in the approval process.
- Established pre-disbursement Control Desk policies and controls and developed collections manuals and policies to strengthen the end-to-end credit lifecycle.
- Lead specialized teams and coordinate Commercial, Risk, Credit Committee, and Control Desk functions to ensure end-to-end execution of the credit lifecycle.
- Implemented controls and assessment mechanisms designed to improve portfolio quality and reinforce approval discipline, without disclosing the institution's sensitive figures.

Commercial Director | Financiera Caminofund | SOC Asesores | March 2024 – 2026

Led commercial strategy and financing solutions for SMEs, building the operation from the ground up and developing strategic partnerships to originate business.

- Built the operation from the ground up and arranged MXN 50 million in financing for 60 clients during the first two years; originated approximately MXN 25 million annually and grew the portfolio by 40% in the first year.
- Developed strategic partnerships with BYD and FAW; reported financing placements totaled MXN 7 million and MXN 5 million, respectively, to provide financing opportunities for their customers.
- Operated the business independently during the first year and added a financial advisor in the second year, building a two-person team.
- Generated an approximate 50% profit margin on commission revenue from each loan placed and developed agile methodologies that reduced credit analysis response times by 25%.
- Participated in transactions of MXN 5 million and MXN 3 million, as well as Real Estate and FIBRA products.

Director of Credit | Corporate Banking | Banorte | July 2018 – August 2022

Managed a corporate portfolio of MXN 58,000 million and oversaw credit analysis for approximately 60 corporate groups. Served as a voting member of the Credit Committee and Executive Committee, with credit approval authority of up to MXN 40 million.

- Maintained a historical non-performing loan (NPL) ratio of 0.18% through transaction structuring, monitoring, and proactive portfolio oversight.
- Managed a diversified portfolio across industrials, infrastructure, commercial and hospital construction, real estate and housing, food, logistics, manufacturing, recycling, hospitality, and FIBRAs, including industrial expansion and nearshoring projects.
- Structured syndicated and bilateral loans, corporate credit facilities, and derivatives; implemented early-warning mechanisms and preventive measures to mitigate portfolio deterioration.
- Oversaw and coordinated credit analysis, transaction presentations to the Committee, and participation in the corresponding vote.
- Coordinated credit work on Centro Comercial Antara II, Grupo Axo, and Fideicomiso Fibra Uno (FUNO), with responsibility for analysis, presentation, and voting.
- Directly managed 2 deputy directors and oversaw 8 indirect reports.

Director of Credit | Banco Interacciones | 2012 – 2018

Managed a portfolio of MXN 87,350 million and developed methodologies for Credit, Infrastructure Banking, and SME lending, integrating financial analysis, structuring, risk assessment, and process improvement.

- Reduced the portfolio's NPL ratio by 30% through monitoring, analysis, and credit risk management.
- Expanded the factoring product and redesigned credit processes, contributing to 20% portfolio growth.
- Developed Infrastructure Banking methodology and Project Finance models; applied NPV, IRR, payback, and breakeven analyses to assess project viability and repayment capacity.

- Reduced response times by 50% through parametric credit solutions for SMEs.
- Participated in structuring and approving public infrastructure loans and complex transactions, including highways, hotels, hospitals, water treatment plants, FIBRAs, and syndicated loans.
- Coordinated Business, Legal, and Operations functions with cross-functional teams of at least 4 members; led 8 analysts.
- Participated in approved transactions: Grupo Dragón (MXN 1,500 million), RENGEN (MXN 82.7 million), OCADWF / DIAVAZ (USD 59.8 million), and Audi Plant (MXN 5,195 million).

TRANSACTION EXPERIENCE AND SELECTED DEALS

BANORTE | Centro Comercial Antara II, Polanco — MXN 5,000 million. Oversaw and coordinated credit analysis, presentation to the Credit Committee, and voting; this was the largest transaction in which I participated during my reported career.

BANORTE | Grupo Axo, S.A.P.I. de C.V. — MXN 1,200 million. Participated in a transaction related to the acquisition of Nike Argentina, overseeing and coordinating the process, presenting the transaction, and participating in the vote.

BANORTE | Fideicomiso Fibra Uno (FUNO) — MXN 2,000 million. Oversaw and coordinated the analysis, presentation, and participation in the Credit Committee vote.

INTERACCIONES | Grupo Dragón — MXN 1,500 million; RENGEN — MXN 82.7 million; OCADWF / DIAVAZ — USD 59.8 million; Audi Plant — MXN 5,195 million. For Grupo Dragón, participated in analysis, structuring, recommendation, and presentation to the Credit Committee; across all four transactions, participated in analysis, study coordination, presentation, and the approval process.

EDUCATION

MBA | University Canada West, Vancouver | 2022–2023.

Master in Finance (MAF) | Tecnológico de Monterrey | Banking & Finance | Dual degree | 2009–2011.

Master in Banking & Finance (MBF) | Universitat Pompeu Fabra, Barcelona | Dual degree | 2010–2011.

SPECIALIZATION AND CERTIFICATIONS

Credit Risk Certification — Banco Interacciones / Banorte • Project Finance International Risk — Universidad Rey Juan Carlos • Leadership Diploma — IPADE • Real Estate — ITAM • Basel III for credit institutions • IFC — Canadian Securities Institute.

TOOLS | RISK, REGULATION, AND TECHNOLOGY

Moody's Analytics — advanced proficiency; 10 years of use for capturing and analyzing financial information and preparing projections.

Credit risk and analytics — screening filters and scoring models; preventive loan-loss reserves; expected loss; portfolio monitoring; early-warning indicators; target-market segmentation and statistical analysis.

Regulation — knowledge of Mexico's Uniform Banking Circular (CUB) as applied to credit risk, policies, portfolios, and loan-loss reserves; experience in regulatory credit analysis.

Platforms — Lendia for loan origination (1 year); Syntage for business information queries and analysis (1 year); basic SQL (2 years); Excel for financial analysis and credit models (more than 20 years).

Automation and productivity — participated in the analysis and automation of internally developed credit processes; use Gemini for Google Workspace and ChatGPT for presentations, data analysis, and creating reusable instructions.

LANGUAGES AND MOBILITY

Spanish — Native. English — Professional; MBA taught in English in Canada (2022–2023) and TOEFL score of 470 in 2011. Experienced in interviews, presentations, and financial analyses in English; I have not conducted negotiations in English. Available to travel and open to considering international opportunities based on country, role, and offer terms.

GOVERNANCE, LEADERSHIP, AND DECISION-MAKING

I have served as a voting member of credit committees and participated in executive decision-making structures. My experience combines credit approval authority, portfolio governance, prevention of deterioration, negotiation of terms and conditions, cross-functional coordination, and leadership of specialized teams.

TARGET POSITIONING

Priority: Corporate Credit Director. Target sectors: banks first, with fintechs as an alternative, for Credit Director roles focused on integrating or building the credit function from the ground up, developing manuals and policies, establishing and chairing credit committees, and designing strategies for quality portfolio growth. Keywords: Corporate Credit Director • Credit Risk • Credit Governance • Credit Portfolio Growth • Corporate Banking • Business Banking • Structured Finance • Project Finance.