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María Isabel Ganduglia

WORK EXPERIENCE

- 02/25 – Present **Chief Finance Officer Mexico and Latin America**
HSBC – Mexico & Latin America
Lead financial strategy, Capital optimization, and performance management across six countries, overseeing \$50Bn+ balance sheets and aligning regional execution with global priorities.
Drive regulatory engagement, investor communication, and risk governance, ensuring compliance with local and international standards while enhancing financial resilience and return on equity.
Partner with CEO's and business heads to shape growth strategies, streamline resource allocation, and allow digital and sustainability focused transformation across diverse markets.
Permanent member of the board of directors of HSBC Asset Management Mexico, contributing to strategic oversight, fiduciary governance, and long-term value creation.
- 12/23 – 02/25 **Chief Finance Officer International Wealth and Premier Banking - Americas**
HSBC – Mexico & Americas
Oversaw financial operations for Consumer Bank, Asset Management, Insurance, and Private Banking across the US, Mexico, Canada, Argentina, and Uruguay.
– Played a key role in redefining IWPBs strategic direction.
– Restructured the area to enhance business support and simplified financial processes using a service center model.
- 10/21 – 10/23 **Managing Director – Chief Finance Officer Consumer and Commercial Bank,**
Citibanamex – Mexico
CFO for Mexico's Consumer and Commercial Banks, including Deposit Products, Credit Cards, Payroll, Personal Lending, Mortgages, SME, Wealth Management, Pension Funds, Insurance, and Commercial Banking.
– Directed M&A transactions, from crafting confidential information memos to leading presentations and discussions with potential buyers.
- 09/20 – 09/21 **Director - Head of Mexico Payments Transformation, Citibanamex – Mexico**
Led payment platform modernization at Citibanamex, looking to better serve clients through the replacement of legacy systems with cloud-native technology, decoupled architecture, and micro-services solutions
- 05/16 – 09/20 **Director - Head of Latam Finance Transformation, Citibanamex – Mexico**

SVP - Head of Mexico Finance Transformation, Citibanamex Mexico

Lead transformation of Finance function through the internal transformation of its culture and organizational design, digital adoption, process streamlining and systems architecture simplification

- Lead multidisciplinary diverse team of 140+ to replace Mexico's current Financial Platform system for Citigroup's global in-house platform, aligning processes and culture with the adoption. (Completed by 3Q19)
- Lead Data agenda for Finance Latam: defined data strategy for the region aiming to centralize and digitize the Finance function (team structure, architecture, operation and rollout). Currently in initial stages of deployment (Est by 4Q20)

03/12 - 03/16

Senior Vice President in Corporate Treasury, Citigroup – NY, USA

Vice President '12 – '14; promoted to Senior Vice President in 01/15

- Asset Liability Management Team: Successfully lead the global modeling team (20+ people) to deliver firm-wide sophisticated product models critical to the Bank Stress Tests in answer to a regulatory request. Owned end-to-end process.
- Business Treasury Teams (Citi Transaction Services and US Cards): provided Balance Sheet and net interest margin management support to businesses through transfer pricing and interest exposure & hedging

08/10 – 03/12

Associate in Financial Management Associate Program, Citigroup – NY, USA

18 month program; three rotations within Finance area in: Central Funding Desk, Capital Markets Risk Strategy and Citi Cards CFO Team

03/05 – 07/08

Management Consultant in Strategy Vertical, Accenture - Buenos Aires, Argentina

Analyst '05 – '07; promoted to Consultant in 01/08

Participated in multiple strategic projects across the LATAM region for Financial Services clients

01/04 – 03/05

Analyst of Distressed Securities, Balanz Capital - Buenos Aires, Argentina

Responsible for Argentinean bonds purchase (PR and BD series). Planned and executed end-to-end process: advisory, deal-making, flow trade, settlement. Managed relationship with major local clients

EDUCATION

01/23 – 10/23

Chief Financial Officer Program, Columbia University – NY, US

Advanced Finance

03/19 – 09/19

Certificate in Global Banking Program, Columbia University – NY, US

Fintech, Digital, Analytics

07/08 – 05/10

Master in Business Administration, The Wharton School – PA, US

University of Pennsylvania – Major in Emerging Markets

03/99 – 12/02

Bachelor of Arts, Universidad Torcuato DiTella (UTDT) – Buenos Aires, Argentina

Major in Business Economics

OTHER

Languages (3) Native speaker of **Spanish**, Bilingual **English**, intermediate **Italian** and basic **French**

Boards Member of HSBC Asset Management Mexico Board of Directors