



Beatriz Ruiz Velasco De La Garza

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01219, Mexico City CMX

SKILLS

- Strategic Vision
- Leadership & Influence
- Cross-functional coordinator
- Decision-Making
- Innovation & Change Management
- Operational Excellence
- Stakeholder Management
- Ability to detect key players for key positions
- Team Leadership
- Analytical and Problem-Solving Skills
- Excellent Communication Skills

LANGUAGES

English



Upper intermediate (B2)

Spanish



Bilingual or Proficient (C2)

PROFESSIONAL SUMMARY

My primary skills are leadership, communication, and digital and cultural transformation. I am an expert in banking with more than 30 years of experience, seeking a permanent balance in financial achievements with control and the right ways of doing business. I generate virtuous work environments, generating successful, proud, and motivated high-performing teams to multiply successes. My intuitive and close leadership skills have allowed me to implement a profound, fast, and effective transformation of the areas I have led. Establishing a balanced system of empowerment, oriented to the growth of the teams, structuring a conscious governance system that makes innovation and transformation the center of each daily activity to create synergies between the teams and achieve the proposed goals and objectives. I love interacting with the people who are part of my teams, learning, challenging them, teaching them, and, of course, celebrating successes.

WORK HISTORY

December 2024 - Current

Modernization Head / CTO, MD, Banamex, Mexico City, Mexico

- Developed scalable architectures that support long-term growth strategies while providing flexibility for future adaptations.
- Optimized IT infrastructure by streamlining processes and implementing cutting-edge technologies.
- Collaborated with cross-functional teams to achieve mutually beneficial outcomes.
- Led digital transformation initiatives to modernize business operations and enhance customer experience.
- Directed corporate strategy initiatives focused on growth, investments, and capital and expense optimization to ensure the bank's modernization.
- Increased operational efficiency by consolidating systems, automating tasks, and leveraging cloud solutions.

July 2019 - December 2024

Operation Head, MD, Citibanamex, Mexico City, Mexico

- 12 direct reports and nearly 10 thousand employees.
- Improvement in the control environment achieving an effectiveness in the MCA of 96.8% and all audits with satisfactory rating (6/6).
- IDATU of 9.99 has consistently placed us in the top three of the market over the last two years.
- Renewal of the fleet of +9K ATMs successfully
- The 'universal agent' creation to improve flexibility and efficiency by 20%.
- Maximum historical NPS in 5 areas measured with this indicator.
- The successful separation of Citibanamex into two new financial institutions in Mexico: Banamex and CBM.

July 2017 - June 2019

DGA, SVP Operaciones, Scotiabank Mexico, Mexico City, Mexico

- The implementing the core banking system, a massive undertaking allowing us to withdraw over 140 legacy technological applications.
- The parcel between branches and buildings was reduced from daily to 3 times a week.
- Reducing branches dimension above 20%. to beat fix cost.

May 2015 - July 2017

VP, Divisional Consumer Head Territorio Bajío, Scotiabank Mexico, Querétaro City, Querétaro, Mexico

Responsible for the consumer business in 120 branches distributed in 7 states.

We broke records in the placement of car and mortgage loans and the growth of savings deposits of legal entities.

November 2011 - April 2015

Executive Director, Business Service Center, Scotiabank Mexico, Mexico City, Mexico

- This new department, created under my management, played a crucial role in the operation, administration, and control of the bank's corporate, commercial & SMEs clients' acquisition, placement, and financial services. It was a humongous transformation.
- In this position, I developed expertise in the creation and modification of processes E2E, managing to integrate teams from 9 different areas and reducing execution times by 40%.
- We successfully implemented the digital file for the first time.

January 2009 - November 2011

Director Of Corporate Strategy And Commercial Prog., Scotiabank Mexico, Mexico City, Mexico

Responsible for defining and implementing the Commercial/Business Banking strategy from budgeting, monitoring, and compliance, as well as developing, updating, and implementing commercial banking products. Achieving all the scorecard goals.

November 2005 - January 2009

Director Of Medium-Sized Companies., Scotiabank Mexico, Mexico City, Mexico

- Improving the approaches to clients of medium-sized segments and enhancing the customer experience through the first parameterized credit line authorization process for companies.
- Launched the light Online Banking for small companies.

July 2000 - November 2005

Director/Subdirector Business Manager Northern Div, Scotiabank Mexico, Monterrey, Nuevo León, Mexico

Business Subdirector of the Northern Division, responsible for defining and executing the business strategies of the branch network and business centers in the northern part of the country.

I was the first woman appointed to be director under 30's.

June 1998 - July 2000

Branch Manager, Scotiabank Mexico, Monterrey, Nuevo León, Mexico

Achieving among the best branches in the country both for its results in income, customer growth, and audits with favorable ranking and for the leadership obtained with my team.

September 1994 - June 1998

Commercial Banking Executive, Scotiabank Mexico, Monterrey, Nuevo León, Mexico

Responsible for establishing credit lines for companies and their integral attention to all financial services.

October 1992 - September 1994

Development Fund Executive, Scotiabank Mexico / Comermex, Monterrey, Nuevo León, Mexico

Responsible for obtaining financing and government guarantees/collaterals through Nacional Financiera and Bancomext, their administration and management.

EDUCATION

April 2017

Diploma, Leadership of Senior Management Teams

Duke University, Durham, NC

June 1996

M.D., Finance

Tec De Monterrey, Monterrey, Nuevo León, Mexico

May 1992

BBA, Accounting

Tec De Monterrey (ITESM), Monterrey, Nuevo León, Mexico