

Héctor B. Grisi Checa

- Professional career spanning over 35 years in finance. Has worked in both Mexico and US for two of the largest European banking groups.
- Born in Mexico City, October 17th, 1966. Married, with three children.
- Early education in Mexico and Canada, then graduated with Honors from Universidad Iberoamericana in 1989.
- Post-graduate studies in markets and finance at various institutions, including the New York Institute of Finance.
- Board member of the Mexican Stock Exchange and Board of Trustees of the Iberoamericana University



Professional Experience and Key achievements

Grupo Santander (2015 – present)

Since 2019 as Regional head of North America and Santander Mexico CEO

- In 2021 the US achieved a record year for profitability, making the largest contribution to profit of any market in the group, generating \$2.7bn in 2021 compared to \$648 in 2018.
- North America business corridor generating 18% CAGR in revenue leveraging local individual strengths and capabilities while capitalizing on Group's scale and connectivity; saved over U\$100 MM in 2020 and 2021 through regional IT integration.

Since 2015 as Santander Mexico CEO

- Adjusted underlying RoTE of 31% (Q122) - higher than any other market in the group.
- Completed a transformation of the bank's business in the country, achieving one of the best efficiency ratios of any bank in Mexico at 44% (Q122).
- Increased the number of active customers by 47% to 9.6 million (Q122), doubling the number of loyal customers, and delivering a fourfold increase in digital customers.
- Launched two successful businesses from scratch: Built a scale auto finance business from the ground up since 2019, achieving a 14% mkt share and Tuiio our financial inclusion initiative impacting the lives of +300K clients (Best financial inclusion bank in Mexico in 2020) and the fastest growing microfinance institution in Mexico.
- Established leading mkt positions in SMEs, Mid-Market Corps, Mortgages and Project Finance creating disruptive products.
- Reached top 3 player in IB.
- Launched a Cultural Transformation that led to one of the best places to work (from 79% in 2016 employee recommendation in 2016 to 87% in 2021).

Credit Suisse - 1997-2015

- Positions included President & CEO, Mexico (2007-2015) and Managing Director Head of Investment Banking Mexico, Central America, and the Caribbean.
- During this time, he worked both in NY and Mexico, where he developed a successful corporate and investment banking business becoming the most consistent bank, highly recognized by clients with recurrent business and a trusted advisor.
- As member of the Emerging markets and Americas Operating committees he participated in the development of the strategy for the whole Latin America region.

Banco Mexicano/ InverMexico IB/ Inverlat IB - 1986-1997

- Investment banking corporate divisional director.
- As Co-head of CIB, after the "Tequila crisis" he was involved in the sale of the bank (Grupo Santander was the buyer at that time) and worked on the portfolio restructurings of the most important companies in Mexico.