

## **FMCG's Recent Experience in Mexico (2006 – 2009)**

- 1. For INFONAVIT**, Mexico's largest home lender (currently issuing 500,000 new mortgages per year) jointly owned by the government and the private sector employers and employees with a mission of extending housing credit to lower income households, FMCG:
  - a. Reviewed and recommended improvements for end-to-end servicing operations including:
    - Payments
    - Customer service
    - Channels
    - Collections and default management
    - Metrics and analytics
    - Control and administration
  - b. Built an advanced predictive employment model and operational optimization tools to enhance business decisions for INFONAVIT's collections services
  - c. Assisted with product development:
    - Reviewed existing products and portfolios
    - Developed a dynamic testing environment to model INFONAVIT's portfolio over time and test new products
    - Introduced a new segmentation of the borrower population
    - Recommended new products
  - d. Developed a balance sheet management and market funding strategy framework.

**2. For a top 5 commercial bank, FMCG:**

- a. Developed a de novo branch strategy to accompany the launch of hundreds of new branches
- b. Supported the development of a small businesses banking strategy including:
  - Value proposition
  - Sales and servicing model
  - Segmentation
  - Sales process
  - Management reporting, metrics, and incentives.

**3. For a niche bank, FMCG:**

- a. Reviewed the bank's existing business strategy in Mexico
- b. Evaluated a possible US entry strategy.

**4. As part of ongoing discussions with other institutions, FMCG:**

- a. Presented to and engaged with Comisión Nacional Bancaria y de Valores (CNBV), Mexico's national banking and securities regulator
- b. Has presented to the CEO of Sociedad Hipotecaria Federal (SHF), an institution with the mission to facilitate the access to quality housing for Mexican families
- c. Maintained ongoing interactions with executives that have moved from clients to other financial institutions within Mexico.