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✉ alfredo.curenof@infinitemail.com

📍 Benito Juárez– CDMX.

# LUIS ALFREDO CUREÑO FERRER

Deputy Chief Investment Officer / Loans & Alternatives.

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## ACHIEVEMENTS

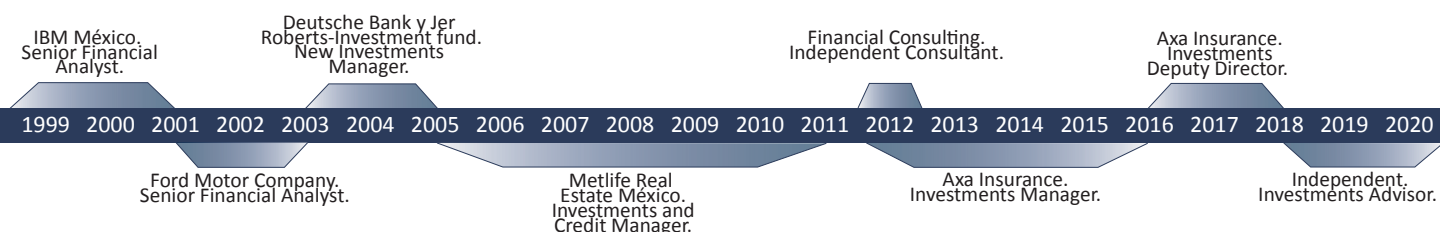
### AXA INSURANCE / Deputy Director of Investments.

- Increase of the investments portfolio financial product in MXN 400 Million over the year budget.
- Growth of the investments portfolio return in 120 bps vs. to the previous year.
- Recognition of capital gains from the Equity Portfolio for an additional MXN 100 million.
- Reduction of the capital cost by 6% and successful transition of the “Asset Manager” change process.
- Granting and control of credit lines for USD \$ 40 Million and mortgage for \$ 60 Million.

### AXA INSURANCE / Investment Manager.

- Consolidation of the real estate profile inside the corporation and facilitate the understanding of the business to a Non Real Estate organizational culture top management.
- Efficiency of current portfolio thought no asset class sales, occupancy increases, expense control and set up the company as a key player on the Mexico real estate market, through the Investment of USD \$130 Mills in REITS and private equity funds.
- Financing and control of USD \$30 Mills in a revolving line credit and \$60 Mills in mortgages.

## WORK EXPERIENCE



### AXA INSURANCE

Deputy Chief Investment Officer (2 years) / Reporting Results: France - Spain.

Task	<b>I. Maximization of the financial product.</b>	<b>II. Definition of the investment plan and strategy by asset type.</b>
Process	1. Definition of the annual income plan by financial product. 2. Determination of the strategy by asset class. 3. Presentation and approval of the strategy by the Presidency Committee. 4. Implementation of strategies with the work teams.	1. Determination of the investment and risk profile by asset type. 2. Control and monitoring of assets in the market. 3. Monitoring and control of strategy evolution. 4. Solvency assessment.
Task	<b>III. Traditional asset management.</b>	<b>IV. Alternative assets management.</b>
Process	1. Instruction to the Asset Manager for the purchase, sale of investments in the financial markets for the fixed income and equity portfolios (MXN 50,000 Million). 2. Investment advice for product placement. 3. Management of investment portfolios. 4. Execution of operations.	1. Investment evaluation in FIBRAS, CKD'S and CERPI's. 2. Monitoring and implementation of asset programs and internal controls (MXN 1,500 Million of real estate assets) 3. Maximize the value of real estate assets, and analysis of asset behavior.
Task	<b>V. Asset management control and risk reduction.</b>	<b>VI. Preparation, integration and presentation of reports to the Vice Presidency.</b>
Process	1. Administration and monitoring of Asset Manager. 2. Review of the strategy portfolio implementation. 3. Selection and definition of market parameters and benchmarks. 4. Review of operations reporting data. 5. Macroeconomic variables tracking forecast trends indicated by the Asset Manager. 6. Tracking of portfolio growing, gains and losses performance.	1. Generation of statistical reports for México and to HQ Group Committees (France – Spain). 2. Investments valuation (assets- variations -risks). 3. Validation of risk indicators (acquisition costs- capital gains and losses VAR). 4. Monitoring of regulatory compliance with: CNSF in coordination with Middle Back, Back Office and Risk and Compliance teams. 5. Asset performance optimization.
Task	<b>VII. Portfolio management of real estate investments.</b>	<b>VIII. Loan operations management.</b>
Process	1. Definition of investment strategy. 2. Control of the administration of existing real estate portfolio by the operation area (MXN 3,000 MM assets - Office, Industrial and Residential). 3. Scouting of real estate operations for purchase, sale or development JV's. 4. Development of tactical strategies in Fixed Income portfolios. 5. Improvement to the technical result, by product consulting of the Operative Areas.	1. Scouting and management of loan operations. 2. Generation of MXN 1,000 Million in diversified portfolio of commercial, mortgage, and trustee credit.

### SKILLS



### SOFTWARES





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## AXA INSURANCE

Real Estate, Loans and Alternatives Manager (4 years).

Task	<b>I.Design of the alternative investment plan.</b>	<b>II.Real estate portfolio management.</b>
Process	<ol style="list-style-type: none"> <li>1.Definition and planning of investments in real estate, Senior secured real estate loans and alternatives to increase the financial product and maximize the company return.</li> <li>2.Presentation of 5 Years plan, annual forecast and budget to local and group investment committees for approval.</li> <li>3.Implementation and results control of the approved plan.</li> </ol>	<ol style="list-style-type: none"> <li>1.Administration and operation of USD 200 Mill portfolio of office, commercial, health, residential, development land and industrial properties.</li> <li>2.Search, negotiation and closing of opportunities for purchase and development of real estate. Including financial funding sources.</li> <li>3.Search, negotiation and closing of the opportunity to divest real estate from the portfolio.</li> </ol>
Task	<b>III.Loan portfolio management.</b>	<b>IV.Management of the portfolio of alternatives.</b>
Process	<ol style="list-style-type: none"> <li>1.Origination of Senior Secured Loans with mortgage or trust warranty.</li> <li>2.Management of MXN 1,500 Million loan portfolio and reporting to CNSF.</li> <li>3.Promotion of the insurer as a source of financing in national and international forums.</li> </ol>	<ol style="list-style-type: none"> <li>1.Origination of investments in CKDs, CERPI, FIBRAS, and Private Equity, Venture Capital and Startups.</li> <li>2.Evaluation and closing of investment opportunities.</li> <li>3.Participation in investment committees.</li> <li>4.Administration and monitoring of the investments made.</li> </ol>

## METLIFE

Investments Manager (6 years) / Real Estate México / Reporting USA and México.

Task	<b>I.Loan portfolio origination.</b>	<b>II.Loan portfolio manager.</b>
Process	<ol style="list-style-type: none"> <li>1.Underwriting and due diligence for the USD 2 Billion loan portfolio generation.</li> <li>2.Scouting in real estate market for placement of funds through mortgage-backed security trusts.</li> <li>3.Generation of market data intelligence and IT.</li> </ol>	<ol style="list-style-type: none"> <li>1.Relationship and negotiation with accredited for the fulfillment of credit obligations.</li> <li>2.Interaction with suppliers for the administration of guarantees.</li> <li>3.Monitoring of credits in default and search and implementation of solutions.</li> </ol>
Task	<b>III.Portfolio evaluation and rating.</b>	<b>IV.Presentation of portfolio returns and evolution.</b>
Process	<ol style="list-style-type: none"> <li>1.Definition of credit score rating criteria for creditors.</li> <li>2.Quality assurance evaluation.</li> <li>3.Portfolio rating in accordance with local regulations and internal external policies.</li> </ol>	<ol style="list-style-type: none"> <li>1.Realization of the revenues budget, forecast and 3 years plan.</li> <li>2.Preparation of the metrics for reporting to the parent company of the risk and return generated from the portfolio.</li> <li>3.Preparation of reports to the CNSF.</li> </ol>

## DEUTSCHE BANK & JER ROBERTS / FENIX ASSET ADMINISTRATION

New Investments Manager (3 years) / Reporting USA and México.

Task	<b>I.Origination of new investments.</b>	<b>II.Development of financial intelligence.</b>
Process	<ol style="list-style-type: none"> <li>1.Research in existing portfolio of investments purchase and sale opportunities.</li> <li>2.Search for financial clients and equity investors to perform investment joint ventures.</li> <li>3.Programming and development of market information models.</li> </ol>	<ol style="list-style-type: none"> <li>1.Structuring policies and standards of work, six sigma procedures, evaluation metrics, for the operation of the new business area.</li> <li>2.Creation of portfolios of suppliers and business associates for closing operations.</li> <li>3.Implementation of financial models for decision making.</li> <li>4.Data mining.</li> </ol>
Task	<b>III.Negotiation and closing of investments.</b>	<b>IV.Administration of the originated portfolio.</b>
Process	<ol style="list-style-type: none"> <li>1.Coordination of work meetings with clients and investors.</li> <li>2.Coordination of work meetings with suppliers and business associates.</li> <li>3.Search for financial clients and capital investors to carry out joint investment projects.</li> <li>4.Deliverables assurance and closing diligence.</li> </ol>	<ol style="list-style-type: none"> <li>1.Design and implementation management procedures and process to manage the portfolio originated.</li> <li>2.Reporting results of the portfolio evolution, condition and returns to the top management.</li> </ol>

## LANGUAGES

95% Advanced English.

## ACADEMIC PLATFORM

### INSTITUTO TECNOLÓGICO Y DE ESTUDIOS SUPERIORES DE MONTERREY

•Master in Finance. 1997 - 2000

### INSTITUTO POLITÉCNICO NACIONAL

•Master in Administration. 1996 - 1999

•Public Accountant. 1992 - 1996

## CERTIFICATIONS/COURSES.

### RISK MATHICS FINANCIAL INSTITUTE MEXICO

•Diploma in Operation and Valuation of Structured Products. (FIBRAS, CKDE'S y CERPI'S). 2019

•Private Equity Structure and Operation Diploma. 2018

### INSTITUTO TECNOLÓGICO Y DE ESTUDIOS SUPERIORES DE MONTERREY

•Diploma in Analysis and Measurement of Financial and Insurance Risks. 2012 - 2013

•Diploma in Real Estate Development. 2010 - 2011

### INSTITUTO TECNOLÓGICO AUTÓNOMO DE MÉXICO.

•Real Estate Seminar (Certificate). 2010

•4-7 months in the United States in Risk Management Courses in Economic Crisis Environments.

•3-6 months in the United States as leader of the migration system of the accounting system for IBM LATAM.

## BUSINESS SECTORS

Investment Funds.	Private Equity.
Investment Banking.	Venture Capital.
Brokerage Houses.	Startups.
Real Estate Developers.	Fintech.
FIBERS.	SOFOMES
AFORES.	SOFOLAS.
Insurers.	Automotive.
	Technology.