MATUS, RUIZ,
ROMERO APIS
Abogados

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Mexico City

José Elías Romero Apis H.

Banking and Financial / Fintech and Payments / Digital Assets and Financial Regulation

Partner

EDUCATION

- Law Degree, Universidad Iberoamericana — Mexico City Campus
- LL.M. in Financial & Securities Regulation, Georgetown University Law Center

LANGUAGES

- Spanish (native)
- English (advanced)

KEY COMPETENCIES

- Banking & Finance
- Fintech
- Regulatory Compliance

PROFESSIONAL EXPERIENCE

Banking and finance attorney with more than 20 years of experience in financial regulation, transactions, operations, and advisory matters. His practice combines deep regulatory knowledge with sophisticated transactional support for domestic and foreign financial intermediaries, financial institutions, and market participants.

Prior to joining the firm, he held various positions within the Legal Department of Banco de México, where he participated in the drafting and implementation of regulation applicable to financial intermediaries, the negotiation and structuring of financial agreements with domestic and international institutions, and the negotiation of financial services chapters in major international trade agreements, including the USMCA, CPTPP, the EU-Mexico Free Trade Agreement, and the Pacific Alliance.

In that role, he provided legal advice and participated in the preparation, analysis, and presentation of various legal issues submitted to the Board of Governors of Banco de México, including regulatory proposals, financial transactions, and institutional decisions relevant to the Mexican financial system.

His experience provides clients with a unique combination of regulatory insight, institutional perspective, and strategic execution in complex financial matters.

REPRESENTATIVE EXPERIENCE

- **International Structured Finance Agreements — USD $50B**
  Legal implementation of Mexico's US$50 billion IMF Flexible Credit Line, coordinating the legal structuring, negotiation, and execution of the necessary documentation to ensure full compliance with applicable regulatory and institutional requirements. This work contributed to reducing sovereign debt interest payments by US$4.9 billion through a precise and strategically designed legal framework that strengthened Mexico's financial position and supported macroeconomic stability.

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- **Domestic Credit Agreements — USD $22.7B**
  Established Banco de México's legal framework for liquidity facilities during the Covid-19 pandemic, leading the drafting, review, and legal structuring of the provisions and contractual documentation required to implement such mechanisms. This included repos, credit agreements, securities lending arrangements, and trust structures, for an aggregate amount of US$22.7 billion. The work ensured full regulatory compliance, operational readiness, and timely execution of the measures designed to preserve market stability and support the functioning of the financial system during a period of extraordinary stress.
- **Tax Controversy Resolution and Contingency Reduction — USD $160M**
  Advised a financial services aggregator in Mexico in the negotiation of a conclusive agreement (acuerdo conclusivo) with the Mexican tax authorities, achieving a reduction of approximately USD 160 million in potential tax exposure.