
MERITRA BANKING • BOARD PREPARATION

Board Meeting Prep Kit

75 questions. Zero surprises.

This sample contains 12 of the 75 questions the full kit delivers, plus a preview of the one-page cheat sheet and the complete structure of the pack. Representative selection across all 8 categories covered in a modern LatAm bank board agenda.

26 PAGES

Full PDF

75 QUESTIONS

8 sections

USD 79

One-time • lifetime updates

Get the full kit at meritra.co/banking



Why this kit exists

Your board is asking harder questions than last quarter. A director with a fintech background now sits on every serious LatAm bank board. They ask about AI ROI, they compare you to Nubank and Ualá, and they know what straight-through processing should look like in 2026.

The average tenure of a Chief Digital Officer at a LatAm bank is 2.3 years. Most are replaced after failing to answer one question at the board. This kit is the 75 questions you need to walk into the room prepared.

What is in this sample vs. the full kit

	Sample (this PDF)	Full Kit
Questions	12 selected	75 total
Categories covered	6 of 8	All 8
Strong-answer guidance	3 examples	Every question
Common traps	3 examples	Every question
Cheat sheet preview	Partial	Full 1-page laminate
Executive summary template	—	Included
10 red flags of a strong director	—	Included
Lifetime updates	—	Included
Price	Free	USD 79



Questions 01–03

Each question in the full kit includes three elements: the question, what a strong answer looks like, and the common traps that reveal the executive has not done the work. The three examples below are shown in full. The remaining 9 sample questions on the next pages show question-only format.

STRATEGY • 01

What is our bank's thesis in one sentence that distinguishes us from the three nearest peers?

Strong answer: Names the three specific peers. States one strategic choice (e.g., "vertical specialization in SME import-export finance") and one operating model choice (e.g., "API-first, partner-distributed"). Does not use the word "digital" unless paired with a specific technology decision.

Common trap: Generic phrases like "we serve our clients better" or "we invest in technology." These are table stakes, not positioning. If a director cannot name a competitor the bank is actively losing to, the thesis is incomplete.

STRATEGY • 02

What are we not going to do, and why?

Strong answer: Lists two or three business lines the bank has explicitly chosen not to enter, with the reasoning. E.g., "We will not compete in B2C remittances because CAC exceeds LTV at our scale. We will not build our own core — we will buy."

Common trap: Answering that the bank is focused on "doing everything better." Strong strategy is defined by what is excluded. A board asking this question wants evidence of intentional constraint, not ambition.

STRATEGY • 03

If our three nearest neobank competitors each captured 30% more of our under-35 customer base next year, what changes in our P&L;?

Strong answer: Cites a specific NII impact and a specific fee-income impact. Names the deposit beta assumed. Addresses how the cost-to-serve per remaining customer changes when the younger, higher-acquisition-cost cohort shifts. Includes a defensive response plan.

Common trap: Treating this as hypothetical rather than directional. The question is not "is this realistic?" — it is "have you modeled it?" Every serious LatAm bank should have this scenario in its stress kit by 2026.



Questions 04–06

CREDIT · 01

What is our cost of risk trajectory by segment over the last 8 quarters, and is it inside or outside the cycle norm for each segment?

CREDIT · 02

Which vintages are driving current NPL formation, and what origination standards produced them? What have we changed since?

RISK · 01

What is our top operational risk that is not yet a loss event? How are we monitoring it, and what would be our first indicator that it has materialized?

Questions 07–09

TECHNOLOGY · 01

How fast can we ship a new product from concept to production, and how does that compare to our top two neobank competitors?

AI · 01

How many AI models are in production today, who owns each, and which of them would qualify as high-risk under the EU AI Act?

AI · 02

What is our measurable ROI per dollar of AI investment over the last 12 months? If we cannot quantify it, when will we be able to?



Questions 10–12

REGULATORY • 01

What are our top three open regulator findings, their ages in months, and the remediation status of each?

CAPITAL • 01

How sensitive is our CET1 to a severe stress scenario, and do we clear the regulatory minimum throughout the 8-quarter projection?

LIQUIDITY • 01

What is our LCR buffer above the regulatory minimum, and how has it moved over the last four quarters? Are we above or below our own stated risk appetite?

In the full kit

63 more questions across Strategy, Financial Performance, Credit & Risk, Capital & Liquidity, Technology & Operations, Regulatory & Compliance, People & Culture, and Crisis Management. Every question includes the strong-answer structure and common traps shown on page 3.



The one-page board prep

The full kit includes a 1-page printable cheat sheet designed to fit on a tablet screen or be laminated for reference during the meeting. Partial preview below — the full version includes color-coded priority markers and a fill-in section for meeting-specific numbers.

Before the meeting

- [] Review board papers — flag 3 questions per paper you need to clarify
- [] Refresh key numbers — NII, CET1, LCR, NPL formation, top-3 initiatives
- [] Prepare 3-minute opening — one strategic message, not a status update
- [] Rehearse the "I don't know" script for the likely gotcha questions

In the room

- [] Answer in numbers first, adjectives second
- [] When asked about a peer, name the peer and the specific metric
- [] If you don't know, say so and commit to a follow-up date — don't improvise
- [] End with next-steps, not reassurance



What you get at USD 79

Category	Questions
Strategy & positioning	12
Financial performance	10
Credit & risk	12
Capital & liquidity	10
Technology & operations	10
Regulatory & compliance	8
People & culture	7
Crisis management	6
Total	75

Included with every purchase

- 26-page PDF — all 75 questions with strong-answer guidance and common traps
- 1-page cheat sheet — print and laminate, fits on a tablet
- Executive summary template — 5-minute board update for the CEO
- 10 red flags of a strong independent director
- "I don't know" script — what to say when you don't have the answer
- Board papers review checklist — 12-item pre-meeting protocol
- Lifetime updates as the LatAm board agenda evolves
- 14-day money-back guarantee

LAUNCH PROMO

~~USD 79~~

LAUNCH USD 7.90 - 90% off

Through May 6, 2026 - 23:59 PT

After: USD 32 (60% off)

meritra.co/banking