## TRANSLATION

## RAFAEL RODRIGO GUARDIA PÉREZ

Member of the Board of Directors Superintendency of Banks of Panama

Mr. Guardia Pérez holds a master's degree in business administration from Nova Southeastern University and a bachelor's degree in science with a major in finance from Florida State University (Tallahassee, Florida).

Mr. Guardia Pérez has excelled in the banking sector for over twenty years thanks to his extensive professional experience. He has held a variety of positions, including Senior Vice President of Corporate Banking for Global Bank Corporation, Assistant Vice President of Credit for Banco Cuscatlán, Credit Manager for Banistmo/Bancolat, Credit Manager for Banco General/Bancomer, and Management Trainee – Loan Analyst for Lloyds Bank PLC.

Since 2016, he has held the position of Executive Vice President of Finance for Grupo Tova, the leading retail company in the major provinces of the country.

By means of Executive Decree 320, dated 8<sup>th</sup> October 2019, the Executive Branch appointed Mr. Rafael Rodrigo Guardia Pérez as a member of the Board of Directors of the Superintendency of Banks of Panama for an eight-year period.

He represents the Board of Directors of the Superintendency of Banks of Panama on the Board of Directors of the Superintendency of Insurance and Reinsurance of Panama, in compliance with Article 17 of Law 12, dated 3<sup>rd</sup> April 2012.

Through Resolution SBP-JD-0021-2022, dated 16<sup>th</sup> August 2022, the Superintendency of Banks of Panama appointed Mr. Rafael Guardia Pérez as its representative on the Board of Directors of the Superintendency of the Securities Market for two years.