TRANSLATION

Aldo Ríos Director of Strategy and Transformation

Economist with over 20 years of experience in managerial and leadership positions.

Mr. Ríos holds a master's degree in economics with high honors from the Universidad de Panamá, School of Economics, and a specialization in International Financial Markets. He also holds English Proficiency Certificates from Florida State University (USA) and St. Clair College (Canada).

He has worked for Multi Credit Bank (now Multibank) as Operations Officer and Electronic Banking Manager for 6 years.

He is also a University Lecturer for Banking and Finance courses at Universidad Latinoamericana de Comercio Exterior (ULACEX).

Mr. Ríos worked for over twelve years for Dell Technologies, holding over five sales-related roles in different market segments and multiple Latin American regions. For five years, he served as Regional Manager of Strategic Alliances for Latin America and was responsible for relationship management and negotiations with third parties, contributed to marketing budgets, and supported Sales teams in gaining market share and improving margins and revenues through collaborative work.

Mr. Ríos held the position of Director of Strategic Alliances at Banistmo, pioneered innovation and digital transformation in the financial sector.

For over one and a half years, he served as a Strategy and Transformation Consultant for the Superintendency of Banks of Panama.

He is the current Director of Strategy and Transformation for the Superintendency of Banks of Panama. He will be responsible for modernizing the institution, transforming internal processes, and leading the institutional strategy, applying innovative models that strengthen the effectiveness of supervisory and regulatory management.