

Bilardo De La Victoria
Director of Credit and Market Risk

Mr. Bilardo De La Victoria holds a degree in Industrial Engineering from the Technological University of Panama and a Master of Science in Finance from Universidad Adolfo Ibáñez. He also holds international certifications in quantitative finance (CQF), data science, machine learning, and programming.

He has over 18 years of experience in the banking and financial sector, with a solid track record in comprehensive risk management, prudential supervision, and regulation in both the public and private sectors.

During his tenure at the Superintendency, he held key positions related to risk management and supervision, with notable involvement in the assessment of prudential practices, the development and implementation of banking regulations—including capital, liquidity, and investment requirements—as well as the coordination and execution of risk-based inspections of local banks and regional financial conglomerates.

Previously, he held positions in the banking sector and at international consulting firms and served as a lecturer at the Technological University of Panama.

Mr. De La Victoria has extensive technical expertise in market and liquidity risk, financial instrument valuation, quantitative modeling, and the development of methodological frameworks aligned with international standards and best practices.