

**Luis Isaías Barahona Campbell**  
**Director of Supervision of Financial Conglomerates**

Mr. Barahona Campbell is a Certified Public Accountant who graduated from Universidad de Panamá and holds two master's degrees from Universidad Interamericana de Panama: one in Business Administration with an emphasis in Finance and another in Business Administration with an emphasis in Strategic Management. He has also received an IFRS diploma from UNESCPA.

He is a professional with over 36 years of experience in Accounting, Auditing, and Finance in trade companies, an auditing firm, and a construction company.

From 2019 to 2021, Mr. Barahona Campbell was a university professor at UNESCPA, teaching two subjects: Auditing of Regulated Entities and Accounting of Regulated Entities.

He has been working for the Superintendency of Banks for the last 23 years of his professional career. He has held positions responsible for assessing comprehensive risk management, credit risk management, liquidity risk, equity solvency, and corporate governance evaluation of local and cross-border banks and financial conglomerates.

He has extensive experience in cross-border examinations in Central American countries, Colombia, and the United States for regional banking groups under the home supervision of the Superintendency of Banks.

Mr. Barahona Campbell participated as the leading counterpart in the consultancy conducted by Fit&Proper, where the Uniform Risk-Based Supervision Manual (MUSBER) was prepared, which included the development of the GREN methodology for banks in the Panamanian banking system.

He represents the Superintendency of Banks of Panama in the Technical Liaison Committee and the Crisis Resolution Management Committee of the Central American Council of Superintendents of Banks, Insurance, and Other Financial Institutions (CCSBSO), where they analyze and coordinate issues related to the supervision of regional financial conglomerates.

On behalf of the Supervision Division, in 2011, Mr. Barahona Campbell attended the FSAP meetings conducted by the IMF and the World Bank for the Superintendency of Banks to review the application of the Basel Principles in Panama.