

**Marlon Espino Cedeño**  
**Director of Finance**

Mr. Espino Cedeño is an alum of Universidad de Panamá, where he obtained a bachelor's degree in accounting. Additionally, he holds a diploma in Improving Public Finances granted by Instituto de Estudios Nacionales (IDEN) of Universidad de Panamá.

Mr. Espino has extensive professional experience in finance, having worked in accounting positions in both the private and public sectors for twenty years.

In addition to his experience and academic knowledge, Mr. Espino has participated in many activities, congresses, courses, and seminars that have provided significant value to his expertise in the administration and finance fields, including an Awareness Seminar on Anti-Money Laundering (Financial Action Task Force of the Caribbean, Inter-American Development Bank, and the Superintendency of Banks of Panama), an Inter-American Regional Seminar on Accounting: New Tools to Strengthen Public Trust, and a Seminar on Government Accounting (Comptroller General of the Republic of Panama).