

TRANSLATION

Marlon Espino Cedeño Finance Division

Mr. Espino Cedeño is an alumnus of the Universidad de Panamá, where he obtained a Bachelor of Arts in Accounting. Additionally, he holds a Diploma in Improving Public Finances granted by the Instituto de Estudios Nacionales (IDEN) of the Universidad de Panamá.

Mr. Espino has great professional experience in finance, having worked in accounting positions both in 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 Money Laundering Prevention and Control (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 Strengthening Public Trust, and a Seminar on Government Accounting (Comptroller General of the Republic of Panama).