

TRANSLATION

Nahíla Melgar
Risk Management Division

Ms. Nahíla Melgar holds a Bachelor of Arts in Computer Science and Statistics. She has also attended courses on quantitative fundamentals to identify and measure financial risks, advance courses on financial instruments valuation, courses on financial derivatives and courses on market risks, in Panama, Basel, United States, Chile, Mexico, and Peru.

She has twenty years of experience in banking and eleven years in supervision. While working for the banking industry, she performed as a credit manager, systems manager and operations manager.

While working for the Superintendency of Banks, Ms. Melgar has previously performed as Deputy Director of Financial Studies and she is the current Director of Risk Management.

She has participated in developing and reviewing the impact of the Institution's technical rules and surveying the application of Basel II and Basel III in Panama, among others.

As the Director of Risk Management, she is responsible for planning, drafting, applying, interpreting, and updating assessment methods for the different risks to which financial entities in the Panamanian Banking Center are exposed.