

**Republic of Panama**  
**Superintendency of Banks of Panama**

**RESOLUTION SBP-JD-R-2025-00077**

February 11, 2025

**THE BOARD OF DIRECTORS,**  
In exercise of his legal powers, and

**WHEREAS:**

By means of Resolution SBP-ADM-R-2024-00723 of December 27, 2024, the Superintendent of Banks delegated to the Secretary General, the Director of Administration, and the Director of Finance, or those who hold their positions in their absence, the authority to sign certain commitment and payment documents, in accordance with the amounts detailed in said Resolution, in order to fulfill the primary objective of expediting the payment of commitments acquired by this institution.

The delegation of functions by the Superintendent of Banks to the Secretary General, the Director of Administration, and the Director of Finance, or those who hold their positions in their absence, is based on Article 16 (11 - 9) of the Banking Law, subject to the decisions and directives of the Board of Directors. Prior to the considerations set forth, and after deliberating on the subject, this Board of Directors

**RESOLVES:**

**ARTICLE ONE:** To **accept and endorse** Resolution SBP-ADM-R-2024-00723 of December 27, 2024, by which the Superintendent of Banks delegates to the General Secretary, the Director of Administration and the Director of Finance of the Superintendency of Banks, or their respective substitutes in their absence, to sign certain commitment and payment documents in accordance with the amounts detailed in said Resolution. This Resolution is attached as Annex 1 and is an integral part of this document.

**LEGAL GROUND:** Article 16 (11 - 9) of the Banking Law.

Issued in Panama City on the eleventh (11<sup>th</sup>) day of February, two thousand twenty-five (2025).

**FOR COMMUNICATION, AND ENFORCEMENT.**

**THE CHAIRPERSON,**  
**Rafael Guardia Pérez**

**THE SECRETARY,**  
**Adriana Raquel Carles**

*“Solidez y confianza: garantes de los derechos de los consumidores bancarios”*

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