

## **Denise Marie Henríquez Noriega**

Denise Marie Henríquez Noriega, Panamanian, Master in Business Administration with more than 20 years of Banking experience.

### **Experience:**

2020/Present

**Banco de la Producción S.A Produbanco.**

Alternate Director, Member of the Board of Directors.

2005/Present

**St. Georges Bank (Grupo Promerica) – Panamá City, Panamá.**

2018/2019

AVP of Corporate Banking and Trusts.

2016/2018

AVP of Local Corporate Banking and Trusts.

2011/2016

AVP of Corporate Banking.

2008/2011

Business Manager and In-charged of Regional Products.

2007

**Banpro (Grupo Promerica) - Managua, Nicaragua.**

2003/2005

**BAC International Bank – Panama City, Panama.**

Credit Officer

### **Education:**

- 2013, University of Notre Dame. Bachelor in Business Administration, Specialized in Consultancy.
- 2007, Incae Business School. MBA, Specialized in Marketing.

### **Courses and seminars:**

- 2019, Best Operating Practices and Trust Accounting.
- 2015, Out Think the Competition /Top Management.
- 2015, Fans No Clients /Top Management.
- 2014, Finance Project /Ernesto Bazán.
- 2013, Investment in Excellence /Lou Tice-The Pacific Institute.
- 2011, Sales Corse /Michigan Stat. Seminarium.
- 2010, Financial Analysis Courses / Mr. Denis Lara.
- 2010, Organizational Culture Course /the Cow/ the box.
- 2013, Prevention of money and capital laundering.
- 2004 Intermediate Credit Course. Asesoría Washburn & Leon.
- 2004, Letters of Credit Seminar.
- 2004, Marketing strategies Seminar. Axia Consulting.
- 2003, Territory Management.

- 2003, Financial Analysis II. Instituto Bancario.
- 2003, Financial Analysis I. Instituto Bancario.