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CURRENT POSITIONS

- Head. Microfinance Analysis Department, Research and Statistics Division. Superintendence of Banks, Insurance Companies and Private Pension Funds Administrators (SBS). Lima, Peru. From March 2003 to present.
- Ordinary Assistant Professor. Department of Economics. Pontifical Catholic University of Peru (PUCP). Lima, Peru. From January 2001 to present.

EDUCATION

- Ph.D. in Agricultural Economics. University of Illinois at Urbana-Champaign (UIUC). USA, 1998.
Fields of Concentration: Agricultural Finance, Production Theory, Environmental Economics and Natural Resources.
Dissertation title: "Credit-Output Inter-linked Contracts. The Relationship between Traders and Farmers in Coastal Peru"
- MS. in Agricultural Economics. The Ohio-State University - USA, 1992.
MS Thesis title: "Credit and Small Scale Enterprise Performance: Micro-enterprises in Ecuador"
- Licentiate in Economics. *Pontificia Universidad Católica del Perú* (PUCP), 1986.
- Bachelor in Social Sciences, with concentration in Economics. PUCP, 1985.

RESEARCH INTERESTS

- General interest: Financial inclusion, rural financial intermediation, and microfinance regulation and supervision.
- Current areas of research: digitalization to foster financial inclusion, balancing financial inclusion, stability, integrity and consumer protection (ISIP), determinants of voluntary savings.

PROFESSIONAL EXPERIENCE

- Member of the Global Standards Proportionality Working Group (GSPWG). Alliance for Financial Inclusion (AFI). Since 2019
- Member of SBS's Fintech Working Group to identify and analyze the diverse typology of fintech and propose regulatory actions if pertinent. Since 2018
- Leader of the working group to analyze the use of cash in Peru and propose measures to discourage it. SBS, 2017.

- Shared teaching of the Microfinance course in the XIX Summer Program of Specialized Finance of the SBS. Summer 2018.
- Leader of the Project: “*Estudio Nacional de Demanda Potencial de Servicios Financieros y el Nivel de Cultura Financiera en el Perú*”. SBS: 2016-2017
- Member of the Global Standards Proportionality Working Group (GSPWG). Alliance for Financial Inclusion (AFI). April 1st 2015- January 10th 2017
- Member of the panel of selected experts for advising on the redefinition of the methodology to elaborate the “Global Microscope 2015: The enabling environment for financial inclusion”. The Economist Intelligence Unit.
- Member of Technology-Enabled Business Models Expert Working Group. Roadmap to Financial Inclusion. Financial Inclusion 2020. Center for Financial Inclusion. ACCION 2013-2015
- Anonymous reviewer for the *Revista Economía* of the *Pontificia Universidad Católica del Perú* (April-June 2015)
- Member of the Work stream for Financial Inclusion, appointed by the Basel Committee on Banking Supervision (2013-2015). Bank for International Settlements. Final output of the work stream: Basel Committee on Banking Supervision (2015) “Range of practice in the regulation and supervision of institutions relevant to financial inclusion”, followed by the following guidance: Bank for International Settlements. Basel Committee on Banking Supervision “Guidance on the application of the Core Principles for Effective Banking Supervision to the regulation and supervision of institutions relevant to financial inclusion”. September 2016.
- President of the Special Committee created at the SBS to design the regulatory framework for the provision of financial services based on electronic money. As a result, the Law that regulates the Characteristics of E-money as an Instrument for Financial Inclusion (Law N°29985) was issued in 2013.
- Taught the first regional training program on regulation and supervision of microfinance: “*Programa de Capacitación Continental 2010: Regulación y Supervisión de las Microfinanzas*”, offered by the Association of Supervisors of Banks of the Americas (ASBA). Mexico City- Mexico, September 27- 30th 2010.
- Support to the Office of Technical Assistance of the US Department of Treasury in their mission to the Dominican Republic to provide recommendations for the strengthening of their regulatory framework for microfinance. Santo Domingo, Dominican Republic. January 18-29th 2010.
- Member of the Microfinance Workstream established by the Basel Committee on Banking Supervision. Group final output: Consultative document “Microfinance activities and the Core Principles for Effective Banking Supervision” 2009-2010.
- Counterpart for Peru in the Inter-American Development Bank Project: Principles and Practices for Regulating and Supervising Microfinance (2002-2004). The final output of the project was the document: “Principles and Practices for Regulating and Supervising Microfinance” by Tor Jansson Ramón Rosales Glenn D. Westley Inter-American Development Bank Sustainable Development Department Micro, Small and Medium Enterprise Division Washington, D.C.
- Senior Economist. Advisor of the SBS. Lima, Peru, February 2000 to March 2002.
- Associate Professor at the Social Science Faculty of the Pontifical Catholic University of Peru (PUCP). Lima, Peru. From January 2001 to present. Courses taught: Information theory and risk in financial markets, seminars for writing bachelor thesis.

- Lecturer at the Program on Microfinance Management, organized by the *Universidad Pacifico* and the *Universidad Nacional de Educación a Distancia (UNED)* from Spain. Lima and Trujillo, Peru. 2008 and 2009.
- Lecturer at the SBS Extension Program in Finance, Banking, Insurance and Supervision. Course thought: The Theory and Practice of Microfinance. From 2002 to present (the SBS offers this three month Program every summer).
- Consultant. USAID. Analysis of the Credit Strategy in the Alternative Development Program (ADP). Peru: August 27- October 27, 2001.
- Visiting Scholar. The Center for Farm and Rural Business Finance. Department of Agriculture and Consumer Economics, UIUC-USA, 1999.
- Post- Doctoral Research Associate. The Center for Farm and Rural Business Finance. Department of Agriculture and Consumer Economics, UIUC-USA, 1998.
- Research Assistant. The Center for Farm and Rural Business Finance. Department of Agriculture and Consumer Economics. UIUC, 1997
- Consultant. *Ministerio de Economía y Finanzas - Oficina de Asesoría Principal* (Finance Ministry) Lima, Peru: February- August, 1995.
- Consultant. The World Bank, Latin American and the Caribbean Regional Office. Natural Resources, Environment and Poverty Alleviation Division (NR1). I went on mission to Bolivia June 1994-August 1994.
- Research Assistant. Institute of Government and Public Affairs (worked with Elizabeth Powers). UIUC, 1996-1997.
- Research Assistant. Department of Agricultural Economics, UIUC: 1994-1995
- Summer Intern. The World Bank, Latin America and the Caribbean Regional Office, Agriculture Operations (LA4AG) June-August, 1993.
- Research Assistant. Center for Latin American and Caribbean Studies & Department of Anthropology. UIUC: 1992.
- Research Assistant. Department of Agricultural Economics and Rural Sociology. The Ohio State University, 1991-92.
- Lecturer. (1988-1990). Department of Economics. PUCP. Lima, Peru.
- Teaching Assistant (1985-1987). Department of Economics. PUCP. Lima, Peru.

PARTICIPATION IN FORUMS AND OTHER EVENTS

- Panelist: “Women’s financial inclusion in a technology enabled financial sector”. Perspectives on Women’s Financial Inclusion, Supervision & Technology. Latin American Regional webinar. Organized by The Toronto Centre. September 30th 2020.
- Panelist: “Challenges in the Implementation of Basel International Standards”. 10th Alliance for Financial Inclusion (AFI) Global Standards Proportionality Meeting. El Cairo, Egypt. March 11th 2019.
- Speaker: “National Strategy for Financial Inclusion, the Peruvian Experience”. 2018 Money and Banking Conference. Central Bank of Argentina. Buenos Aires, Argentina, September 3rd, 2018
- Speaker: “*Barreras a la Inclusión Financiera en Perú*”. *International Forum of Microfinance*, organized by the Association of Microfinance Institutions of Peru (ASOMIF). Lima June 22-23th, 2017. .
- Speaker, to present the results of the “*Encuesta Nacional de Demanda Potencial de Servicios Financieros y el Nivel de Cultura Financiera en el Perú*” to the financial industry, researches and public officials. December 16th, 2016
- Speaker: “Best practices in implementing KYC regulations”. In: Regulatory Policy Forum, Digital Financial Services and Financial Inclusion in Latin America and the Caribbean. Cartagena, Colombia. November 17-18, 2016 |
- Panelist: “Key principles and challenges in building digital financial services ecosystems” in the 8th Annual G-24/AFI Policymakers’ Roundtable on Financial Inclusion. Organized by G24 Intergovernmental Group of 24 and Alliance for Financial Inclusion (AFI). Washington DC. April 13th 2016.
- Panelist in the session: “The Changing Landscape of Financial Inclusion Policies and Regulations”. In: The Microenterprise Forum (FOROMIC). The Future of Financial Inclusion. Santiago de Chile, Oct. 27, 2015.
- Speaker: “Proportionality & Enhanced Prudential Standards: towards new Basel guidance”. In: “Towards Proportionality in Practice; Financial Inclusion and Implementation of Global Standards. A Global Symposium. Kuala Lumpur, Malaysia, THURSDAY, 28TH AND FRIDAY, 29TH MAY 2015
- Speaker in the session: “*Competitividad Global en Microfinanzas*”. *VIII Congreso Internacional de Microfinanzas*. Cusco, September 28-30, 2015
- Speaker, plenary session: “Balancing Financial Inclusion, Market Stability and Client Protection”. In: *European Microfinance Week*. Luxembourg, Nov 13th 2014
- Speaker: “*Medición de la inclusión financiera en el Perú. Indicadores de la oferta y la demanda*”. International Conference on Financial Inclusion. Swiss Agency for Development and Cooperation and SBS (SECO /SBS). October 14th, 2014
- Speaker. “The Peruvian Regulatory Environment for Financial Inclusion. Achievements and Challenges” Presentation at the 2014 Asia-Pacific Forum on Financial Inclusion. Shanghai, China, 19-20 March 2014.

- Panelist: “Interoperability: When and where can it be used to achieve greater financial inclusion”. Leadership Forum: “Financial Inclusion through Mobiles: Policy Dilemmas and Regulatory Solutions”. Organized by GSMA- Mobile Money for the Unbanked. Milan, 25 October 2012.
- Panelist: “Agency rules in Latin America”. Mobile Money for the Unbanked Leadership Forum. “Promoting Dialogue between Financial Regulators and Mobile Operators”, organized by GSMA and the Bill & Melinda Gates Foundation. Rio de Janeiro, Brazil, May 27th. 2010
- Guest participant at the Workshop for the review and discussion of the draft document: “Guidelines of Principles for Effective Regulation and Supervision Microfinance Operations” prepared by the Association of Supervisors of Banks of the Americas. Mexico City, March, 25-26th 2010.
- Speaker: “*Ventajas y barreras para el desarrollo de la banca móvil: Una perspectiva desde la regulación*”. Congress on access to financial services: “*Acceso a los Servicios Financieros. Sistemas y Herramientas de Pago*”. Cartagena de Indias, Colombia. March 11-12th 2010.
- KfW Financial Sector Development Symposium. Preserving Access to Finance during the Global Crisis. Panelist in Session 4: Crisis Resilience of Financial Markets. Berlin, December 3-4, 2009.
- Guest participant at the Microfinance Workstream Meeting, to review and discuss the draft prepared by CGAP for the Basel Committee: “The Basel Core Principles and microfinance”, Buenos Aires-Argentina, October 5-6, 2009.
- Panelist in Session 4: “Crisis Resilience of Financial Markets”. KfW Financial Sector Development Symposium: “Preserving Access to Finance during the Global Crisis”. Berlin, December 3-4, 2009.
- Speaker: “Portfolio at risk and delinquency management in microfinance institutions”. Women’s World Banking and Capital Markets Annual Conference. New York, USA, April 27-29 de April, 2009.
- Speaker. “*Regulation y Supervisión de Microfinanzas en Perú*”. Seminar “*Mejorar el Acceso a Servicios Financieros en Panamá*”. Panama City, January 29-30, 2009.
- Speaker. “*El rol del sector financiero y microfinanciero privado en una economía en constante crecimiento: el caso peruano*”. Conference “*La Visión de los servicios financieros y microfinancieros incluyentes en Latinoamérica*”. Quito, 16-17 June 2008.
- Speaker: “*Alternativas de financiamiento y mecanismos de control del riesgo para la internacionalización de las Pymes*”. In: *III Cumbre Internacional de Comercio Exterior. “La Internacionalización Empresarial: De la Oportunidad a la Realidad”*. Cámara de Comercio de Lima. Lima, December 2nd 2008.
- Panelist: “Regulatory framework for microfinance, emulation of best practices”. X Inter-American Development Bank Microenterprise Forum: The Road Ahead. El Salvador, 3-5 October 2007.
- Instructor on financial policy and regulation. IV Latin American Microfinance Leadership Program. Program organized by *ProDesarrollo, Finanzas y Microempresa* and The Small Enterprise Education and Promotion (SEEP) Network. Guanajuato, México: 25- 26 April 2007.
- Panelist: “Regulatory Framework for Rural Finance Deepening”. “International Conference on Rural Finance Research: Moving Results into Policies and Practices”. FAO, Ford Foundation, IFAD. Rome, March 19-21, 2007.
- Speaker: “Microcredit Trends, Opportunities and Challenges for Micro-enterprises en Peru”. Seminar “*Alternativas para el Financiamiento de las MYPES*”. Municipality of Lima. Sept. 28, 2006.

- Panelist: “Risk Evaluation of the Cajas Rurales and Edpymes, Regulatory Trends”. Seminar “*Consolidación de Instituciones Microfinancieras Privadas*” IADB, ASEP, ASOCAJAS. July 7th, 2006.
- Speaker: “Microfinance and Basel II”. IX Inter-American Forum of Microenterprise: “Access to New Markets and Better Financial Services for the Majority”. Quito, September 2006.
- Speaker: “Overcoming Obstacles and Building Commitment”. 2005 International Year of Microcredit, United Nations. “Expanding la Frontera de las Microfinanzas en América Latina”, within the framework of the VIII Inter American Forum of Microenterprise. October 5, 2005. Santa Cruz, Bolivia.
- Speaker. *III Encuentro Nacional de Microfinanzas: “El Desafío de las Microfinanzas en México: Crecimiento con Control”*. Monterrey, México, September 23-23, 2004.
- Speaker: “*Experiencia y Propuestas de Investigación para las Instituciones Microfinancieras*”. *IV Foro Ecuatoriano de Microfinanzas*. Quito, November 15-16, 2004.
- Speaker: “How to Control Changes and Manage Risk for Microenterprises”. VI Inter American Forum on Microenterprise. September 3-5, 2003. Guatemala City, Guatemala.
- Speaker. “Regulatory Framework for Microfinance in Peru”. Symposium on Microbanking, Development, Regulation, and Supervision in the Asia Pacific Region. Asia Pacific Economic Committee (APEC). Mexico, July 25th and 26th, 2002.

PUBLICATIONS AND MANUSCRIPTS

- García, Antonella, Rubí Santillán and **Narda Sotomayor** (2020). *Determinantes del Ahorro Voluntario en el Perú: Evidencia de una Encuesta de Demanda*. Superintendencia de Banca, Seguros y AFP (SBS) DT/01/2020.
- **Sotomayor, Narda**, J. Talledo; S. Wong (2018). “Determinants of financial inclusion in Peru: Recent Evidence from the Demand Side” Superintendencia de Banca, Seguros y AFP (SBS) DT/06/2018.
- Huayta, Katia, Antonella García and **Narda Sotomayor** (2018). “*Análisis de la competencia que enfrentan las instituciones microfinancieras peruanas y el impacto sobre su estabilidad financiera*”. In: *Contribuyendo al Desarrollo del Sistema Financiero* (pp. 28 - 62). ASOBANCARIA, Medellín, Colombia.
- Poggi, Javier, Lucía Romero, Manuel Luy and **Narda Sotomayor** (2015). “The Peruvian Financial System from 1990–2014: Balancing Development and Financial Stability”. Chapter of the book: *Peru, Staying the Course of Economic Success* (pp 241-262). Edited by Alejandro Werner and Alejandro Santos. International Monetary Fund, September 2015.
DOI: <http://dx.doi.org/10.5089/9781513599748.071> , ISBN: 9781513599748
- **Sotomayor, Narda L.** (2015). “Setting the Regulatory Landscape for the Provision of Electronic Money in Peru”. *Innovations*, A Quarterly Journal, published by MIT Press, Vol 6, N° 4, 2012.
- **Sotomayor, Narda** and Mariela Zaldívar (2007) “*Marco de Regulación para la Profundización del Sistema Financiero en Zonas Rurales*”. Superintendence of Banks, Insurance and Pension Funds. Working paper, 2006. Paper presented at the International Conference on Rural Finance Research: Moving Results into Policies and Practices. FAO, Ford Foundation, IFAD. Rome, March 20th 2007.
- **Sotomayor, Narda** and Mariela Zaldívar (2003). “*Sistema de Cooperativas de Ahorro y Crédito. Una Visión Económica*”. Superintendence of Banks, Insurance and Pension Funds, Working paper, SBS-DT-01-2003.

- **Sotomayor, Narda** (2003). "Micro Banking in Peru. It's Regulatory and Supervisory Framework". Aportes, Epoca II, Vol. 3, No. 5 January-July, 2003. Colima, México. Pg. 168-180
- **Sotomayor, Narda** (2002) "Microbanking in the APEC Region. Regulation and Supervision: The Case of Peru" Paper prepared for the "Symposium on Microbanking Development, Regulation, and Supervision in the Asia Pacific Region". Asia Pacific Economic Committee. Mexico: July 25th and 26th, 2002.
- **Sotomayor, Narda L.** and Carl Nelson (2002) "Credit-Trade Linked Relationships: The Case of Coastal Peru". Department of Agricultural and Consumer Economics, UIUC. Selected paper, presented at the "Second Annual Workshop: Economics of Contracts in Agriculture" in Annapolis, Maryland, July 21-23, 2002.
- **Sotomayor, Narda** and Javier Nagamine (2001) "*Los Márgenes Financieros en las Cajas Municipales de Ahorro y Crédito*" (with Javier Nagamine). Superintendence of Banks, Insurance and Pension Funds. Working paper. Lima.
- Naranjo, M; **Narda L. Sotomayor**, Emilio Osambela "*Reporte sobre el Componente de Crédito en el Programa de Desarrollo Alternativo*". Report prepared for the USAID project: "Analysis of the Credit Strategy in the Alternative Development Program (ADP). August 27- October 27, 2001.
- **Sotomayor, Narda L.**; Paul N. Ellinger, Peter J. Barry, (2000) "Choice among leasing contracts in farm real estate", Agricultural Finance Review, Vol. 60 Issue: 1, pp.71-83.
- Barry, Peter J; **Narda L. Sotomayor**, Ralph Bierlen (2000). Financial Structure of Farm Businesses under Imperfect Capital Markets. American Journal of Agricultural Economics. Volume 82, Issue 4, 1 November 2000, Pages 920–933.
- Barry, Peter J., Lee A. Moss; **Sotomayor, Narda L.**; César L. Escalante (2000) "Lease Pricing for Farm Real Estate". Review of Agricultural Economics, vol. 22 issue 1 2000. p. 2-16. ISSN: 1058-7195
- **Sotomayor, Narda L** (2000) "*Marco Regulatorio para las Microfinanzas en Perú y Bolivia. Un Análisis Comparativo*" Working paper. Superintendencia de Banca y Seguros. Lima, Peru.
- **Sotomayor, Narda L.** and Peter Barry (2000) "Landowners, Professional Farm Managers and Farm Operators under Asymmetric Information. A three Level Hierarchy Problem". Working paper. Center for Farm and Rural Business Finance, Department of Agricultural Economics, UIUC.
- Barry, Peter J., **Narda L. Sotomayor**, Lee A. Moss (1999) "Professional Farm Managers' Views on Leasing Contracts and Land Control: An Illinois Perspective". Journal of the American Society of Farm Managers and Rural Appraisers 62:15-9
- **Sotomayor, Narda L.** and Peter Barry (1998) "Farm Financial Structure and the Pecking Order Theory". Working paper, The Center for Farm and Rural Business Finance, Department of Agricultural and Consumer Economics. UIUC, 1998.
- **Sotomayor, Narda L** (1997) "Credit-Output Inter-linked Contracts. The Relationship between Traders and Farmers". Ph.D. dissertation. Department of Agricultural and Consumer Economics. UIUC.
- **Sotomayor, Narda**, Richard Meyer and Carlos Cuevas (1996) "*Restricción de Liquidez y Productividad en Empresas de Pequeña Escala*". Economía, Vol. 39, No. 37-38, July-December, 1996.
- **Sotomayor, Narda** (1995). "*Reforma del Sector Financiero Peruano Durante el Gobierno del Presidente Fujimori*". Report prepared for the Office of the Advisor of the Ministry of Economy and Finance of Peru. September, 1995.

- **Sotomayor, Narda** (1995). “*Servicios Financieros Rurales en Perú: Evaluación y Recomendaciones de Política*”. Report prepared for the Office of the Advisor of the Ministry of Economy and Finance of Peru. August 1995.
- **Sotomayor, Narda** (1995). “Options on Tradable Emission Credits. The Case of Uncertainty on the Side of the Regulated Agents” Department of Agricultural Economics, working paper. UIUC, fall 1994.
- **Sotomayor, Narda** (1994). "Financial Services in Rural Bolivia". Mission Report, Natural Resources, Environment and Poverty Alleviation Division (NR1). The World Bank.
- **Sotomayor, Narda** and Richard Meyer (1994) “Liquidity Constraints and the Productivity of Small Scale Firms in Ecuador”. Economics and Sociology, Discussion Paper No. 2146. August 1994.
- **Sotomayor, Narda L.** (1993). "Ecuador: Land Ownership Security. Economic Analysis of the Proposed Land Reform Law". Mission Report. Agricultural Operations Division (LA4AG). The World Bank, 1993.
- **Sotomayor, Narda L.** (1994). Credit and Small Scale Enterprise Performance: Micro-enterprises in Ecuador MS. Thesis. Department of Agricultural Economics and Rural Sociology. The Ohio State University, 1992.
- **Sotomayor, Narda** (1994) “Annotated Bibliography on Women and Development”. Department of Agricultural Economics and Rural Sociology. The Ohio State University, 1992.
- Vega Centeno, Máximo, Cecilia Vega-Centeno, **Narda Sotomayor** and José Tavera (1990). *Violencia Estructural en el Perú: Causas, mecanismos y efectos económicos*. Asociación Peruana de Estudios para la Paz, 1990.
- **Sotomayor, Narda** (1989). "Política Agraria de Corto Plazo". In *Economía*. Vol. XII No. 23, June 1989.
- **Sotomayor, Narda** (1985). “*Tecnología y Eslabonamientos de Empleo en la Industria*”. Bachelor's Thesis in Social Sciences with mention in Economics. Department of Economics, PUCP.

AWARDS AND HONORS

- Winer article: Huayta, Katia, Antonella García and **Narda Sotomayor** (2017). “*Análisis de la competencia que enfrentan las instituciones microfinancieras peruanas y el impacto sobre su estabilidad financiera*”. Memorias 2017. Asobancaria. Colombia.
- Paper chosen through an open call for research in rural finance: **Sotomayor, Narda** and Mariela Zaldívar (2007) “*Marco de Regulación para la Profundización del Sistema Financiero en Zonas Rurales*”. FAO, Ford Foundation, IFAD. Sponsorship to present the paper at the International Conference on Rural Finance Research: Moving Results into Policies and Practices. Rome, March 20th 2007.
- 2001 Outstanding Journal Article RAE: Barry, Peter J., Lee A. Moss; **Sotomayor, Narda L.**; César L. Escalante (2000) “Lease Pricing for Farm Real Estate”. Review of Agricultural Economics, vol. 22 issue 1 2000. p. 2-16. American Agricultural Economics Association (AAEA) Annual Award Winners. Annual Meeting at Chicago Illinois, 2001.
- Graduate School Fellowship. UIUC, spring 1998.
- University Fellowship. UIUC, spring 1997.
- University of Illinois Research Board Grant. Spring and Summer 1996.

- Graduate Fellowship Recognition. Illinois Chapter, Gamma Sigma Delta, Honor Society of Agricultural Economics and the College of Agricultural, Consumer Economics and Environmental Sciences. UIUC, 1995.
- Field Research Dissertation Grant: Social Sciences Research Council, April 1995- December 1995.
- Travel Dissertation Grant. Graduate School. UIUC, 1995.
- Field Research Grant: The Latin American and Caribbean Studies Center & Tinker Foundation. UIUC, 1994.
- Graduate Fellowship. The Ford Foundation, 1991-1993.
- Honor Society of Agricultural Economics Gamma Sigma Delta. Ohio Chapter (1991-1992), Illinois Chapter (1995-1998).

LANGUAGES

Spanish (mother tongue), English (very good), French (fair).

REFERENCES

Available upon request.
