

Patricio Javier Santos Baca

DIRECTOR

Patricio is part of **BUSTAMANTE FABARA's** Banking & Finance practice, advising clients on regulatory, contractual, and legal risk issues, as well as on the implementation of financial products and services, specializing in payment methods and fintech activities.

He has more than 20 years of experience in the public and private financial sectors, where he has participated in complex local and cross-border financing transactions, such as the issuance of green, social, and sustainable bonds, securitizations, DPRs, among others. He has advised local and foreign companies, multilateral organizations, financiers, and debtors on financing transactions, as well as on contractual, corporate, capital market, and compliance issues. In addition, he has advised fintech companies on their incorporation, qualification, and operation in Ecuador.



Recognitions

Legal 500:

- Leading Associate: Banking & Finance

Professional Experience

- Director, **BUSTAMANTE FABARA** 2024 / Present
- Senior Associate, **BUSTAMANTE FABARA** 2022 / 2024
- Senior Associate, **ROBALINO ABOGADOS** 2021 / 2022
- Senior Legal Advisor, **BANCO PICHINCHA C.A.** 2014 / 2021
- Director of Policy and Regulations, **Registro de Datos Crediticios** 2013 / 2014
- In-house Counsel, **Corporación Financiera Nacional** 2011 / 2013
- Legal Analyst, **Empresa Pública Metropolitana de Servicios Aeroportuarios y Gestión de Zonas Francas y Regímenes Especiales** 2010 / 2011
- In-house Counsel, **Corporación Financiera Nacional** 2002 / 2010

Education

- Master in Constitutional Law – **University of Seville** – Seville, 2013

- Senior Specialist in Banking and Financial Law – **Universidad Andina Simón Bolívar** – Quito, 2012
- Attorney – **Pontifical Catholic University of Ecuador** – Quito, 2009

Languages

- Spanish
- English

Contact

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