

TRANSLATION



NOTICE TO THE PUBLIC

THE SUPERINTENDENCY OF BANKS

ANNOUNCES

We have been informed of a massive dissemination of emails, ostensibly from banks to their clients, asking them to enter a particular website to update their credit card information. When the data is entered, it is sent to a database and later used to commit fraud through identity theft.

Consequently, the Superintendency of Banks warns the general public to be extremely cautious when providing credit card, bank account and other information through the internet or any other means, especially if this information is requested through emails of dubious origin.

We recommend you ask your Bank about the security policies and tools they are using and that the Superintendency of Banks requires them to have to ensure secure internet banking services.

Panama, 9 September 2004.

Delia Cardenas
Superintendent