

TRANSLATION

NOTICE TO THE PUBLIC

The Superintendent of Banks

Pursuant to the provisions of Article 21 of Rule 1-2004 dated 29 December 2004,

ANNOUNCES:

1. That BANCO INTERNACIONAL DE COSTA RICA, S.A. and BICSA CORPORACIÓN FINANCIERA, S.A. have requested the Superintendency of Banks of the Republic of Panama authorize a Merger Agreement in which both corporations will be merged into one surviving company named BANCO INTERNACIONAL DE COSTA RICA, S.A.;
2. That BANCO INTERNACIONAL DE COSTA RICA, S.A. is a corporation duly established according to the laws of the Republic of Panama, registered in the Mercantile Section of the Public Registry in Volume 1247, Page 207, Entry 120963, updated in Microjacket 002693, Roll 99, Image 275, and is duly authorized by Resolution 11-76 dated 15 June 1976 of the National Banking Commission (today the Superintendency of Banks) to carry out the Banking Business in Panama and abroad;
3. As registered in the Public Registry of the Republic of Panama, the principal Directors, Dignitaries and Executive Staff of BANCO INTERNACIONAL DE COSTA RICA, S.A. are:

Name	Position
Jose Francisco Ulate Ulate	Legal Representative and General Manager
Daniel Gonzalez Santiesteban	Deputy General Manager
Eduardo Salgado Ulloa	Chairman and Director
Maritza Silva Gamboa	Vice-Chairman (I) and Director
Victor Emilio Herrera Arauz	Vice-Chairman (II) and Director
Oscar Avila Sole	Secretary and Director
Gerardo Araya Paniagua	Treasurer and Director
Carlos Saenz Pacheco	Director
Eduardo Ulloa Clare	Director
Willliam Hayden Quintero	Alternate Director
Jennifer Morsink Schaefer	Alternate Director

4. That BICSA CORPORACIÓN FINANCIERA, S.A. is a corporation established according to the laws of the Republic of Panama, registered in the Mercantile Section of the Public Registry in Microjacket 3041, Roll 116, Image 228, and is the holder of all issued and outstanding shares of capital stock in BANCO INTERNACIONAL DE COSTA RICA, S.A., as well as being the holding company for the companies conforming Grupo Bicsa;

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5. As registered in the Public Registry of the Republic of Panama, the principal Directors, Dignitaries and Executive Staff of BICSA CORPORACIÓN FINANCIERA, S.A. are:

Name	Position
Eduardo Salgado Ulloa	Chairman and Director
Maritza Silva Gamboa	Vice-Chairman (I) and Director
Victor Emilio Herrera Arauz	Vice-Chairman (II) and Director
Gerardo Araya Paniagua	Treasurer and Director
Oscar Avila Sole	Secretary and Director
Jose Francisco Ulate Ulate	General Manager
Daniel Gonzalez Santiesteban	Deputy General Manager
Carlos Saenz Pacheco	Director
Eduardo Ulloa Clare	Director
William Hayden Quintero	Alternate Director
Jennifer Morsink Schaefer	Alternate Director

Given in the city of Panama on the eighteenth (18th) days of July, two thousand five (2005).

Delia Cardenas
Superintendent