

TRANSLATION



NOTICE TO THE PUBLIC

THE SUPERINTENDENCY OF BANKS

ANNOUNCES:

The Superintendency of Banks of the Republic of Panama, as the promoter of public trust in the banking system, advises that fraudulent notices to the public using the names of Banks in Panama's International Banking Center and requesting clients update their information, are circulating by way of electronic media.

In order to preserve the integrity of this information, you must avoid answering these emails requesting confidential data. Should you have any doubts about requests made through the internet, we recommend you communicate directly with your Bank.

Panama, February 14, 2007.

(signed)
Olegario Barrelier
Superintendent of Banks