

TRANSLATION



NOTICE TO THE PUBLIC

We wish to inform you that starting 25 August 2008, banking consumers that wish to file a claim against any bank must first contact the bank in question.

This provision is based on Rule 1-2008, which created the General License Bank Claims System, Rule 3-2008, which established the claims procedure at the Superintendency of Banks, and Chapter IV of Title VI of the Banking Law.

As provided for in Rule 3-2008, the Superintendency will consider and rule on claims filed by banking consumers against banks once those have been filed with the bank itself.

First, banking consumers may address their claim to the Superintendency of Banks if the Bank does not provide an answer to the consumer within the thirty (30) days established in the Banking Law. After this period expires, the consumer will have an additional thirty (30) calendar days to file his claim with the Superintendency.

Second, if the banking consumer receives an answer within thirty (30) days but is not satisfied with the answer, he shall have thirty (30) calendar days, counted from the date he received a formal answer from the Bank, to file his claim with the Superintendency.

In this way, the Superintendency of Banks of Panama is meeting its objective of ensuring legal equity between the banking system and its clients.

THE SUPERINTENDENT OF BANKS,

(signed)
Olegario Barrelier

Panama, 20 August 2008