

NOTICE TO THE PUBLIC

The Superintendency of Banks considers it advisable to remind the general public that the activities of the Currency Market (**FOREX**) do not fall under the scope of the Banking Law or Law 1 of 1984 on Trust Funds, which are supervised and regulated by the Superintendency.

Operations in the Currency Market (**FOREX**) lack a specific regulation and supervisory body in the Republic of Panama. Consequently, these operations are based on the general trade regulations in our country.

Therefore, the Superintendency recommends the general public fully inform itself before entering into a contractual relationship with companies engaging in this kind of operation.

Given in the city of Panama on the fourteenth (14th) day of August, two thousand nine (2009).

(signed) Olegario Barrelier Superintendent