

TRANSLATION



NOTICE TO THE PUBLIC

The Superintendency of Banks deems important to inform that it is aware that **GRUPO BANNORTH, S.A., BANNORTH DWB CORPORATION, FINANCIERA BANNORTH, BANNORTH ECN**, and group-related companies are providing online financial services.

In this regard, we would like to inform you that **GRUPO BANNORTH, S.A., BANNORTH DWB CORPORATION, FINANCIERA BANNORTH, BANNORTH ECN**, and group-related companies are **NOT** supervised or regulated by this Office and they do not hold or have held a Banking License to engage in the banking business in or from the Republic of Panama or to have a Representative Office in accordance with the provisions of the Banking Law. Also, the abovementioned companies **DO NOT** hold a Trust License, activity which is also supervised and regulated by this Superintendency, according to Law No. 1 of 1984 and Executive Decree 16 of 1984.

Given in the city of Panama, on the twenty-first (21st) July, two thousand ten (2010).

(signed)
Alberto Diamond R.
Superintendent