

NOTICE TO THE PUBLIC

The Superintendency of Banks deems it appropriate to inform the general public that the civil partnership known as *PANAMA BANKER & CONSTRUCTION, S.A.*, **IS NOT** supervised nor regulated by this Superintendency due to the fact that it does not hold a License required by the Banking Law to engage in the Banking Business within or from the Republic of Panama or to have a Bank Representative Office in our country. Neither has it applied for nor has it been authorized by this Superintendency to use the word "Bank" or its derivatives, in any language.

Given in the city of Panama, on the twenty-first (21st) of October, two thousand eleven (2011).

(Original signed)
Alberto Diamond R.
Superintendent of Banks

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