

# TRANSLATION

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## SUPERINTENDENCY OF BANKS OF PANAMA

### NOTICE TO THE PUBLIC

The Superintendency of Banks of Panama deems it necessary to inform the general public that the corporation **CAPITALES FIJOS, S.A.** is not regulated or supervised by this Superintendency, as it does not hold, nor has it held, a Banking License to engage in the Banking Business in and or from the Republic of Panama as required by the Banking Law, regardless of the operations the corporation may have in other jurisdictions.

In consequence, **CAPITALES FIJOS, S.A.** is not authorized by the Superintendency to use the word "Bank" or any of its derivatives. Also, **CAPITALES FIJOS, S.A.** is not authorized to collect resources from the public by accepting deposits or by any other direct or indirect means in or from the Republic of Panama.

In this sense, the Superintendency of Banks of Panama deems it appropriate to warn the general public to refrain from establishing commercial relations with people and/or companies that do not hold a banking license or any other permit that authorizes them to collect resources from the public by accepting deposits or by any other direct or indirect means.

Given in the city of Panama on the twenty-seventh (27<sup>th</sup>) day of May, two thousand fourteen (2014).

(signed)  
Alberto Diamond R.  
Superintendent