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**NOTICE TO THE PUBLIC**  
**THE SUPERINTENDENT OF BANKS**

**INFORMS:**

Given the increase in victims of alleged companies offering loans, the Superintendency of Banks deems it advisable to alert the public, once again, about some measures that can be taken to avoid becoming the subject of criminal acts by these alleged entities. They are not under our regulation or supervision, and sometimes, use our institution's logo without authorization or identify themselves using the word "bank" or any of its derivatives in Spanish or another language.

In this regard, we request the public to take necessary preventive measures, protect their assets, and, in case of receiving similar communications, confirm the veracity before making any decisions.

We advise the public to consider the following measures to avoid being victims of criminal acts committed by individuals or organizations illegally using their names, logos, and signatures of entities and officers:

1. Inform yourself to your satisfaction before entering contractual relationships with individuals or legal persons offering financial products or services. If you have doubts, it is best to refrain from entering the relationship.
2. Ensure that the individual or legal person has the authorization or license issued by the competent authority for the activity being promoted. Check with the competent authority.
3. Note that it is unusual for an authorized company to lend money conditional on the provision of sums of money before the disbursement of the loan.
4. Recognize that the first line of defense for your assets is yourself.
5. If you are a victim, go immediately to the Attorney General's Office or to the Justice of the Peace, as appropriate, to file a complaint.

Among the recent examples of alleged companies that do **NOT** hold any banking license or legal authorization granted by the Superintendency of Banks to engage in the banking business or to use the word "bank" or any of its derivatives in Spanish or another language is "**BANKOS,**" which advertises itself on social media as @bankosapp.com.

Given in Panama City this twenty-seventh (27<sup>th</sup>) day of June, twenty twenty-three (2023).

*Digitally signed by [S]*  
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