



Superintendencia
de Bancos de Panamá

March 26, 2026

PUBLIC NOTICE

In the exercise of its supervisory role, and in response to reports received from individuals claiming to have been offered loans by alleged companies using the logo of this Superintendency or that of the Ministry of Commerce and Industries, the Superintendency of Banks of Panama (SBP) considers it necessary to reiterate its warning to the public in order to encourage the adoption of measures to prevent becoming victims of unlawful acts by such persons or entities.

Considering the above, we urge the public to take preventive measures to protect their personal information and assets. If you receive communications through social media or similar channels as described above, we recommend the following:

1. Be properly informed before entering contractual relationships with individuals or legal entities offering financial products or services. If doubts persist, it is best to refrain.
2. Ensure that the individual or entity holds the appropriate authorization or license issued by the competent authority for the activity being promoted.
3. Be aware that it is not customary for an authorized lender to condition the provision of financial services on the prior payment of funds before the corresponding disbursement.
4. Recognize that you are the first line of defense in protecting your assets.
5. If you become a victim, you may file a complaint with the Public Prosecutor's Office or with the corresponding Community Justice House of Peace, depending on your place of residence.

It is important to note that the use of the SBP logo is exclusively authorized by this Superintendency for banks and trust companies, as these are entities regulated and supervised both from a prudential perspective and in matters related to the prevention of money laundering. Therefore, financial companies are not allowed to use this logo on their websites, social media, technological platforms, or any other communication channels or media.