

Republic of Panama
Superintendency of Banks

December 30, 2005
Circular No. 072-2005

General Manager
Panama City

Reference: Customer service.

Dear Manager:

So that the services and products offered by the entities of the International Banking Center of Panama may keep their state-of-the-art trends, we encourage you so that your activities continue to develop with security, equality, capacity, comfort and promptness, framed within the legal and customary provisions of the market, thus preventing said activities from becoming the object of accusations and/or complaints from customers who feel affected at the moment of using your services and products.

By virtue thereof, the banking institutions, in harmony with their corporate image, must keep their premises safe and comfortable, with the adequate space and temperature, with trained staff, in numbers that are appropriate for the flow of users and/or potential customers, in the sites that render banking services and/or products, not only for banking operations, but also when dealing with customer service.

The banking entities, in addition to the premises where the Bank operates, be it a parent bank and/or a branch, must keep Customer Service Centers with the same facilities and amenities as the former, in order to maintain the Bank's corporate image and as a consequence, that of the International Banking Center.

What we describe above stems from remarks made to this Office by banking customers who have been affected by the discomfort caused by lack of space, lack of personnel, inadequate environmental conditions, among other things.

Attentively,

Delia Cardenas
Superintendent

/rjb.