



October 27, 2008
Circular No. 052-2008

General Manager
Panama City

Ref.: Stickers for banks

We hereby inform you that the Superintendency of Banks is distributing numbered stickers to all banks, so as to inform the general public that the banking entity is regulated and supervised by this institution.

The mentioned stickers must be placed, pursuant to the following general rules:

1. In a visible place of the main door of the parent bank and of each one of the branches, agencies, card centers and loan centers, according to the definition of said premises included in Circular No. 20 2006 (Annex No. 1).
2. The premises that offer banking services to the public, that are located inside the working area of sites that are additionally dedicated to activities different than the banking business, must place the stickers in a visible place of said premises, where the public that accesses their services can read them easily.

Additionally, we have attached an image of the sticker (Annex No. 2), which must be published in the website portal of the banks that have this tool.

The stickers will be delivered to the Parent Bank of each bank, together with instructions on how to place them and the list that describes their distribution, according to the sticker number(s) assigned to each site reported by the bank in Table SB30, wherefore we request that all the stickers are properly placed by December 1st, 2008.

The parent bank must: distribute the stickers to the other premises of the bank, according to the list provided; report to the Superintendency any difference found in the listing; return any unused sticker; and request the additional stickers that the bank needs, including those needed in light of the opening of new sites.

Attentively,

Olegario Barrelier
Superintendent

Attachment: What we announced.
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Annex No. 1:

- **Main Premises of the Bank in Panama:** Parent Bank in Panama or main establishment of the Branch or Subsidiary of a Foreign Bank.
- **Branch:** Site that is physically separated from the Main Premises of the Bank in Panama, with offices and staff, both duly identified for the exclusive use of the bank, and which provides its customers with the same services than the Main Premises of the Bank in Panama.
- **Agency:** Site that is physically separated from the Main Premises of the Bank in Panama, duly identified, located inside third party installations, and which provides its customers in a partial or restricted way with the services rendered by the Main Premises of the Bank in Panama.
- **Card Center:** Bank site mainly dedicated to the promotion, issuance and management of credit cards.
- **Loan Center:** Bank site mainly dedicated to offering loans, whether commercial, personal, mortgage, car, etc.

Annex No. 2:

