

June 30, 2014 Circular No. SBP-DR-0080-2014

General Manager

Subject: Financial Education Program

Dear General Manager:

As you know, last year the Superintendency of Banks of Panama began its Financial Education Program, "Better Decisions starting Today," for the purpose of holding free weekly workshops to provide low and medium-income individuals with basic, practical knowledge on banking products and services, in order to permit their access to those products and services and, at the same time, overcome any barriers that might discourage them from interacting with banks.

Following up on this, we are pleased to advise you that soon, the Superintendency will start its new edition of the Financial Education Program in which it will continue holding the training workshops described above. These will be held in the training room of the Superintendency of Banks, located on the 9th floor of the Banistmo Tower next to the *Santuario Nacional del Corazón de María*, Samuel Lewis Avenue, Panama City, on the dates and times to be announced through our website.

In connection with the above, the new posters for the program have been created. We ask for the support of all banking entities in promoting this activity by posting them in places visible to the public in each branch office, and we will be sending them to you soon.

Best regards.

Alberto Diamond R. Superintendent