

TRANSLATION

October 20, 1998
CIRCULAR No. 019-98

General Manager

Dear General Manager:

As for the many questions we have received, we would like to inform you that, pursuant the provisions of the 1998 Closure Schedule, next **Monday, November 2nd** and **Tuesday, November 10th** all banks of the banking center must observe their regular business schedule.

The enclosed Notice to the Public reminds all Banks and general public the provisions set forth in the 1998 Closure Schedule for November.

Best regards,

Vilma De Luca Diez
Deputy Superintendent

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TRANSLATION

NOTICE TO THE PUBLIC

THE SUPERINTENDENCY OF BANKS

INFORMS:

Pursuant to the provisions of the 1998 Closure Schedule and during November, the business hours of General License Banks will be as follows:

1. Banks will be closed nationwide on:
 - Tuesday, November 3rd
 - Wednesday, November 4th
 - Monday, November 9th, and
 - Saturday, November 28th
2. On Thursday, November 5th only general license banks located in the District of Colon, Province of Colon will be closed.
3. Next Monday, November 2nd, and Tuesday, November 10th, all banks of the banking center must observe their regular business schedule.
4. On Monday, November 16th, only general license banks located in the Province of Bocas del Toro will be closed.

Panama, October 20, 1998

THE SUPERINTENDENCY OF BANKS,

Vilma De Luca Diez
Deputy Superintendent

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