

Republic of Panama  
Superintendency of Banks

November 1, 1999  
**CIRCULAR N° 38-99**

Mr. General Manager  
Office Delivery

**Reference:** Customer Assistance Suspension Calendar  
(Articles 152 and 17 Numeral 18), D.D. 9/98;  
Circulars -22-099 and 16-99.

Dear Sir:

Due to the recent approval of Law N° 51 of October 30, 1999, we have decided that customer assistance at Banks with General License be suspended all day Wednesday, November 10, 1999 throughout the country. Service will be re-established throughout the country next Monday, November 8, with the usual working hours of each Bank.

This modifies what had been announced for both days in the 1999 Bank Calendar (Circular N° 22-98) which will now remain as follows on the pertinent dates:

DATE	EVENT	CUSTOMER ASSISTANCE SUSPENSION DAY	APPLICATION SCOPE
November Wednesday 10	Outcry for Independence of la Villa de los Santos National Holiday	All day	National
Monday 8	ELIMINATED AS SUSPENSION DATE		

We present our excuses for any inconveniences that these changes might cause.

Yours Sincerely,

Gustavo A. Villa, Jr.  
Acting Superintendent

RS/sodef