

TRANSLATION

REPUBLIC OF PANAMA SUPERINTENDENCY OF BANKS

November 18, 1999
CIRCULAR No. 41-99

General Manager

Dear Manager:

For your information and action, we have put at your disposal the 2000 CALENDAR FOR THE SUSPENSION OF CUSTOMER SERVICE BY THE BANKING SYSTEM. We will greatly appreciate your having a copy picked up at our Reception Desk located on the 8th Floor of the HSBC Tower.

Best regards,

Delia Cárdenas
Superintendent

LCH