CERTIFIED TRANSLATION

Republic of Panama Superintendency of Banks

January 3, 2002 CIRCULAR No. 01-2002

Mr. General Manager In Your Office.

Ref.: Calendar of Suspension of Attention to the Public (Arts. 152 and 17, Numeral 18 Decree Law 9-98; Circular 41-2001).

Dear Manager, Sir:

Pursuant to the provisions set forth by Law 65 of December 19 2001 and Executive Decree No. 305 of December 31 2001, we have provided to order the transfer of the suspension of the hours of attention to the public all over the national territory corresponding to the days January 9 and November 28 2002 to the days January 7 2002 and December 2 2002.

The attention to the public shall be rendered in the usual hours of each Bank on Wednesday, January 9 2002 and Thursday, November 28 2002, all over the national territory.

The present modifies our previous communication for both days in the Banking Calendar of 2002 (Circular No. 41-2001), which remains as follows on the pertinent dates:

DATE	EVENT	DAY OF SUSPENSION OF THE ATTENTION TO THE PUBLIC	SCOPE OF APPLICATION
January 2002			
Monday 7	Transfer to the date of the National Mourning day January 9 – Martyrs Day (National Mourning Day)	The whole day	National
Wednesday 9		ELIMINATED AS A DAY OF SUSPENSION	
November 2002		ELIMINATED AS A	
		DAY OF	National
Thursday, 28		SUSPENSION	
December 2002	Transferred to the		

Monday 2 date of the nation holiday Novemb 28 – Independen of Panama from Spain (Nation Holiday)	er re The whole day long National National
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There being no further matter, we remain,

Yours truly,

Delia Cárdenas Superintendent

THE ABOVE IS A FAITHFUL TRANSLATION OF THE ORIGINAL DOCUMENT IN SPANISH PRESENTED TO ME. Panama, June 2, 2003. Mireya Delgado Debali, Certified Public Translator, Resolutions No. 209 and 304.