

**CERTIFIED TRANSLATION**

**Republic of Panama  
Superintendency of Banks**

December 13, 2002

**CIRCULAR No. 046-2002**

Mr. General Manager  
In Your Office.

Dear Manager, Sir:

For your information and application, we put at your disposal the CALENDAR OF SUSPENSION OF ATTENTION TO THE PUBLIC BY THE BANKING SYSTEM adopted for the year 2003.

We will appreciate it if you kindly impart the pertinent instructions for one sample to be withdrawn at the counter for delivery and reception of correspondence of the Superintendency of Banks, located at 8<sup>th</sup> Floor, Tower HSBC, from December 20, 2002.

Likewise, we inform you that the above-referred calendar is found from this date in our site in the Internet [www.superbancos.gob.pa](http://www.superbancos.gob.pa).

We thank you for your attention, and 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.