

**REPUBLIC OF PANAMA
SUPERINTENDENCY OF BANKS**

December 29, 2003

CIRCULAR No. 069-2003

Mr.
General Manager

Mr. General Manager:

For your knowledge and application, we are pleased to offer you the CALENDAR OF SUSPENSION OF CUSTOMER SERVICES BY THE BANKING SYSTEM adopted for the year 2004.

We encourage you to obtain a copy at the correspondence window of the Superintendency of Banks, located on the Eighth Floor of the HSBC Tower, as of December 31, 2003.

Likewise, we inform you that the aforementioned calendar has been posted in our internet website www.superbancos.gob.pa.

Thanking you for your attention to this matter, we remain,

Sincerely,

Maria Rosas de Tile
Acting Superintendent