

TRANSLATION

REPUBLIC OF PANAMA
Superintendency of Banks

December 14, 2004
CIRCULAR No. 049-2004

General Manager

Dear General Manager:

For your information and use, today we have posted the CALENDAR FOR THE SUSPENSION OF CUSTOMER SERVICE BY THE BANKING SYSTEM for 2005 on our website: www.superbancos.gob.pa.

Best regards,

Delia Cardenas
Superintendent