

Republic of Panama
Superintendency of Banks

April 15th of 2005
CIRCULAR N° 022-2005

Reference: Bank Calendar.

General Manager

Dear Sir:

By means of the present we inform you that pursuant to the Executive Order N° 4 of April 11th of 2005 of the Municipality of the District of Changuinola, the day of April 18th has been declared a holiday, in commemoration of the Thirty Fifth (XXXV) Anniversary of the Foundation of the District of Changuinola.

By virtue of the above, the Calendar of Suspension of Customer Service by the Bank System for the year 2005 will on that date will remain as follows:

APRIL

DATE	EVENT	DAY OF SUSPENSION OF CUSTOMER SERVICE	SCOPE OF APPLICATION
Monday 18 th	Foundation of the District of Changuinola, Province of Bocas del Toro.	All day	District.

We appreciate that the General Manager instruct the staff under his charge accordingly for the fulfillment of this circular letter.

Kind Regards,

Delia Cardenas
Superintendent