

Panama, September 29, 2025

**CF-L60-18-No.004-2025 CIRCULAR-2025-0088**

Mr./Ms.  
General Manager

Subject: Law 60-2018, Amendment to Law 2, 1992.  
Restoration of “Colón Puerto Libre” (Colón Duty-Free Area)

Dear Sir/Madam,

Pursuant to the provisions of Article 11 of Law 60, dated November 5, 2018, “Which amends Law 29 of 1992, establishing a Special Duty-Free Area System for the Province of Colón,” we are pleased to inform you that the Domestic Market Benchmark Interest Rate for Preferential Mortgage Loans for restoration– Colón Puerto Libre, corresponding to the Foruth Quarter 2025, is set at **SIX POINT FIFTY PERCENT ANNUALLY (6.50%)**.

Best regards,

(signed)  
Milton Ayón Wong  
Superintendent

*“Solidez y confianza: garantes de los derechos de los consumidores bancarios”*

[QR-CODE]