

January 8, 2026

CF-DL9-97-No.001-2026 CIRCULAR-2026-0004

Mr./Ms.
General Manager

Subject: Law 136-2013, Restoration of Panama City's Casco Antiguo Historic Monument Site of Panama City.

Dear General Manager,

Pursuant to the provisions of Article 4 of Law No. 136, dated December 31, 2013, "Updating the applicable tax regime for the restoration and enhancement of the Historic Monumental Complex of Panama City's Casco Antiguo," we would like to inform you that the Domestic Market Benchmark Interest Rate for Preferential Restoration Mortgage Loans, corresponding to the First Quarter 2026 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"

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