NOTICE TO THE PUBLIC

THE SUPERINTENDENCY OF BANKS

ANNOUNCES:

That pursuant to the provisions of the 2003 Calendar for the Suspension of Customer Service by the Banking System, customer service will be suspended nationwide on the following days in December:

Wednesday 24 (Christmas Eve) As of 11:00 a.m.

Thursday 25 (Christmas) All day

Wednesday 31 (New Year's Eve)

As of 11:00 a.m.

Thursday, January 1, 2004 (New Year's) All day

The Superintendency of Banks, by virtue of Executive Decree 614 whereby the closing of public offices nationwide during December 26, 2003 and January 2, 2004 is ordered, will work on Saturday, December 13 and 20, 2003 from 8:30 a.m. to 4:30 p.m.

Panama, 12 December 2004.

THE INTERIM SUPERINTENDENT OF BANKS

María Rosas de Tile

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