NOTICE TO THE PUBLIC

THE SUPERINTENDENCY OF BANKS

ANNOUNCES:

That in accordance with the calendar for the suspension of Customer Service for 2004, banks will suspend customer service nationwide on the following days in April in observance of Holy Week:

Thursday 8 (Maundy Thursday) - As of 11:00 a.m.

Friday 9 (Good Friday) - All day Saturday 10 (Holy Saturday) - All day Sunday 11 (Easter Sunday) - All day

We also wish to inform the general public that the offices of the Superintendency of Banks will be closed during the aforementioned days.

Panama, 30 March 2004.

THE SUPERINTENDENT OF BANKS

(Signed)

Delia Cardenas

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