

NOTICE TO THE PUBLIC

THE SUPERINTENDENCY OF BANKS ANNOUNCES:

That in accordance with the 2004 Banking System Customer Service Calendar, customer service will be suspended nationwide on the following days in December:

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

Saturday 25 (Christmas Day) All day

Friday 31 (New Year's Eve) As of 11:00 a.m.

Saturday, January 1, 2005 (New Year's Day) All day

Panama, 10 December 2004.

THE SUPERINTENDENT OF BANKS

(signed) **Delia Cardenas**

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