

TRANSLATION



NOTICE TO THE PUBLIC

THE SUPERINTENDENCY OF BANKS

ANNOUNCES:

1. That Article 4 of Cabinet Decree 14 dated 26 May 2004, whereby the National Government took temporary measures for energy and fuel conservation, requires Banking Institutions to follow the work schedule to be established by the Superintendency of Banks.
2. That State-owned Banks will maintain their normal business schedule.

Panama, 1 June 2004.

THE INTERIM SUPERINTENDENT OF BANKS

(signed)

Gustavo Adolfo Villa Jr.