

NOTICE TO THE PUBLIC

THE SUPERINTENDENCY OF BANKS

ANNOUNCES:

In accordance with the 2004 Banking System Calendar for the Suspension of Customer Service, banking customer service will be suspended nationwide on Wednesday, September 1, 2004, for the Inauguration of the President of the Republic.

This decision is based on Article 46(8) of the Labor Code, which states:

"Article 46. The following days are compulsory days off:

National holidays:

8. Inauguration day for the President-elect of the Republic."

Consequently, we wish to inform the public that the offices of the Superintendency of Banks will be closed all day on this day.

Panama, August 25, 2004.

THE SUPERINTENDENT OF BANKS

Delia Cárdenas

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