

TRANSLATION



NOTICE TO THE PUBLIC

THE SUPERINTENDENCY OF BANKS

ANNOUNCES:

To Banks and the general public, that the Superintendency of Banks will suspend customer service on Monday, November 7, 2005 as provided for in Executive Decree 523 dated 31 October 2005, "Whereby national public and municipal offices nationwide will close on November 7, 2005."

It is also announced that on Monday, November 7, 2005 Banks will maintain their previously established regular business schedule, as provided for in the Banking Calendar.

Panama, 1 November 2005.

THE INTERIM SUPERINTENDENT OF BANKS

(Signed)

Gustavo A. Villa Jr.