NOTICE TO THE PUBLIC

THE SUPERINTENDENCY OF BANKS

ANNOUNCES:

In observance of the Anniversary of the founding of Panama City and pursuant to the provisions of the 2005 Banking Calendar, customer service will be suspended on Monday, August 15th, 2005 in the Banks located in the District of Panama.

Panama, August 10, 2005.

Gustavo A. Villa, Jr. Interim Superintendent

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