

TRANSLATION



SUPERINTENDENCY OF BANKS OF PANAMA

FEBRUARY 1, 2005

Banking Calendar during THE Carnival Holidays

In observance of the Carnival Holidays, Banks will suspend customer service nationwide all day on Monday, February 7 and Tuesday, February 8, and until noon on Wednesday, February 9 (Ash Wednesday). This press release was issued by the Superintendency of Banks pursuant to the 2005 Banking System Customer Service Calendar, which can be seen on our website www.superbancos.gob.pa, Notices to the Public node.

The offices of the Superintendency of Banks will also be closed on the above days.