NOTICE TO THE PUBLIC

THE SUPERINTENDENCY OF BANKS ANNOUNCES:

To banks and the general public that the Superintendency of Banks will be closed on

Thursday, November 2, All Souls' Day, beginning at 12:00 noon.

The Superintendency will also be closed on

Friday, November 3, Independence of Panama from Colombia.

Monday, November 6: The Sunday, November 5th compulsory day off is transferred to Monday, November 6.

Friday, November 10, the Cry for Independence in Villa de Los Santos.

Tuesday, November 28: Independence of Panama from Spain.

We would also like to inform the general public that banks are governed by Circular 70-2005 issued by this Superintendency regarding the 2006 Banking Calendar, which establishes that each bank will adopt its own schedule.

Panama, 31 October 2005.

THE INTERIM SUPERINTENDENT OF BANKS

Gustavo A. Villa Jr.

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