

TRANSLATION



NOTICE TO THE PUBLIC THE SUPERINTENDENCY OF BANKS ANNOUNCES:

To Banks and the general public, that our offices will be closed on

Monday, December 25 (Christmas)
and
Monday, January 1st 2007 (New Year's Day)

We would also like to inform you that customer service in banks will be 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, 15 December 2006

THE INTERIM SUPERINTENDENT OF BANKS,

Amauri A. Castillo