

NOTICE TO THE PUBLIC THE SUPERINTENDENCY OF BANKS

ANNOUNCES:

That as of 17 January 2007, the Superintendency of Banks will adopt the following new business and customer service schedule: Monday through Friday from 7:30 a.m. to 3:30 p.m.

Panama, 16 January 2007.

(signed)

Superintendent of Banks

Ref. No.: SG-TRAD-201200121 Prepared by: S.L. de Sánchez Date: January 30, 2012