

TRANSLATION



NOTICE TO THE PUBLIC

THE SUPERINTENDENCY OF BANKS

ANNOUNCES:

1. That Law No. 70 dated 28 December 2007, whereby Article 46 of the Labor Code on compulsory holidays and days off is amended, establishes that when January 9 falls on a Tuesday or Wednesday, the compulsory day off will be the Monday before the holiday.
2. That, as a result, the Superintendency will suspend its regular operations on Monday, January 7, 2008 as a replacement to the compulsory holiday of Wednesday, January 9, 2008.
3. That customer service at Banks shall be governed by the schedule adopted by each Bank.

THE SUPERINTENDENT OF BANKS

(signed)
Olegario Barrelier

Panama, 3 January 2008.