

TRANSLATION



NOTICE TO THE PUBLIC

THE SUPERINTENDENCY OF BANKS

ANNOUNCES:

1. That its regular business schedule will be suspended on November 3, 4, 5 and 10, 2008 due to the National Holidays.
2. That in addition to the above and considering the provisions in Law 70 of 2007, the Superintendency will suspend its regular business schedule on Monday, December 1st, 2008 due to the transfer to that date of the compulsory day of rest ascribed to Friday, November 28, 2008.
3. That customer service at Banks will be governed by the schedule adopted by each Bank.

Panama, 30 October 2008

THE SUPERINTENDENT OF BANKS,

(signed)
Eng. Olegario Barrelier