

TRANSLATION



NOTICE TO THE PUBLIC

THE SUPERINTENDENCY OF BANKS

ANNOUNCES:

1. That Executive Decree 2 dated 8 January 2008 and signed by the President of the Republic and the Ministry of Government has been issued, announcing the suspension of regular business hours in all national and municipal offices nationwide due to the Carnival holidays.
2. That as a result, the Superintendency will suspend its regular operations, all day on Monday, February 4 and Wednesday, February 6, 2008.
3. That the Superintendency of Banks will compensate for the lost work hours by adding one extra hour to the regular business schedule each workday from Monday, January 14 to Tuesday, January 29, 2008.
4. That customer service at Banks shall be governed by the schedule adopted by each Bank.

THE SUPERINTENDENT OF BANKS

(signed)
Olegario Barrelier

Panama, 14 January 2008.