

TRANSLATION



NOTICE TO THE PUBLIC

THE SUPERINTENDENCY OF BANKS

ANNOUNCES:

1. That the President of the Republic, Ricardo Martinelli, decreed Wednesday, September 30, 2009 a National Day of Mourning due to the death of the Former President of the Republic, Guillermo Endara Galimany.
2. That, therefore, the Superintendency will close its offices on this date.
3. That according to SBP Resolution 124-2006 dated 4 December 2006, each bank will determine whether or not to close on national holidays or days of mourning. Each bank should, however, take the necessary measures to inform its clients of the schedule adopted, including placing an announcement in all its establishments and informing the Superintendency of Banks of its decision.

Also, they must maintain the appropriate security measures in their banking facilities to provide the users and employees safety in carrying out their transactions and operations, and banks must apply the rules in the Labor Code.

THE SUPERINTENDENT OF BANKS,

(signed)
Olegario Barrelier

Panama, 29 September 2009.