

TRANSLATION



NOTICE TO THE PUBLIC

THE SUPERINTENDENCY OF BANKS

INFORMS:

1. Due to December 25, 2011 (Christmas) and January 1, 2012 (New Year) being national holidays and falling on Sundays, the compulsory holiday will be the Monday following each holiday, as established in Articles 46 and 47 of the Labor Code.
2. In connection with the above, the Superintendency of Banks will be closed on Monday, December 26, 2011 and on Monday, January 2, 2012.
3. Each bank must establish its own schedule to provide customers with their banking services.

THE SUPERINTENDENT OF BANKS,

Alberto Diamond R.

Panama, 19 December 2011.