

NOTICE TO THE PUBLIC

THE SUPERINTENDENCY OF BANKS

ANNOUNCES:

- 1. That its offices will be closed on November 5, 2012 in observance of the National Holiday.
- 2. That in addition, the Superintendency will be closed on Monday, November 26, 2012, due to the moving of the Wednesday, November 28, 2012 compulsory holiday pursuant to the provisions of Law 2007.
- 3. That the offices will also close at noon of November 2, 2012, pursuant to the provisions of Executive Decree 966 dated 30 October 2012, which dictates the closing of National and Municipal Public Offices.
- 4. That as a result, all procedural and administrative deadlines are extended.
- 5. That banks will provide customer service according to the schedule each banking entity adopts.

Panama, October 31, 2012.

THE SUPERINTENDENT OF BANKS,

Alberto Diamond R.

Ref. No.: SG-TRAD-201200554 Prepared by: S.L. de Sánchez Date: November 1, 2012