

TRANSLATION



NOTICE TO THE PUBLIC

THE SUPERINTENDENT OF BANKS

ANNOUNCES:

1. That our offices will be closed on Monday, December 24th and Tuesday, December 25th, 2012 due to Christmas holidays, and on Monday, December 31st, 2012 and Tuesday, January 1st, 2013 due to New Year's holidays.
2. That pursuant to Resolution RG-007-2012 dated 6 November, 2012 the Superintendency worked an additional hour each day from Monday, November 12th to Friday, November 16th; Monday, November 19th to Friday, November 23rd; and Tuesday, November 27th to Friday, November 30th, 2012 to compensate for the business hours to be lost on December 24th and 31st, 2012.
3. That customer service by banks will be governed by the schedule each bank may adopt.

THE SUPERINTENDENT OF BANKS,

Alberto Diamond R.
Superintendent of Banks

Panama, December 17, 2012