

**NOTICE TO THE PUBLIC**  
**THE SUPERINTENDENCY OF BANKS**

**ANNOUNCES:**

That November 10 is a National Holiday that this year falls on a Sunday. Therefore, according to Article 47 of the Labor Code, the following Monday becomes the compulsory holiday.

That as a result, the Superintendency will be closed on Monday, November 11, 2013, so all procedural and administrative deadlines will be extended.

That banks will provide customer service according to the schedule each bank adopts.

Panama, November 7, 2013.

**TRANSLATION**  
**THE SUPERINTENDENT OF BANKS,**

(original signed)  
Alberto Diamond R.