



NOTICE TO THE PUBLIC

THE SUPERINTENDENT OF BANKS

ANNOUNCES:

1. That our offices will be closed on Thursday, December 24 and Friday, December 25, 2015 for the Christmas holidays, and on Thursday, December 31, 2015 and Friday, January 1, 2016 for the New Year's holidays.
2. That the SBP will be open to the public from 8:00 a.m. to 4:30 p.m. from Wednesday, December 9, 2015 until Friday, December 11, 2015, and from Monday, December 14, 2015 until Friday, December 18, 2015.
3. That, consequently, all procedural and administrative deadlines will be extended.
4. That customer service provided by banks will be governed by the business schedule each bank may adopt.

THE SUPERINTENDENT OF BANKS,

(original signed)
Ricardo G. Fernandez D.

Panama, December 4, 2015