

---

PUBLIC NOTICE

THE SUPERINTENDENT OF BANKS

ANNOUNCES:

1. In observance of Christmas Day on Sunday, December 25th, and New Year's Day on Sunday, January 1st, 2017, our offices will remain closed on Monday, December 26th and January 2nd, 2017, as these are mandatory holidays.
2. Consequently, the procedural and administrative deadlines will be considered extended.
3. Banking institutions will operate with the hours adopted by each banking institution.

**THE SUPERINTENDENT OF BANKS,**

Ricardo G. Fernández D

Panama, December 20, 2016.