

**NOTICE TO THE PUBLIC**

**THE SUPERINTENDENT OF BANKS**

**ANNOUNCES:**

Our offices will be closed on Monday, December 24 and Tuesday, December 25, 2018, and on Monday, December 31, 2018 and Tuesday, January 1<sup>st</sup>, 2019 in observance of the Christmas and New Year's holidays, respectively.

In connection with the above, from Monday, December 10 through Friday, December 14, 2018 and from Monday, December 17 through Wednesday, December 19, 2018 the Superintendency of Banks will have a temporary business schedule from 8:00 a.m. to 4:30 p.m. in order to compensate for the business hours of December 21 and 31, 2018.

Therefore, all procedural and administrative terms for Monday, December 24 and Monday, December 31, 2018 will be extended.

Customer service by banks will be governed by the schedule each bank may adopt.

**THE SUPERINTENDENT OF BANKS,**

(Original signed)  
Ricardo G. Fernandez D.

Panama, December 7, 2018.