

January 16, 2007 FID Circular No. 003-2007

General Manager Panama City

Ref.: Work schedule and customer service schedule of the Superintendency of Banks

Dear General Manager:

We hereby inform you that starting on Wednesday, January 17, 2007, the new work schedule and customer service schedule of the Superintendency of Banks will be in force, which will be Monday thru Friday, from 7:30 a.m. to 3:30 p.m.

Attentively,

Olegario Barrelier Superintendent