

**REPUBLIC OF PANAMA
SUPERINTENDENCY OF BANKS**

August 4, 2004
CIRCULAR No. 038-2004

General Manager

REFERENCE: Bank Calendar

Dear Sir:

We hereby inform you that according to Law No.55 of 2001, published in the Official Gazette No.24, 431 of November 14, 2001, November 5 has been decreed a National Holiday starting on the year 2004.

By virtue for the foregoing, the Calendar for Suspending Attention to the Public by the Banking System for the year 2004 has been changed as follows:

NOVEMBER

DATE	EVENT	SUSPENSION OF ATTENTION TO THE PUBLIC	AREA OF APPLICATION
Friday 5	Patriotic Celebration in the city of Colon, Province of Colon.	All day long	Nationwide

We would appreciate it if the General Manager would issue the pertinent instructions to the personnel under his responsibility for their compliance with the present memorandum.

Sincerely,

Delia Cardenas
Superintendent