



January 6, 2009
Circular No. 003-2009

General Manager
Panama City

Ref.: 2009 Timetable of the *Banco Nacional de Panama*
Clearing House

Dear General Manager:

For your knowledge, we are attaching the 2009 Timetable of the *Banco Nacional de Panama* Clearing House, which has been remitted by said Bank to this Superintendency.

Attentively,

Olegario Barrelier
Superintendent

Attachment: What we announced.
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BANCO NACIONAL DE PANAMA

ADVISES:

That the Clearing House of Panama, using its legal authority, advises the Panama Banking Association that during 2009 it will not render the document exchange and clearing service between the different Banks of the Republic of Panama, on the following days:

January

Thursday	1°	New Year
Monday	12	Substituted for January 9 -- Martyrs' Day

February

Monday	23	Carnival Monday
Tuesday	24	Carnival Tuesday

April

Friday	10	Good Friday, Passion Week Celebration
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May

Friday	1°	International Labor Day
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July

Wednesday	1°	Inauguration of the President of the Republic of Panama (Article No. 46 of the Labor Code)
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November

Tuesday	3	Panama's Separation from Colombia
Wednesday	4	National Flag Day
Thursday	5	Patriotic Memorial in the city of Colon (National Day)
Tuesday	10	First Cry of Independence in the Villa de los Santos

December

Tuesday	8	Mother's Day
Friday	25	Christmas
Friday	1°	January 2010 New Year

We are grateful to the Panama Banking Association for broadcasting this notice to all the Member Banks.

Panama, December 15, 2008

(illegible signature)

HORACIO MONTENEGRO MARTINEZ
BANCO NACIONAL DE PANAMA

c. Superintendency of Banks of Panama