

**REPUBLIC OF PANAMA**  
**SUPERINTENDENCY OF BANKS**

September 21, 2005  
CIRCULAR No. 048-2005

General Manager  
In Your Office

Ref.: Temporary change to the Working Day  
and Customer Service Schedule.

Dear General Manager:

Through this means, we let you know that in order to save in the consumption of electric power and fuel, the Superintendency of Banks will adopt measures to faithfully observe the norms and parameters established in the Hydrocarbons and Alternative Energy Sources National Policy, issued by the Ministry of Commerce and Industries.

Concerning this, we let you know that this Entity will temporarily modify, starting on October 3 of this year, its working day and customer service schedule, as follows:

Monday thru Friday: from 7:30 a.m. to 3:30 p.m.

Without anything else in particular, we undersign.

Attentively,

Delia Cardenas  
Superintendent

The above is a translation of the original Spanish document delivered to me.

Iris Saied Torrijos  
Authorized Public Translator  
Resolution TP-125 of Sept. 20, 1999  
Ministry of Education