Republic of Panama Superintendency of Banks

November 23, 2005 CIRCULAR No. 060-2005

General Manager In Your Office

Reference: Banking Calendar for 2006

Dear Manager:

For your knowledge and application, we make available to you the CUSTOMER SERVICE SUSPENSION CALENDAR FOR THE BANKING SYSTEM adopted for the year 2006, which can be found starting today in our web site: <u>www.superbancos.gob.pa</u>

Thanking you for your attention, we undersign,

Attentively,

Delia Cardenas Superintendent