



December 16, 2008
Circular No. 066-2008

General Manager
Panama City

Ref.: Circular No. 65-2008. Customer service schedules from banking entities during the holiday season.

Dear General Manager:

We refer to our recent notice by way of Circular No. 65-2008 of December 12, 2008, wanting to remind you that, regarding the customer service schedules from banking entities during the approaching holiday season, the provisions of S.B.P. Resolution No. 124-2006 of December 4, 2006 will rule; the latter stipulates in its pertinent part, the following:

***FIRST:** The closing of its premises on national holidays will remain at the Bank's discretion, including the national holidays of the appropriate branch on district holidays.*

***SECOND:** Taking the necessary measures to disclose the adopted schedule to its customers, among which the Bank must place a notice at the customers' view in the Bank and its premises.*

***THIRD:** Notifying the adopted schedule to this Superintendency, as well as keeping the adequate safety in the banking installations which provides the user and its employees with peace of mind when executing his or her transactions and operations.*

Without anything else in particular, we undersign,

Attentively,

Gustavo A. Villa Jr.
Interim Superintendent