

December 5, 2012 Circular No. SBP-DJ-0113-2012

General Manager

Subject: 2013 Clearing House Calendar. Banco Nacional de Panamá

Dear General Manager:

We are enclosing a copy of the 2013 Clearing House Calendar issued by Banco Nacional de Panamá and submitted to the Superintendency.

For your reference, we have included a copy of the letter sent by Banco Nacional de Panamá.

Best regards,

Amauri A. Castillo Interim Superintendent

Enc.: a/s

/asv