

Republic of Panama  
Superintendency of Banks

November 9, 1999  
**CIRCULAR N° 39-99**

Mr. General Manager  
Office Delivery

Dear Sir:

We take this opportunity to communicate the temporary appointment of **RAFAEL SOUSA**, as acting Superintendent of Banks for thirty (30) days or until Mario Luis Romero, Jr. can return to his usual functions, if this happens first

We thank you for the cooperation you may give RAFAEL SOUSA , as well as your prayers for the health of Mr. Romero.

Yours Sincerely,

Rogelio Miro  
President

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