

-- TRANSLATION --

**REPUBLIC OF PANAMA  
SUPERINTENDENCY OF BANKS**

July 7, 2003

**CIRCULAR No.032-2003**

Mr.  
General Manager

Mr. General Manager:

Pursuant to Circular No. 30-2001 of July 19, 2001, you are hereby informed that the Non-Audited Consolidated Financial Statements currently submitted on a quarterly basis, as well as the Audited Consolidated Financial Statements, will henceforth be additionally forwarded via the BAN02 table of the Information Transmittal System, which has been redesigned to complement the referenced data. This table will be available for download as of July 15 within the Atoms Forwarding Section.

In compliance with the above, the data shall be forwarded by banking institutions both via the BAN02 and hard copy.

The cited data shall be submitted at the beginning of the second quarter in the current year. Non-Audited Consolidated Financial Statements within thirty (30) calendar days following the end of the quarter and Audited Consolidated Financial Statement within ninety (90) calendar days following the fiscal closure.

Institutions without subsidiaries shall submit the BAN02 table in this format with the general and financial information regarding the bank.

Further, you are requested to forward the data corresponding to quarterly periods from March 2002 to March 2003 through the cited system, no later than August 15, 2003, for the purpose of performing our comparative analyses and to ensure that they are included in the Data System of the Superintendency of Banks.

Likewise, you are hereby notified that beginning with the next submission, we will only require two (2) sets of printed copies of the Non-Audited as well as the Audited Financial Statements.

Sincerely,

Delia Cárdenas  
Superintendent

Encl.: [Estructura B02](#), [Tablas SB-34](#) and [SB-35](#)