

**REPUBLIC OF PANAMA
SUPERINTENDENCY OF BANKS**

January 7, 2004

CIRCULAR No. 003-2004

Mr.
General Manager

Mr. General Manager:

We make reference to Circular No. 2-2003, on the submission of information through Atoms.

Being that January 1, 2 and 12, 2004 are holidays, the first ten (10) working days of the month of January end on *January 19, 2004*, this date is, therefore, the due date for the submission of data for December 2003, through the corresponding Atoms, by banking entities.

There being no further business, we remain,

Sincerely,

Maria Rosas de Tile
Acting Superintendent