

**REPUBLIC OF PANAMA
SUPERINTENDENCY OF BANKS**

August 4, 2004
CIRCULAR No. 037-2004

General Manager

Ref.: Information under the Superintendency's Web

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Dear Sir:

We hereby inform you that the form for presenting financial information referent to the Balance Sheet of individual banks has been modified as of the presentation of the month of June, to present at the level of each individual bank details of the cover, internal as well as external that the Banks assign to their revenue generating assets.

Because of involuntary errors beyond our control from July 28 to Wednesday August 3 of this year, we have not been able to present correctly the information of the Balance Sheet received through our **ATOMS** systems. These errors have been overcome, thereby permitting us to correct and to continue rendering in due time, exact information on the balances of all the Banks in the system

Please accept our apologies for the inconveniences caused during said period because of unforeseen circumstances.

Sincerely,

Delia Cardenas
Superintendent