

**REPUBLIC OF PANAMA  
SUPERINTENDENCY OF BANKS**

January 16, 2004

**CIRCULAR No. 004-2004**

Mr.  
General Manager

Ref.: Circular No. 14-2003 of April 23, 2003.

Mr. General Manager:

We take this opportunity to remind you of the contents of Circular No. 14-2003, whereby banks are requested to re-submit, to this Superintendency, the Atom corresponding to the month of fiscal closure, for the purpose of ensuring they reflect the same figures presented in the Audited Financial Statements.

As established in the cited circular, the term for re-submission of the Atom corresponding to the fiscal closure month is due within **thirty (30) working days**. This term shall be computed upon the end of three (3) months following the fiscal closure for which banks submit Audited Financial Statements, pursuant to article 55 of Decree Law No. 9 of 1998.

Sincerely,

Delia Cardenas  
Superintendent