REPUBLIC OF PANAMA SUPERINTENDENCY OF BANKS

April 11th of 2005 CIRCULAR N° 21-2005

Reference: Monthly atoms, monthly BAN Tables And Prudential Reports of April.

General Manager

Dear Sir:

By virtue of the implementation of the new 3.0 version of the Information Transfer System from May 6th of 2005, it has been deemed convenient to extend the date for the remittance of monthly Atoms, monthly BAN Tables and other monthly Prudential Reports of April, so that they may be remitted until Monday 23rd of May 2005.

We must emphasize that the extension of the cited term is applicable exclusively to the remittance of monthly Atoms, monthly BAN Tables and other Prudential reports of April, keeping the delivery terms of the following months as provided by Circular Letter N° 053-2004 of December 31st of 2004.

We would appreciate that the General Manager instruct the staff under his charge accordingly for the fulfillment of this circular letter.

Kind Regards,

Delia Cardenas Superintendent