

**REPUBLIC OF PANAMA  
SUPERINTENDENCY OF BANKS**

May 2, 2003

**CIRCULAR No. 015-2003**

Mr.  
General Manager

Ref.: Submission of Capital Adaptation

Mr. General Manager:

We hereby inform you that the Capital Adaptation, presently submitted in printed form, shall henceforth be reported through a matrix designed for this purpose.

The submission of this matrix shall be through FTP communication, which is currently used for the submission of Economic Groups.

The Capital Adaptation corresponding to the period ending on the thirty first (31<sup>st</sup>) of March shall be forwarded by FTP, and the one for the thirtieth (30<sup>th</sup>) of June, 2003 shall be forwarded in parallel, printed and by FTP. Future submissions following this parallel for the second trimester of 2003, shall be forwarded utilizing the matrix.

The matrix was designed using Excel and shall be encrypted utilizing the PC-Anywhere utilitarian software. This matrix will be available for download as of May 5, 2003 in the section for Submission of Atoms, Program Updating, Capital Adaptation Matrix of our Internet site [www.superbancos.gob.pa](http://www.superbancos.gob.pa).

For additional information please direct your inquiry to [proyectosb@superbancos.gob.pa](mailto:proyectosb@superbancos.gob.pa).

Sincerely,

Delia Cardenas  
Superintendent