REPUBLIC OF PANAMA SUPERINTENDENCY OF BANKS

June 30, 2005 CIRCULAR No.036-2005

Ref.: Technical and functional inquiries related to the Information Transfer System

Sir General Manager

Mister Manager:

We notify you that on June 30, 2005 the program of attention to technical and functional inquiries related to the Information Transfer System, by sending emails to the Enforcement Unit address, cumplimiento@superbancos.gob.pa, will end.

By virtue whereof, we inform you that starting on July 1, 2005, you must use the email soporte@superbancos.gob.pa for technical questions regarding the Transfer System and any information request, whereby our regulations have specified their delivery to the Enforcement Unit email.

The inquiries of topics other than technical aspects of the Transfer System, as well as any type of request, must be submitted by the Enforcement Officer, the Official in Charge or the Bank's General Manager, through a formal written note to the Superintendent of Banks.

This Circular leaves without effect Circulars No.24-2003 and No.13-2004, and will be in force starting on the first business day after its delivery; wherefore we are grateful to the Manager for giving the staff under his charge the corresponding instructions for the observance of said circular.

Attentively,

Roberto De Araujo L. Interim Superintendent