

Republic of Panama
Superintendency of Banks

December 29, 2005
Circular No. 068-2005

General Manager
IN YOUR OFFICE

Reference: 2006 Calendar for the submittal of Atoms,
BAN tables and other prudential reports

Dear Manager:

For your knowledge and application, we are pleased to send you the 2006 calendar for the submittal of information through the Transfer System, as well as of other prudential reports.

It is worth pointing out that the calculation of the dates set for the delivery of monthly atoms is on the first ten (10) business days of the month after the month being reported.

We are grateful to the Manager for giving the staff under his charge the corresponding instructions for the observance of this circular.

Attentively,

Delia Cardenas
Superintendent