

**REPUBLIC OF PANAMA
SUPERINTENDENCY OF BANKS**

April 7, 2006
Circular No. 020-2006

General Manager
Panama City

Reference: General Data Atom and BAN01 Table.

Dear General Manager:

Through this means, we affirm the concepts set by this Superintendency of Banks for the effects of reporting the General Data Atom and the BAN01 Table:

- **Main Premises of the Bank in Panama:** Parent Bank in Panama or main establishment of the Branch or Subsidiary of a Foreign Bank.
- **Branch:** Site that is physically separated from the Main Premises of the Bank in Panama, with offices and staff, both duly identified for the exclusive use of the bank, and which provides its customers with the same services than the Main Premises of the Bank in Panama.
- **Affiliate:** Company in which the Bank holds an important number of capital shares.
- **Agency:** Site that is physically separated from the Main Premises of the Bank in Panama, duly identified, located inside third party installations, and which provides its customers in a partial or restricted way with the services rendered by the Main Premises of the Bank in Panama.
- **Card Center:** Bank site mainly dedicated to promoting, issuing and managing credit cards.
- **Loan Center:** Bank site mainly dedicated to offering loans, whether commercial, personal, mortgage, car, etc.
- **Drive-Through Banking:** Section of the bank where banking customer services are rendered from a motorized vehicle.
- **Automated Teller Machine:** Electronic equipment programmed to handle some of the operations normally assigned to a cashier. Said operations can include, for example,

banking account withdrawals or deposits, fund transfers from one account to another, account payments, among other things. Also known as ATM (Automated Teller Machines).

- **Correspondent Banks:** Banking entities with which the bank holds a correspondence contract relation.
- **Other Sites:** For example, electronic shop (E-banking distribution conduit directly connected to the bank's network).

We are grateful to the Manager for giving the staff under his charge the corresponding instructions for the correct reporting in the General Data Atom and the BAN01 Table.

Attentively,

Delia Cardenas
Superintendent

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