

**REPUBLIC OF PANAMA
SUPERINTENDENCY OF BANKS**

May 26, 2006
Circular No. 033-2006

General Manager
IN YOUR OFFICE

Ref.: [Email System](#)

Dear General Manager:

We hereby inform you that starting June 5, 2006, the Superintendency of Banks will implement an Email System, which will aim to respond to certain type of notes sent by the Banks and Trust Companies to this Institution.

Likewise, through said system the Superintendency of Banks will notify the Banks on certain matters.

For these purposes, we enclose a detailed list of the type of information upon which this Institution will notify and respond through the Email System, namely:

Acknowledgement of receipt and responses concerning:

1. Notice of change of General Manager of Banks and Trust Companies.
2. Notice of change of Bank branch schedules.
3. Notice of new Bank branch openings.
4. Notice of Bank participation in fairs.
5. Notice of assets acquisitions for clearing outstanding loans and granting alienation time periods.
6. Notice of sale of real estate acquired by the Bank to clear outstanding loans.
7. Sale extension request of real estate acquired by the Bank to clear outstanding loans.
8. Notice of banking service user complaints.
9. Notice of judicial proceedings.
10. Acknowledgement of receipt of magazines, books, memoirs and invitations to events.
11. Appreciation for consideration received and invitations to events.

Notices concerning:

1. Bank summoning to Acts of Conciliation.
2. Transfer to Banks of complaints presented before the Superintendency of Banks by banking service users.

Regarding this, we let you know that the email through which this Institution will do the above is the following: superintendencia@superbancos.gob.pa. In this regard, we point out that said email address will not be enabled to receive mail from Banks and Trust Companies.

It is worth mentioning that through the email address correspondencia@superbancos.gob.pa, the Banks and Trust Companies must acknowledge receipt of the responses sent by this Institution through the email system.

We highlight that in order to implement this system, the Banks and Trust Corporations are required to notify the Superintendency of Banks the email to which this Institution will send the responses electronically in a term not greater than 5 work days. Any changes to that email address must be previously notified to this Institution ([see attached form](#)).

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

/kbl