March 26, 2008
Circular No. 13-2008

General Manager
Panama City

Ref.: Inconsistencies in the Deposits Atom (AT02).

Dear General Manager:

In reviews made to the Deposits Atom (AT02) sent through the Information Transfer System, we have found some inconsistencies particularly related to, but not limited to, the initial dates of the deposits, renewal dates and renewal number.

In heeding the above, we request you give the Bank's staff the necessary instructions so as to complete the Deposits Atom (AT02), just as stipulated by the attached document such that the information received has the precision to carry out the studies that allow measuring the wellness and strength of the Banking System.

Attentively,

Olegario Barrelier
Superintendent

/afo

Field / Column	Description	Format	Remarks
(1) Fecha	Date of the monthly period being reported.	YYYYMMDD	No blank spaces or null values allowed.
(2) Cod_Banco	Code assigned to each Banking Entity by the Superintendency of Banks of Panama.	Three alphanumeric digits	No blank spaces or null values allowed.
(3) Cod_Subsidiaria	Bank Subsidiary code.	Four character text	Not Applicable. Post "NA". "NR" allowed if there is nothing to report in the Deposits Atom.
(4) Tipo_Depósito	Code of Deposit Type that the Bank is capturing (SB05).	Two alphanumeric digits	Valid code for table SB05.
(5) Tipo_Cliente	Code of customer type that the Bank is capturing. (SB20)	Two alphanumeric digits	Valid code for table SB20.
(6) Tasa	Rate that the Bank agrees to in the deposit.	Numeric, two decimals	Greater than or equal to zero with two decimal positions.
(7) Origen	Deposit rating under the criterion of _residence / domicile of the account holder,_ regardless of his nationality or whether he is a natural or legal person.	One character text	Only valid codes are 'L' for local and 'E' for foreign.
(8) Cod_Región	Country code or province code for _the account holder's residence / domicile,_ regardless of his nationality or whether he is a natural or legal person.	Three alphanumeric digits	Only valid country codes (SB03) for destination "E" or province codes (SB04) for destination "L" are accepted.
(9) Fecha_Inicio	Initial date deposit was opened. For the initial deposit date, place the original opening date and it must not be modified with the successive renewal dates. For the latter, use Renewal Date.	YYYYMMDD	Date is valid pursuant to the format.
(10) Fecha_Vencimiento	Deposit maturity date.	YYYYMMDD	Date is valid pursuant to the format. 'NA' allowed for deposit types without maturity dates.
(11) Monto	Deposit balance.	Numeric, two decimals	Greater than zero with two decimal positions.

(12) Monto Pignorado	Amount pawned	Numeric, two decimals	Greater than or equal to zero with two decimal positions.
(13) Número _ renovación	Number of times the terms have been renewed.	Numeric integer	Greater than or equal to zero.
(14) Fecha Renovación	New beginning date of the renewed term	YYYYMMDD	Date is valid pursuant to the format. "NA" allowed if it is Not Applicable.
(15) Intereses por Pagar	Accrued interests payable.	Numeric	Greater than or equal to zero, integer.
(16) Periodicidad del pago de los intereses	Accrued interest payments plan agreed upon.	Two digit text	Valid code for table SB26.