



August 13, 2009  
Circular No. 039-2009

General Manager  
IN YOUR OFFICE

Reference: [Banking System Exposure Survey on credit facilities to Public Officials.](#)

Dear General Manager:

We are attaching an Excel file that contains a survey to measure the number and sum of credit facilities granted by the Banking System to the Public Officials of the Republic of Panama.

The survey is divided in two sections. The first one will measure the number and sum of borrowers benefited with personal loans, which include car loans, credit cards and personal loans. The second part is dedicated to measuring the number and sum of mortgage loans. Both sections are divided by ranges of remaining balance and by ranges of remaining maturity time.

If inside your operational systems the facilities to public officials are separated by guild, namely, teachers, firemen, public force, do not include them in this survey and only include those that are not contemplated in these groups. If you do not have this separation, please include all the facilities granted to public officials.

In the event that the bank does not have loans to Public Officials in its portfolio, please return the poll stating “Nothing to Report” followed by the name of your bank.

The survey must be returned completed at the latest on August 31, 2009 with the information as of July 31, 2009, to this address: [Soporte@superbancos.gob.pa](mailto:Soporte@superbancos.gob.pa).

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

Sincerely,

Olegario Barrelier  
Superintendent