

January 7, 2011 Circular No. SBP-DRB-0002-2011

General Manager

Subject: Rule No. 001-2011

Dear General Manager:

Hereby, we would like to inform you that the Superintendency of Banks has issued the Rule No. 001-2011 of 4 January 2011 "Whereby the guidelines for transparency of information for using banking products and services are provided".

This Rule shall come into effect from 1st April 2011.

Please, find attached a copy of the aforementioned Rule, which can be accessed through our website <u>www.superbancos.gob.pa</u>

We will highly appreciate to inform your staff of these instructions in order to fully comply with this Circular.

Best regards,

Alberto Diamond R. Superintendent

Enc.: Rule No. 001-2011

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