



March 30, 2015
Circular N° SBP-DJ-0040-2015

General Manager

Subject: Appointment of Superintendent of Banks.
(Executive Decree 50 dated 10 March 2015)

Dear General Manager

As you are aware, the President of the Republic has given me the honor of taking over the functions of Superintendent of Banks as of March 13, 2015.

I wish to take advantage of this opportunity to let you know of my desire to maintain the appropriate channels of communication that have characterized this Superintendency, for the strengthening and transparency of Panama's Banking Center, while always fulfilling our role of ensuring compliance with the Banking Regime.

Thank you in advance for the cooperation I am sure I will receive from the Bank you manage in achieving the objectives imposed on us by the Banking Regime.

Best regards,

Ricardo G. Fernandez D.
Superintendent

Enc. Summary of his résumé