TRANSLATION

Republic of Panama Superintendency of Banks

December 28, 2005 Circular No. SBP-DS-FECI-No. 004-2005

General Manager

Subject: <u>Calendar for the submission of FECI Reports.</u>

Dear General Manager:

For your information and action, we have issued the calendar for the submission of FECI reports for 2006.

Please bear in mind that the calculation of dates established in the calendar corresponds to the first ten (10) business days of the month following the reported month.

We also wish to inform you that the calendar referred to above has been posted in the FECI section of our website www.superbancos.gob.pa as of today.

Thanking you for your attention to this circular, we remain,

Yours truly,

Delia Cárdenas Superintendent

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Ref. No.: SG-TRAD-201100546 Prepared by: S.L. de Sánchez Date: December 30, 2011