Republic of Panama Superintendency of Banks

P.O. Box 0832-2397 W.T.C. www.superbancos.gob.pa

Tels.: 206-7800 206-7900 / 264-9548 Fax: 264-9422

April 14, 2000 CIRCULAR No. 22-2000

Mr. General Manager In Your Office.

Ref.: Elimination of basic charge to International License Banks for provision of Cash. (Agreement CBN-No. 1-79).

Dear Manager, Sir:

We are pleased to remit you for your information, copy of Agreement No. 3-2000 of April 12, 2000 from the Board of Directors of this Superintendency, which is self-explanatory.

We thank you for your attention and remain,

Yours truly,

[Illegible signature] Delia Cárdenas Superintendent

/vdea

Encl.: as indicated.

[Round seal] REPUBLIC OF PANAMA – SUPERINTENDENCY OF BANKS – Superintendent's Office [National emblem of the Republic of Panama]

THE ABOVE IS A FAITHFUL TRANSLATION OF THE ORIGINAL DOCUMENT IN

SPANISH PRESENTED TO ME. Panama, May 29, 2003. Mireya Delgado Debali, Certified Public Translator, Resolutions No. 209 and 304.