

CERTIFIED TRANSLATION

**[National emblem of the Republic of Panama]
Republic of Panama
Superintendency of Banks**

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October 4, 2000

CIRCULAR No. 048-2000

Mr.
General Manager
In Your Office.

Ref.: Term of delivery for the Risk of Interest Rate
and Related Parties forms

Dear Manager:

We hereby inform you that we have decided to extend the term of delivery of the following forms: Form of Handling of Risk of Interest Rate (Chart No. 1, Chart No. 2, Chart No. 3 and Chart No. 4), Credit Limit to Related Parties (SB-PR-A001), Credit Facilities to one person and his or her Particular Economic Group (SB-GEP-A001), and Banking Economic Group (SB-GEB-A001), from Tuesday, October 10 to Friday 13 2000.

We thank you in advance for your cooperation and will appreciate your remittance of the requested forms within the above-mentioned term.

[Illegible signature]
Delia Cárdenas
Banks Superintendent

[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 28, 2003. Mireya Delgado Debali,
Certified Public Translator, Resolutions No. 209 and 304.