

CERTIFIED TRANSLATION

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

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October 6, 2000

CIRCULAR No. 052-2000

General Manager
In Your Office.

Dear Manager:

As you know, banks often require certifications of the Superintendency on the duration of their License and /or the scope of authorized operations.

Since the proceedings of such requests require the involvement of various instances of analysis and revision in the operative directorates of the Superintendency, we kindly request you to submit your certification requests with sufficient anticipation, to the end that the proceedings of interest for the bank do not result affected.

Confident that you will attend to this matter, we remain,

Yours truly,

[Illegible signature]
Delia Cárdenas
Superintendent of Banks

[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.