

CERTIFIED TRANSLATION

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

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October 11, 2000

CIRCULAR No. 055-2000

Mr.
General Manager
In Your Office.

Ref.: Delivery term for 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 for the 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 sole person and his or her Particular Economic Group (SB-GEP-A001), and Economic Banking Group (SB-GEB-A001), from Friday October 13 to Friday October 20, 2000.

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

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.