

CERTIFIED TRANSLATION

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

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October 11, 2000

CIRCULAR No. 056-2000

Mr.
General Manager
In Your Office.

Ref.: Report on limit of general exposal of individual risk, in related parties, and in economic banking group

Dear Manager:

In consultation and work sessions of this Superintendency, it has been evidenced the need and convenience that information related to the forms SB-GEP-A001; SB-PR-A001; SB-GEB-A001 be clarified.

1. SB-GEP-A001. Report on the exposal and /or concentration of risk regarding only one person and his or her Particular Economic Group (loans and investments).

The bank should include both for natural persons and legal entities, the loans representing five percent (5%) or more of the capital funds of the Bank in a consolidated manner.

2. In the forms SB-PR-A001, SB-GEP-A001 and SB-GEP-A001, within the column of other real guarantees, it shall be included all those that can be quantified, that is, bonds are excepted.

We will appreciate the corresponding instructions to be imparted to the personnel for their compliance.

With our expressions of consideration and respect, 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.