

CERTIFIED TRANSLATION

**[National emblem of the Republic of Panama]
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

November 1, 2000

CIRCULAR No. 062-2000

Mr.
General Manager
In Your Office.

Dear Manager:

For your information and application, we wish to put at your disposal the CALENDAR OF SUSPENSION OF ATTENTION TO THE PUBLIC BY THE BANKING SYSTEM, adopted for the year 2001. We will appreciate it if you order one sample to be withdrawn from our Reception Desk, located at 8th floor of Tower HSBC, former Hong Kong Bank Tower.

There being no other particular, 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.