

CERTIFIED TRANSLATION

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

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November 16, 2000

**CIRCULAR No. 064-2000**

Mr.  
General Manager  
In Your Office.

Ref.: Loans Portfolio Classification Form.  
Agreement 6-2000

Dear Manager:

We are pleased to hereby inform you that this Superintendency has prepared the following model forms corresponding to Agreement No. 6-2000 of June 28 of 2000:

1. SB-CAP-A. Report on the due date profile of the loans portfolio in accordance with the type of loan and the payment compliance;
2. SB-CAP-B. Report on the due date profile of the loans portfolio in force and effect as per the remaining contractual term;
3. SB-CAP-C. Report on the seniority of the past due portfolio,
4. SB-CAP-D. Report on the loans portfolio according to the classification type and category;
5. SB-CAP-E. Report on the detail of provisions, according to the classification type and category of the loans portfolio, and
6. SB-CAP-F. Control of penalized loans.

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]

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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.