

CERTIFIED TRANSLATION

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

P.O. Box 0832-2397 W.T.C.
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December 4, 2000
CIRCULAR No. 070-2000

Mr.
General Manager
In Your Office.

Ref.: Request for information on the calculation of the
cash deposit limit of usual customers.

Dear Manager:

In order to carry out in a more advantageous way the analysis under the charge of the Superintendency and in accordance with the provisions set forth in Article 54 of Decree-Law No. 9 of 1998 which establishes that the Superintendency is empowered to request to any bank or company of the economic group whereof the bank makes a part, the documents and reports about its operations and activities.

To the end of updating the information that has been facilitated by the Bank previously and based upon Article 54 referred above, we request the Manager to kindly provide the Superintendency of Banks with the information concerning the calculation of the usual cash limit of the customers of the bank.

We thank you for your cooperation, and 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.