

CERTIFIED TRANSLATION

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

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December 2, 2000  
**CIRCULAR No. 73-2000**

Mr.  
General Manager  
In Your Office.

Ref.: Quarterly delivery of Consolidated Financial  
Statements

Dear Manager:

We hereby inform you that starting from the first quarter of the year 2001, all general license banks shall, on a quarterly basis, remit to this Superintendency the consolidated financial statements with opinion of revision of their external auditors firm, including the consolidation sheet.

Said report must be submitted not later than 30 days after the end of each quarterly term.

We thank you in advance for your cooperation and will appreciate your remittance of the requested forms within the above-mentioned 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]

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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.