

CERTIFIED TRANSLATION

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

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December 7, 2000
CIRCULAR No. 075-2000

Mr.
General Manager
In Your Office.

Ref.: Quarterly Delivery of Consolidated Financial
Statements. Circular 073-2000.

Dear Manager:

Following Circular 073-2000 of December 2, 2000, whereby General License Banks are requested to submit on a quarterly basis their consolidated Financial Statements, the Superintendency of Banks authorizes them to be certified by the General Manager of the Bank or the independent auditors thereof.

We thank you in advance for your cooperation and will appreciate your remittance of the requested documents within the term announced herein above.

Yours truly,

[illegible signature]
Delia Cárdenas
Superintendent

[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.