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

January 3, 2001 CIRCULAR No. 001-2001

Mr. General Manager In Your Office.

Ref.: Term for the submittal of December-2000 reports (General Resolutions 2-99 and 5-99).

Dear Manager, Sir:

We are pleased to inform you that we extended to January 15 2001 the term for the submittal of the reports whose delivery was provided for the first ten (10) days of the month of January of the present year, exclusively.

There being no other particular, we remain,

Yours truly,

[Illegible signature]
Delia Cárdenas
Superintendent

EQ/

[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 29, 2003. Mireya Delgado Debali,

Certified Public Translator, Resolutions No. 209 and 304.