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

February 10, 2001 CIRCULAR No. 011-2001

Mr. General Manager In Your Office.

Dear Manager, Sir:

For the purpose of obtaining information regarding the technical infrastructure used for the processing of data that are used by Banks in Panama, we kindly request you to please impart instructions to the personnel under your charge to complete the enclosed survey.

The same shall be remitted to the offices of the Directorate of Information Systems of this Superintendency, located at Tower HSBC Building, 9th Floor, before March 15, 2001.

We thank you for your usual cooperation.

[Illegible signature]
Delia Cárdenas
Superintendent

JQ/

[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.