

CERTIFIED TRANSLATION

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

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February 13, 2001

CIRCULAR No. 012-2001

Mr. General Manager
In Your Office.

Ref.: Quarterly delivery of Consolidated Financial Statements,
Circulars 73-2000 and 75-2000.

Dear Manager, Sir:

In attention to consultations formulated to this Institution, we wish to inform you that the remittance of Consolidated Financial Statements established by means of Circular No. 73-2000 and extended by means of Circular No. 75-2000, shall be applied to Panamanian Banks and Bank Subsidiaries of Foreign Banks having General License.

There being no other particular, we remain,

Yours truly,

[Illegible signature]
Delia Cárdenas
Superintendent

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[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.