

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

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206-7900 / 264-9548  
Fax: 264-9422

November 21, 2001

**CIRCULAR No. 041-2001**

General Manager  
In Your Office.

Manager, Sir:

For your information and application, we put at your disposal the CALENDAR OF SUSPENSION OF ATTENTION TO THE PUBLIC BY THE BANKING SYSTEM, adopted for the year 2002. We will appreciate that you impart the pertinent instructions to withdraw one sample from the counter of delivery and reception of correspondence of the Superintendency of Banks, located at 8<sup>th</sup> Floor, HSBC Tower, former Hong Kong Bank Tower, from December 15, 2001.

Likewise, we inform you that the above-referred calendar may be accessed from this date in our site in the Internet [www.superbancos.gob.pa](http://www.superbancos.gob.pa).

We thank you for your attention, and remain,

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]

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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.