

**CERTIFIED TRANSLATION**

**Republic of Panama  
Superintendency of Banks**

February 8, 2002  
**CIRCULAR No. 10-2002**

Mr. General Manager  
In Your Office.

Dear Manager, Sir:

Enclosed please find, for your information, the route of the "Carnival for all 2002" for the four days of duration of the celebration.

On this particular, the Superintendency of Banks will have no objection at all in authorizing the temporary closing or modification of the hours of attention to the public of those banking establishments that could be affected by Carnival, once said authorization is requested through the corresponding channels.

There being no further matter, we remain,

Yours truly,

Delia Cárdenas  
Superintendent

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THE ABOVE IS A FAITHFUL TRANSLATION OF THE ORIGINAL DOCUMENT IN SPANISH PRESENTED TO ME. Panama, June 2, 2003. Mireya Delgado Debali, Certified Public Translator, Resolutions No. 209 and 304.