

**CERTIFIED TRANSLATION**

**Republic of Panama  
Superintendency of Banks**

May 8, 2002

**CIRCULAR No. 022-2002**

Mr. General Manager  
In Your Office.

Dear Manager, Sir:

We are pleased to remit for your information and application Agreement No. 5-2002 and General Resolution 1-2002 of May 8 2002, whereby are modified Articles 20 of Agreement 6-2000 and 28 of Agreement 7-2000 of July 19 2000, and is established the deadline and form for the submittal of information referred to by the modernization project adopted by this Superintendency of Banks for the remittance and reception of information coming from the Banking Center, respectively.

Yours truly,

Enrique Arturo de Obarrio  
Superintendent, a.i.

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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.