

**CERTIFIED TRANSLATION**

**Republic of Panama  
Superintendency of Banks**

July 18, 2002  
**CIRCULAR No. 026-2002**

Mr. General Manager  
In Your Office.

Ref.: Information required to banks by the competent  
authority

Manager, Sir:

As you know, in accordance with Article 85 of Decree Law 9 of February 26 1998, Banks are obliged to divulgate information about their customers when there mediates a formal request from the competent authority in accordance with the Law.

For the above, we request Banks that at the time of receiving a formal requirement from a competent authority, to assign to said requirement the greatest priority for its expeditious dispatching, for which all banks shall at all times have a person responsible for said expeditious dispatch, of course taking into account the principles of a good corporate governance.

With the expression of our consideration and respect, 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.