

CERTIFIED TRANSLATION

**Republic of Panama
Superintendency of Banks**

September 30, 2002
CIRCULAR No. 038-2002

Mr. General Manager
In Your Office.

Ref.: New Form – External Auditors

Manager, Sir:

For the purpose of following up and facilitating the better compliance on the part of the banks of the provisions set forth in Articles 6 and 9 of Agreement 1-2002, we inform you that we have published in our web site, section Agreements, the Forms of Notice of Contracting of External Auditors SB-DAE-01 and Detail of External Auditors of the Bank SB-DAE-02.

The above-required use of these forms will allow us to remit, receive and use the information in the most efficacious and efficient way.

There being no other particular, we remain,

Yours truly,

Delia Cárdenas
Superintendent

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.