

CERTIFIED TRANSLATION

**Republic of Panama
Superintendency of Banks**

October 7, 2002

CIRCULAR No. 040-2002

Mr. General Manager
In Your Office.

Ref.: Cash Atoms

Manager, Sir:

This is to reiterate to you the importance of remitting the Cash Atoms that are reported within the stipulated time, for a greater efficiency as to the supervision by the Superintendency of Banks. All transactions corresponding to the week and the month must be reported, in order to avoid the remittance of extemporaneous transactions.

There being no other for the time being, and thanking you in advance for the communication hereof to the respective personnel, 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.