

CERTIFIED TRANSLATION

**Republic of Panama
Superintendency of Banks**

November 5, 2002

CIRCULAR No. 043-2002

Mr. General Manager

In Your Office.

Dear Manager, Sir:

In connection with the provisions set forth by the Superintendency of Banks in the Banking Calendar 2002 for the month of November 2002, we let you know that by reason of an involuntary mistake, it was noted that on Saturday November 9 2002, the attention to the public would be suspended in the Province of Los Santos because of the patriotic memorial "The Cry of Independence of Santiago", District of Santiago, Province of Los Santos.

For this reason, we inform you that the suspension of the attention to the public shall be applicable for the District of Santiago, Province of Veraguas and not the Province of Los Santos, as it was previously indicated.

We will appreciate your taking note of the above-mentioned information.

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.