

CERTIFIED TRANSLATION

**Republic of Panama
Superintendency of Banks**

January 14, 2002

CIRCULAR No. 005-2002

Mr. General Manager
In Your Office.

Ref.: Request for information on judicial processes
(Article 83, Decree-Law 9 of 1998).

Dear Manager, Sir:

We kindly inform you hereby the validity of Article 83 of Decree Law No. 9 of February 26 1998, by virtue whereof it is the obligation of every Bank to inform to this Superintendency every civil or penal proceeding that is started against a Bank or against one of its directors or officers, that keeps relationship with the exercise of the banking activity or dealing with the perpetration of fraudulent crimes.

Additionally, and to the end of updating the information that has been previously facilitated by the Bank based upon Article 83 referred above, we request you to please supply the Superintendency of Banks information concerning the present status of the pertinent civil and penal judicial actions brought by natural or legal entities against the Bank, its directors or its officers.

To the end of complying with the above, we request you to remit said information to this Superintendency of Banks not later than the fifteenth (15th) of February two thousand and two (2002).

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.