

CERTIFIED TRANSLATION

**Republic of Panama
Superintendency of Banks**

January 24, 2002

CIRCULAR No. 006-2002

Mr. General Manager
In Your Office.

Manager, Sir:

In connection with our Circular 40-2001 of November 20, 2001, we kindly inform you that this Superintendency has considered that the requested Strategic Plans will not require to be remitted physically to our institution.

However, these Strategic Plans are an indispensable requirement within the concept of corporate governance, and shall be available to the Superintendency of Banks whenever it may require so.

There being no further matter, 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.