

CERTIFIED TRANSLATION

**Republic of Panama
Superintendency of Banks**

February 7, 2002
CIRCULAR No. 09-2002

Mr. General Manager
In Your Office.

Ref.: Deadline for the submittal of reports corresponding to
the month of January 2002.

Manager, Sir:

We are pleased to inform you hereby that we have extended to Friday, February 15 2002, the deadline for the submittal of the reports corresponding to the month of January 2002, which was initially provided for the first ten (10) days of the month of February 2002.

The above includes also the reports in connection with the Cash Statement and Minimum Legal Liquidity Index, scheduled for Wednesday 13 and Monday 11 February 2002, respectively.

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 Deballi, Certified Public Translator, Resolutions No. 209 and 304.