

CERTIFIED TRANSLATION

**Republic of Panama
Superintendency of Banks**

January 10, 2003

CIRCULAR No. 02-2003

Mr. General Manager
In Your Office.

Ref.: Calendar 2003 Closing Dates for the remittance of the
Atoms and other printed reports.

Manager, Sir:

We are pleased to remit you hereby for your information and application, the calendar of remittance of information through the Atoms and other printed reports, corresponding to the year 2003.

We take this opportunity to remind you that the calculation of the dates established in the calendar corresponds to the first ten (10) business days of the month following to the respective month.

We thank you for your attention to this matter, and remain,

Yours truly,

Delia Cárdenas
Superintendent

Annexes

THE ABOVE IS A FAITHFUL TRANSLATION OF THE ORIGINAL DOCUMENT IN
SPANISH PRESENTED TO ME. Panama, June 5, 2003. Mireya Delgado Debali,
Certified Public Translator, Resolutions No. 209 and 304.