TRANSLATION



February 2, 2010 Circular No. **015-2010**

Mr. (Mrs.) General Manager

Subject: Agreement No. 6-2009.

Dear General Manager:

In compliance with Agreement No. 6-2009 by means of which rules for the limits on Concentration Risk Management are established, we kindly request that since the delivery of the Economic Groups and Related Parties report, which corresponds to the closure of 31 March 2010, the modifications to the BAN03 structure shall be added, as well as the new version of chart SB07 must be used. Also, we would like to mention that the new chart must be adequate to the credit atom and the investment atom.

In virtue of the above, we have attached for your reference and adequacy the updated documentation. Likewise, since Thursday, March 25 will be available the 2.0 version of the ITBANK System, which will be updated through Internet connection HTTP with the Superintendency of Banks, once the console is started. By the other hand, we would like to inform you that the pre-validation update must follow the procedure from our website.

Mr. Manager, we will highly appreciate to inform all your personnel of these instructions in order to fully comply with them.

Sincerely yours,

Alberto Diamond R. Superintendent

/df

Enc.: As aforementioned.

No. Ref: SG-TRAD-2010016 Preparada por: S.L. de Sánchez

Fecha: 25/03/2010