

CERTIFIED TRANSLATION

**[National emblem of the Republic of Panama]  
Republic of Panama  
Superintendency of Banks**

P.O. Box 0832-2397 W.T.C.  
www.superbancos.gob.pa

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206-7900 / 264-9548  
Fax: 264-9422

September 6, 2000

**CIRCULAR No. 043-00**

General Manager  
In Your Office.

Dear Manager:

In attention to the provisions promulgated in our banking legislation (Decree-Law No. 9 of February 26, 1998, Article 143), we request you to remit us two (2) copies of each one of the formats and models of Contracts, with their respective annexes, that are held as a result of the relationship arising from the banking services rendered to users by your institution.

The Bank has ten (10) business days to remit them.

We will appreciate your prompt attention to this matter.

Yours truly,

[Illegible signature]  
Delia Cárdenas  
Superintendent

[Round seal] REPUBLIC OF PANAMA – SUPERINTENDENCY OF BANKS –  
Superintendent's Office [National emblem of the Republic of Panama]

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THE ABOVE IS A FAITHFUL TRANSLATION OF THE ORIGINAL DOCUMENT IN  
SPANISH PRESENTED TO ME. Panama, May 28, 2003. Mireya Delgado Debali,  
Certified Public Translator, Resolutions No. 209 and 304.