

CERTIFIED TRANSLATION

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

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November 16, 2000
CIRCULAR No. 066-2000

Mr.
General Manager
In Your Office.

Ref.: Risk Interest Rate Form. Circular 27-2000 and 47-2000.

Dear Manager:

Based upon the results obtained in the forms remitted in advance, it has been evidenced the need to modify the Risk Interest Rate forms. These forms are:

1. SB-RTI-C1,
2. SB-RTI-C2,
3. SB-RTI-C3,
4. SB-RTI-C4.

Additionally, we wish to inform you that our personnel will be available to absolve the consultations that you desire to formulate on these forms. When the consultation is a technical one, you should contact Lic. Humberto De León at the telephone 206-7941 and for consultations regarding communication, with Engineer Vielka Liconá at the telephones 206-7925 or 206-7979.

These forms may be withdrawn directly from the communications server of the Superintendency of Banks, in the directory "BANKS" by using the password for the security system assigned to the bank by means of Circular 7-2000 of February 4, 2000.

We thank you for your cooperation and remain,

Yours truly,

[Illegible signature]
Delia Cárdenas
Superintendent of Banks

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

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.