

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

Tels.: 206-7800  
206-7900 / 264-9548  
Fax: 264-9422

December 1, 2000  
**CIRCULAR No. 071-2000**

Mr.  
General Manager  
In Your Office.

Ref.: Internet Banking Services. (Circulars 028-99  
and 061-2000)

Dear Manager:

Based upon the provisions set forth in Article 54 of the Banking Law, the purpose hereof is to update the information kept by us on the bank under your charge, in connection with your website, as the case may be, as well as in connection with the exercise of on line banking operations through said means.

On this particular, please provide this Superintendency with detailed information of the administrative and operative structure established by the bank to offer said service, including the following:

- a. Nature of the banking transactions or operations offered through said site;
- b. Recording system of transactions or operations; and
- c. Established security mechanisms.

In the event that presently the bank does not offer this type of services, please note the contents of our Circular 061-2000.

There being no other particular, we 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]

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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.