

CERTIFIED TRANSLATION

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

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January 23, 2001

**CIRCULAR No. 006-2001**

Mr. General Manager  
In Your Office.

Ref.: Economic Banking Groups /Consolidated Supervision.  
Article 54 DL 9-98; Agreement 3-99.

Dear Manager, Sir:

For the purpose of maintaining updated information for the consolidated supervision of the Economic Banking Groups established in Agreement 3-99, we kindly request as follows:

1. To remit to the Superintendency of Banks on a biannual basis the comparative consolidated Financial Statements with opinion of revision of the auditors firm of the Holding corporation or corporation controlling these corporations with the detail of consolidation, as well as those of the corporations making a part of the Economic Banking Group and not consolidating with the Holding company or with the bank.
2. In the event that any changes are performed within the composition of your Economic Banking Group (organizational chart, shareholders with more than 5% of the total of shares of the corporations, directors and officers) shall be notified to the Superintendency of Banks.

Expressing you our consideration and respect, we remain,

Yours truly,

[Illegible signature]  
Delia Cárdenas  
Superintendent

/ambdea

Encl.: Form

[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 29, 2003. Mireya Delgado Debali,  
Certified Public Translator, Resolutions No. 209 and 304.