

CERTIFIED TRANSLATION

**Republic of Panama
Superintendency of Banks**

January 8, 2002

CIRCULAR No. 003-2002

Mr. General Manager
In Your Office.

Ref.: Deadline for the submittal of reports
corresponding to the month of December 2001.

Manager, Sir:

We are please to hereby inform you that we have extended to January 15, 2002, the deadline for the submittal of the reports corresponding to the month of December 2001, initially provided for the first ten (10) days of the month of January 2002.

There being no further matter, we remain,

Yours truly,

Delia Cárdenas
Superintendent

THE ABOVE IS A FAITHFUL TRANSLATION OF THE ORIGINAL DOCUMENT IN SPANISH PRESENTED TO ME. Panama, June 2, 2003. Mireya Delgado Debali, Certified Public Translator, Resolutions No. 209 and 304.