

**CERTIFIED TRANSLATION**

**Republic of Panama  
Superintendency of Banks**

January 9, 2002

**CIRCULAR No. 004-2002**

Mr. General Manager  
In Your Office.

Dear Manager, Sir:

In furtherance of our indications in Circulars No. 39-2001 and 42-2001, of November 7 and December 5, respectively, we inform you that several updating procedures have been performed to the OFAC page (Office of Foreign Assets Control).

Based upon the Know-your-Customer policy, we will appreciate your instructing the Compliance Officers for the information provided by the OFAC to be considered before opening new accounts.

There being no further matter, we remain,

Yours truly,

Delia Cárdenas  
Superintendent

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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.