TRANSLATION



February 18, 2010 Circular No. 018-2010

Mr. (Mrs.) General Manager

Subject: 2009 Results of the IBC

Dear Mr. (Mrs.) General Manager:

We are pleased to inform you that next Tuesday, March 2, 2010, from 7:30 a.m. to 9:30 a.m. this Superintendency of Banks will held the annual presentation of the 2009 Results of the International Banking Center, called "International Banking Center, 40 Years of Solid Evolution."

The event will be held at the Miramar Grand Ballroom of the Miramar InterContinental Hotel, located at the Balboa Avenue.

We will be honored to have you in our presentation.

Sincerely yours,

Amauri A. Castillo Interim Superintendent

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Date: 09/04/2010