TRANSLATION



September 21, 2010 CIRCULAR No. 047-2010

Mr. General Manager

Subject: <u>Survey on Fees and Charges</u>

Dear Mr. Manager:

In order to know the different fees and/or charges that your good bank apply for any service or facilities rendered or for any other concept, please find attached a survey form in Excel.

In this survey we have detailed some fees and/or charges, only as a reference; it is worth mentioning that this survey is not limited to the ones described therein. If there are other fees and/or charges that you may apply for your activities, those should be added to the corresponding sheet of paper, according to the product or operation that it is about. For example: Current Accounts, Savings Accounts, among others. In this survey should not be included the fees and/or charges in concept of credit cards but the debit cards.

Likewise, we would like to request that in case of pondering different fees and/or charges for the same product, as a result of differences or stratifications on it, these must be stated separately in order to optimize the information process and the results deriving from such.

The deadline for the submittal of this survey is October 5, 2010. If there is any question do not hesitate to contact soporte@superbancos.gob.pa, including the name and telephone number of the person that is inquiring us in order to answer you as soon as possible. Also, please note that this survey must be submitted to the abovementioned email address including in its subject the reference and number of this circular.

Mr. Manager, we will highly appreciate to provide all these instructions to the person in charge in order to fully comply with this Circular.

Yours truly,

Amauri Castillo Interim Superintendent

Ref. No.: SG-TRAD-2010279 Prepared by: S.L. de Sánchez

Date: 22/09/2010