

January 4, 2013 CIRCULAR CF-DL-9-97 – No. 001-2013

General Manager

Subject: Loans for Casco Antiguo Revitalization (Decree-Law 9/1997 and Law 4/2002).

Dear Manager:

According to the provisions of Article 10 of Decree-Law 9 dated 27 August 1997, amended by Law 4 of 2002 "Whereby a special incentive system for the revitalization and enhancement of Panama City's Historic Casco Antiguo was established," we are pleased to inform you that the Domestic Market Interest rate for Preferred Revitalization Mortgage Loans for the First Quarter of 2013 is set at an **ANNUAL RATE OF SIX PERCENT (6.00%).**

Best regards,

Yanela Yanisselly R. Interim Superintendent

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