

**REPUBLIC OF PANAMA
SUPERINTENDENCY OF BANKS**

February 2, 2006
Circular No. 10-2006

General Manager
Panama City

Reference: Official Communication with Banks

Dear General Manager:

The undersigned, Delia Cardenas, Superintendent of Banks, through this document advises that she has no relation with a person called GERARDO VIQUEZ RAMIREZ, and makes it known that said person is not authorized to use or invoke her name or her authority to execute procedures or transactions of any kind, with any local bank.

By virtue thereof, we request the collaboration of the Managers and their work team in heeding this warning, which is good for this occasion as well as for any other, given that the instructions this Superintendency sends the Banks are always in writing and in properly dated official paper.

Attentively,

Delia Cardenas
Superintendent