

Republic of Panama  
Superintendency of Banks

May 23, 2006

**Circular No. 030-2006**

General Manager  
Panama City

Ref.: Due Diligence on Customer.

Dear General Manager:

Pursuant to the information broadcast by the different communication media, the operation "Twin Oceans" has been made of public knowledge, whereby the Colombian citizen Pablo Rayo Montaña and other one hundred (100) members of his organization have been arrested in similar operations in Colombia, the United States of America, Ecuador, Venezuela, Costa Rica and Panama.

By virtue thereof, we ask the General Manager that any event, transaction or operation executed in the Institution you represent by the individuals and/or by those corporations involved in the Twin Oceans operation, must be guided under the procedures established in Agreement No. 12-2005.

Without anything else in particular, we undersign,

Attentively,

Delia Cardenas  
Superintendent

/is

The above is a translation of the original document delivered to me in Spanish.

Iris Saied Torrijos  
Authorized Public Translator  
Resolution TP-125 of Sept. 20, 1999  
Ministry of Education