TRANSLATION



March 23, 2011 Circular No. SBP-DJ-0024-2011

General Manager

Subject: Stop payment of two (2) Banker's Draft. Banco Universal, S.A..

Dear General Manager:

Hereby, we would like to inform you that this Superintendency has received a notice from Banco Universal, S.A. in which it informs us the stop payment of the following Banker's Drafts, issued by said bank, and asks us to inform this situation to the banks established in Panama:

Number: P-11679

Dated on: February 23, 2011

To the order of:Banco Azteca, S.A. Amount: B/.200.00 Reason: Lost check

Number: P-11680

Dated on: February 23, 2011

To the order of: Telefónica Móviles de Panamá, S.A.

Amount: B/.100.00 Reason: Lost check

In this regard, we would highly appreciate to inform all your personnel in order to be aware of it.

For your reference, enclosed you will find a copy of the letter issued by Banco Universal, S.A.

Best regards,

Amauri A. Castillo Interim Superintendent

/cv

Enc.: The aforementioned