

January 18, 2011 Circular No. SBP-DJ-0008-2011

General Manager

Subject: <u>Stop payment of one (1) Banker's Draft issued</u> by Banco Bilbao Vizcaya Argentaria (Panamá), S.A. (BBVA)

Dear General Manager:

Hereby, we would like to inform you that this Superintendency has received a written notice issued by Banco Bilbao Vizcaya Argentaria (Panamá), S.A. (BBVA), in which it informs us to stop payment of one Banker's Draft issued by the aforementioned bank:

Number:	002575756
Dated on:	December 22, 2010
To the order of:	Fenix International Group, S.A.
Amount:	B/.11,612.18
Reason:	Lost check

In connection with the above, we would highly appreciate to inform all your personnel in order to be aware of such.

For your reference, we have attached a copy of the letter issued by Banco Bilbao Vizcaya Argentaria (Panamá), S.A. (BBVA)

Very truly yours,

Alberto Diamond R. Superintendent

/cv Enc: The aforementioned.