

TRANSLATION

Scotiabank

THE BANK OF NOVA SCOTIA

P.O. BOX 0833-00174
Panama, Republic of Panama
P.O. BOX 0833-00174
Panama, Republic of Panama
Telephone: 297-5200 Fax 297-5203

Panama, November 14, 2013
CUM-2-2013

Mr. Alberto Diamond
Superintendent of Banks
Superintendency of Banks of Panama

Ref.: Stop payment on a check

Mr. Superintendent:

With the aim of warning the banking community, we wish to inform you hereby of a missing cashier's check issued by the Bank.

Check Information:

Check No.: 29008779
Check beneficiary: Jose Cohen or J. Victor Cohen
Issue Date: October 11, 2013
Amount: B/.525,516.71

Sincerely yours,

(signed)
Ramón Marcelino
Business Support Director

Nelvis de Saavedra
Senior Compliance Manager